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LANCASTER, NEW HAMPSHIRE

Coos County

Community and Banking

Aspects of Geography

For many years Lancaster has been an active community and center of commerce in the northern district of New Hampshire. Before such nearby towns as Colebrook, Groveton, and Littleton had banks, Lancaster's history included *two*.

In an 1856 sketch, Edwin Charlton described its geography:¹

Lancaster is the shire town of Coos County and is bounded on the north by Northumberland, on the east by Kilkenny, on the south by Jefferson, Whitefield, and Dalton, and to the west by Guildhall, Vermont. The area is about 23,480 acres. Concord is 116 miles to the south.

The Connecticut River, which is very deep and about 22 rods in width at this place, washes its northeastern border for a distance of 10 miles. Israel's River flows through the centre in a north-westerly direction. There are also several small streams, which abound with trout. There are several ponds, the largest of which is Martin Meadow Pond, named from one Martin, a hunter.

There are numerous mountains in the neighborhood of Lancaster; but it is not itself mountainous excepting in the southeast part, where the surface is hilly and unfit for cultivation. The soil along the Connecticut is alluvial; the meadows extend back nearly three quarters of a mile, and at the mouth of Israel's River much farther. The meadows are bordered by pine lands, varying in width, which are easily cultivated, and are highly productive when properly tilled. Limestone is found here. The soil is peculiarly adapted to the growth of wheat and the other small cereal grains, which are produced in great abundance.

Lancaster, with several other towns in this state and Vermont, were formerly designated by the name of Coos — an Indian name, signifying *crooked*.

¹ Edwin A. Charlton, *New Hampshire As It Is*, 1856 [text written in 1854], pp. 261-263. Adapted.



Israel's River, which flows through the town, took its name from Israel Glines, who with his brother John camped and hunted in the area in the 18th century. Another curious local name is Siwooganock, a small but rapidly rushing stream whose name in the Indian language meant "a place we visit in the springtime." In the late 19th century a local savings bank was founded with that title. The name for the town itself was taken from Lancaster, Massachusetts.

Far enough from cities such as Concord and Manchester, Lancaster developed its own characteristics, immune from problems in manufacturing districts—such as slowdowns and closings of factories. Year after year, decade after decade, Lancaster remained important, the community prospered, and for the most part its citizens and businesses remained in town for a long time, rather than casting their eyes on opportunities elsewhere. The history of the town and its banking affords a microcosm of a New Hampshire community that was largely self-sustained from the beginning, commercially and psychology independent.²

² The following sections of Lancaster history are based on multiple sources, most particularly the *History of Coos County, New Hampshire*, 1888; A.N. Somers, *History of Lancaster, New Hampshire*, 1899; David M. White, *The One Hundred & Fiftieth Anniversary of Lancaster, New Hampshire 1764-1914*. The Official Report of the Celebration Held in August Nineteen Hundred and Fourteen. • John W. Weeks, "An Old Sketch of Lancaster," from the *Farmers' Monthly Visitor*, October 1879, reprinted in the *Granite Monthly*, May 1879. • J.S. Brackett, "Historical Sketch of the Town of Lancaster, N.H." *Granite Monthly*, December 1886. • *Two Hundred Years: A Bicentennial Sketchbook, Lancaster, New Hampshire 1764-1964*; as well as gazetteers, directories, maps, and other printed material, with other important sources specifically credited.

The Settlement of Lancaster

In colonial times Governor Benning Wentworth (in office 1741 to 1766) and the Assembly had been urged to make the “Cohoss Country” available for settlement to New Hampshire residents. History records that Benning Wentworth often granted favors based on his own selfish interests, but for one reason or another nothing significant was done about the district generally spelled as Coös, later with the umlaut usually dropped, as today’s Coos. Perhaps it was considered to be too remote. Perhaps better opportunities beckoned in districts to the south, near communities and commercial districts already established.

By default, in 1763 Lancaster was settled by a small group of people who came northward from Massachusetts. Within two years buildings were erected, cattle were in the fields, and crops were being raised. Although in the eastern cities commerce was conducted in British pounds and Spanish-American dollars, and in New Hampshire this was true in Portsmouth and other towns, in isolated Lancaster nearly all transactions were by the barter system. There were no roads connecting Lancaster with anywhere, and it was impossible for wagons to reach the settlement. Goods had to be packed in on the backs of horses or oxen over rough trails. In time, paths were widened and obstacles removed, but good roads were slow to be developed. It is likely that in Lancaster in the 1760s a year could pass without the typical citizen handling a pound note or a Spanish milled dollar.

On March 10, 1767, the first town meeting for which a record exists was conducted. An error in boundaries was discovered, and in subsequent years the rights were adjusted. Land grants were arranged as incentives for the first midwife, the first minister, and the first physician who would settle in town, and 200 acres were given to David Page in exchange for his conducting a blacksmith shop. Page, the first important figure in Lancaster commerce, later built the first grist mill in town, powered by water.

Progress in Lancaster

In 1773 a census showed the population of Lancaster consisted of 3 unmarried men of ages from 16 to 60, 6 married men from 16 to 60, 8 boys 16 and under, 10 unmarried females, 7 married females, and 1 widow, for a total of 35 residents. On June 8 of the same year the town appropriated money to help David Page reconstruct his grist mill which had been destroyed by fire.

Tradition has it that in 1773 the first heavy item was brought by road through Franconia Notch far to the south, this being a hogshead of rum. In 1803 a turnpike was chartered through the Notch. Afterwards in the winter long trains of teams, a half mile or so in length, loaded with dairy products, meat, and other provisions passed through the Notch on the way to Portland (Maine) on the seacoast to the southeast.³ Some of these goods originated in Lancaster and were collected by teamers, although there were still no

³ What is now Maine was a part of Massachusetts, and designated as such, until 1820.

passable roads connecting to the town.

By 1775 a new census showed that the local population had risen from 35 to 61.

The Revolutionary War Era

At the outset of the Revolutionary War in 1775-1776, the residents of Lancaster, isolated from any nearby towns of size and close to British North America (later Canada), greatly feared that half-breed French and Indians would come from the north and plunder the town. The first alarm was sounded in town in July 1776. During the next several years there were many scares, but never an invasion.

In the waning years of the war, British authorities offered bounties to Indians and any anyone else who would engage in depredations. For a scalp of an American \$11 was paid, and for a live prisoner the payment was \$55, both being handsome sums at the time—equal in value to nearly a month of labor. Some Indians raided other areas of what is now northern New England, and a few citizens were carried off, some of whom were ransomed and returned. The war ended in 1781, but in the frontier district of Lancaster the citizens kept a wary lookout.

Certain other matters remained unsettled, including boundary disputes, difficulties with land claims made by the state of New York, and the uncertain status of Vermont, close by Lancaster on the other side of the Connecticut River. Although Vermont aspired to become the 14th state in the Union, and its copper coins of 1785-1786 bore the inscription, STELLA QUARTA DECIMA (the 14th star), until 1791 it was an independent district, essentially a small country unto itself.

Growth of Commerce

In 1780, Major Jonas Wilder built a house in Lancaster and became the first known person to take in transient boarders, a rudimentary hotel. Religious services and other public functions were also held there over a period of years until other facilities became available. By this time some paths had been widened to permit the carting of small goods for short distances, and in town there were trails and pathways.

Circa 1785, the Revolutionary War now history and with peace settled on the land, many people in towns and cities to the south came to Lancaster to seek new opportunities, bringing vitality and spurring growth. In September 1787, Lancaster residents sent a petition for better roads to the General Court. The request was granted, and afterward taxes were levied for its construction. Within three years, 100 people came to Lancaster, bringing goods with them, strengthening and building the town. Laying out roads in the district continued to be a problem, as certain absentee land owners in surrounding districts did not want to pay the levies for such.

John Weeks, who had come to Lancaster in 1787 with his son John (age about six) and daughter Patty, from Greenland, N.H., wrote to his wife concerning progress (soon,

she would join them): ⁴

We shall move into our log house this week. It will be a very comfortable one. The logs, all peeled, are smooth and clean. The house is 18 feet wide and 20 feet long. We shall have one comfortable room and two bedrooms. Our family now consists, besides myself, of one hired man, one girl (Patty), one boy (John), one cow, one heifer, one sheep, one hog, one pig, one dog, one can, one hen, and own chicken.

In 1787 the town received permission from the General Court to tax private land at the rate of threepence per acre for one year and a penny a year for five years, to raise funds for the construction of roads, bridges, and a meeting house. About this time the first school was started in town.

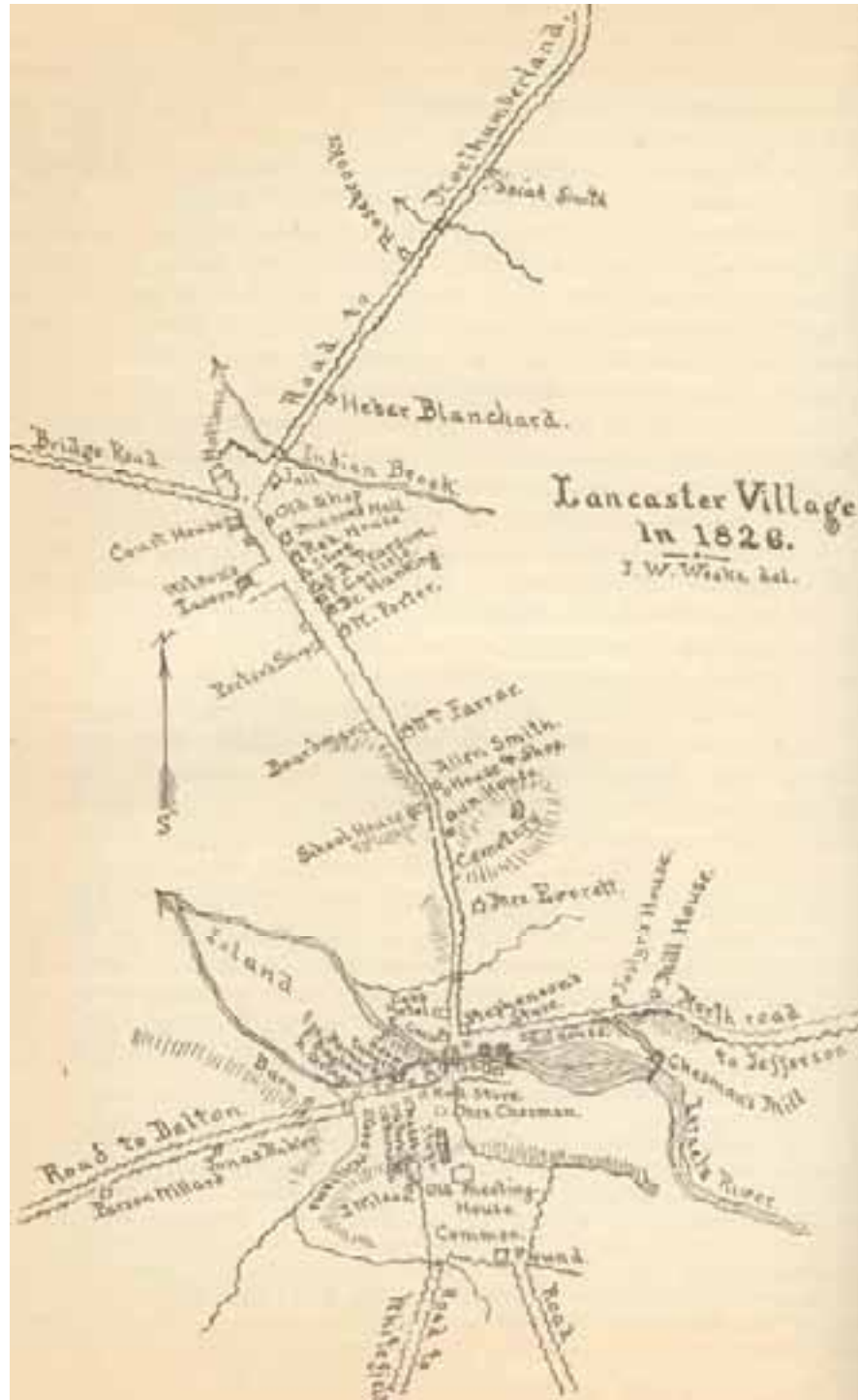
Salmon had been abundant in season in the Connecticut River, but now people downriver were netting them with such intensity that this staple food was in short supply in Lancaster. On May 17, 1788, citizens sent a petition to the General Court to prevent "such stoppages of salmon." Some restrictions were made by the authorities, and the supply increased. However, in about 20 years the building of dams permanently ended the salmon migration.

The first time that a paid preacher gave sermons in Lancaster may have been in 1788, this being Reverend Lathrop Thompson who preached six Sundays and received as his remuneration five bushels of wheat for each service. In 1794 the First Congregational Church was organized. It became very popular and became the main religious institution in town for a long time, although other denominations including Methodists and Baptists arrived in due course. Catholic services began to be held in the 1850s when significant numbers of Irish immigrants arrived in town (in 1858 a building for conducting services was acquired, and in 1877 the All Saints Catholic Church was built).

Good Times in the 1790s

In 1790 the population of Lancaster was 161, per the first federal census. The ensuing decade was one of unprecedented prosperity, with farm products being produced in abundance and returning substantial profits. This in turn stimulated the building of roads and other improvements. In 1792 three ferries were chartered, granting license to carry people, animals, and goods across the Connecticut River to Vermont. On December 21, 1793, a petition was made to the General Court pleading for improvements in roads of 10 miles length or more, including to the Connecticut River.

⁴ *History of Coos County, New Hampshire*, 1888, p. 273.



In 1795 the selectmen laid out most of the main roads in Lancaster. In later years the directions of some were changed, although Main Street, North Main Street, and the road to Dalton remained about as they were originally surveyed. Early roads were generally twisting in their course and not crowned or otherwise provided for drainage. In low marshy areas they were corduroy, consisting poles about eight feet long laid next to each other. Until circa 1822, when four-wheeled vehicles were used, the traffic on most roads consisted of two-wheel wagons and buggies pulled by a horse, plus single mounted riders

and, on occasion, herds of cattle.

On March 7, 1794, the annual gathering of citizens to discuss political matters and formulate policies was held in the new Meeting House, then only partially completed. About this time John Toscan, who had been a representative of the old French government in Portland, came to Lancaster after the French Revolution. He brought with him a fine stock of goods and set up what is believed to be the first general mercantile establishment in town. He is believed to have been in business for six or eight years.

Richard C. Everett, a young attorney who had settled in Lancaster in 1793 as the first man of his profession in the town, was named in 1796 to represent the town in continuing disputes relating to titles and boundary claims.



In 1798 Stephen Willson (or Wilson) set up a mercantile depot in a tavern, offering groceries, dry goods, rum, hardware, and just about everything else, taking agricultural and manufactured products in trade. In the same year Artemas Wilder, Jr., and the aforementioned John Toscan were also licensed to sell spirituous liquor.

In 1800 the second federal census gave the population of Lancaster as 440, more than doubling the count of 161 in 1790.

The Early 19th Century in Lancaster

In 1803 Coos County was formed, and Lancaster was selected as the shire town for the location of the county court house and related offices. The first known postmaster in town was Stephen Willson, who was appointed by this year, perhaps earlier. The mail came from Haverhill, not on a regular basis, but as sent with riders or conveyances headed to Lancaster.

The first Court of Common Pleas was held in Lancaster in 1805. This was a great step

forward, as it brought lawyers and many other highly educated people to town either to live or to attend sessions. In this era, small shire towns (Amherst and Haverhill are other examples) were often centers of education, art, and a finer living style than in other communities of comparable population.

The Lancaster Bridge Co. was formed in 1804 to construct a bridge across the Connecticut River to Vermont. The first was built in 1805 and was in service for many years. The second was built in 1825.

In 1810 the census showed 717 residents in Lancaster, another all-time high. At the time there were 130 voters, necessarily excluding children and all women.

By 1812 mail service to Lancaster had improved. William Trescott, based in Danville, Vermont, had a route that ran through Danville, St. Johnsbury, and Barnet in that state, then in New Hampshire through Littleton, Concord, Waterford, then back across the Connecticut River to Lunenburg, Vermont, then recrossing to Lancaster. Trescott was an old man who rode a “little short and spiritless black horse, which was also quite old.”⁵ He also made and sold sieves and took them along on the route to peddle them to postal patrons.

During the War of 1812, which lasted until January 1815, there was concern in the northern areas of New England that smuggling was going on with the British across the border with what would later be known as Canada. The British were willing to pay more than current market prices for healthy cattle and other goods. Apparently, most if not all of the residents of Lancaster resisted this temptation, although historical facts are elusive.

Several dozen men joined the company of Captain John Weeks organized on the farm of Captain Brackett. Although they served with distinction, “a few of them were lost by casualty or sickness in the service,” and, afterward, “most of them became dispersed over many other states where they chose to locate and try the fortunes of peaceful industries.”⁶ This was a great loss of industrious young men to the town.

About the time the War of 1812 ended, the making of whiskey from potatoes was commenced in Lancaster. This drink proved too potent and never became popular. In the meantime, rum was the ardent beverage of choice, was widely used, but town accounts do not show that alcoholism was a major problem. The State Legislature in 1791 passed a law to regulate taverns, and after that time licenses were granted in various communities, typically for a year in length. In the 1830s the temperance movement gained hold throughout the state, and afterward it was a subject for popular discussion. However, in Lancaster as in other places, those desiring alcoholic beverages could readily obtain them for “medicinal purposes” at a general store or apothecary or in the form of bitters—popular patent medicines made of alcohol with flavoring ingredients.

Agriculture was never an easy pursuit in Lancaster, as it required intense labor, often involving entire families whose children were put to work in the fields at a young age. The growth of manufacturing industries in larger towns and cities drew many away, as

⁵ A.N. Somers, *History of Lancaster, New Hampshire*, 1899, p. 256.

⁶ A.N. Somers, *History of Lancaster, New Hampshire*, 1899, p. 122.

working in an enclosed factory was an easier way to earn a livelihood. In the same era vast expanses of easily tillable rich land were opened to settlement in Ohio and westward, enticing more emigrants. Matters at home in Lancaster were not made better in 1816, the famous “year without a summer,” when on June 8 snow fell all day and accumulated to a depth of six inches, destroying many crops. Not long after, 1819 was known as the “dark year,” with cloudy weather for most of the time, from causes not known today.

The War of 1812, the hardscrabble existence of farmers, the lure of factories, the availability of land in the expanding American West, and other factors combined to cause the first recorded decrease in the population of Lancaster. In 1820 the census registered 640, a sharp decline from the 717 of 1810. In 1823 John Farmer in the *Gazetteer of New Hampshire* told of the residents of Coos Country: “They are poor, and for all that appears to the contrary, must always remain so, as they may be deemed actual trespassers on that part of creation destined by its author for the residents of bears, wolves, moose, and other animals of the forest.” Despite this comment, prosperity and growth were resumed in the land of bears and moose, and the district was able to stand on its own. However, the process was not easy, and agriculture in particular, remained difficult.

An artillery company was formed locally in 1823 with John Willson, keeper of a popular store and tavern (and later a bank cashier) as captain.⁷ In time the district militia became very popular and attracted many members.

Richard P. Kent, who came to town in 1825 and began a journal that would eventually span more than a half century, wrote that in the year of his arrival there were 34 houses in the main part of the village, none of which were painted, this not being a practice at the time. However, there were two mercantile depots, the Red Store and the Green Store, named from the coats of paint applied.

⁷ He consistently spelled his name as Willson on bank documents (many of which are preserved by the NHSL); his name was misspelled as Wilson in Somers' *History of Lancaster*, 1899.



Dartmouth College. Academies were flourishing in New Hampshire at the time, providing an education beyond grammar school. However, the vast majority of citizens in Lancaster and other rural districts had very little in the way of formal education past the lower grades. A free high school was not established in Lancaster until after an 1897 act by the Legislature.

Lancaster in the 1830s

Despite the attractions of distant places and the dour outlook of almanac compiler John Farmer, the 1820s proved to be good for Lancaster, and by 1830 the population had increased dramatically—almost doubling since 1820—to a remarkable 1,187. The local courthouse remained the center of legal activity, and attorneys and other educated people contributed much to the town. Mercantile depots, taverns, water-powered mills and other commercial activities enjoyed profitable times.

On July 1, 1833, the Lancaster Bank, the first financial institution in town, opened in the premises of Gen. John Willson, the aforementioned general merchant, tavern keeper, renter of rooms to transients, and important figure in the local militia.

The Panic of 1837 hit America hard, particularly Ohio, Indiana, and other districts which recently had seen great speculation in land. Eastern cities were likewise affected, and beginning on May 10, nearly all banks stopped paying out coins in exchange for paper money. This condition lasted well into 1838. The isolation of Lancaster proved a blessing, as it remained immune from economic problems. A historian related that “the disturbance that carried down some many business enterprises elsewhere” was not felt here, and “there was not an instance of bankruptcy in the town, but on the other hand there was a condition of prosperity.”⁸

⁸ A.N. Somers, *History of Lancaster, New Hampshire*, 1899, p. 134.



James M. Rix, prominent Lancaster attorney and citizen, served as a state bank commissioner for many years, until his death in 1856. (A.N. Somers, *History of Lancaster, New Hampshire*, 1899)

In 1838 a group of investors launched the *White Mountain Aegis*, the first newspaper in town, which was printed in Lancaster for a year, then moved to Haverhill. The *Coos County Democrat* was first published in the same year and was printed locally until 1859 when the owners moved it to North Stratford. Among those involved with the *Democrat* were James M. Rix, an attorney who also was a state bank commissioner, and, later, Jared I. Williams, entrepreneur and for a brief time, a bank cashier in the 1860s, the latter position being after the *Democrat* decamped from town.

John W. Weeks gave this view of Lancaster as it appeared in 1839: ⁹

From the village in Lancaster the roads diverge in for directions toward the seaboard, one toward Canada, and another road westward. This central location gives the town most of the business, mercantile and professional, for the counties of Essex [Vermont] and Coos, performed by five storekeepers, seven lawyers, four physicians, one bank with a capital of \$50,000, and one fire insurance company. To these may be added a flour mill with three sets of stones, four saw mills, three clapboard and three shingle machines, one extensive clothier's mill, a tannery, machinery for carriage making, blacksmith work, coopering, and many other mechanical operations.

Our religious establishments are very respectable, consisting of a Congregational church, Methodist Episcopal society, three meeting houses, many Baptists, Unitarians, Freewill Baptists, some Quakers, Christians, Restorationists, and no Mormons.¹⁰

⁹ *History of Coos County, New Hampshire*, 1888, pp. 285-285.

¹⁰ This was an era of strong anti-Mormon sentiment in many parts of the East, which drove the Mormons

There is also a printing press in town from which issues the *Coos County Democrat*. Its politics are indicated by its title.

Railroad Proposals

The 1840 census showed 1,460 people in Lancaster, confirming that growth had been sustained. Later in the decade there was great concern that the town might be left out in the railroad boom. Recent years had seen a rapid expansion of railroads in America, and nearly every community, large and small, realized that rail connections were essential. On December 28, 1848, sixty-five prominent citizens of the district signed a notice for a public meeting to address the situation, the latest in a series of urgings that had begun as early as 1844

John Hayward in his 1849 *Gazetteer of New Hampshire* noted metaphorically that that the town was not yet linked by rail: “It is probable that the *Fiery Steed* in his fantastic prances about the country will, ere long, pass through this romantic town on his passage to Lake Connecticut, to *wet his whistle* with the crystal waters at the fountainhead of one of the most beautiful streams in the world.”

Railroad proposals included having Lancaster as part of a line running from Canada down to Concord or over to Portland, or simply to be connected to one or another of the several lines that were incorporated in the White Mountains and nearby areas during the decade.

Delusions and Other Events

On April 11, 1847, a recruiting officer arrived in town to solicit interest in young men serving in the War with Mexico, and on the 13th a small contingent departed. Since the end of the War of 1812 there had been much local interest in military drills and musters, and the new cause for action in 1847 was appealing in a limited way. However, the distant Mexican conflict was not of wide concern locally. In the same year, attorney Jared W. Williams began service as the governor of the state, the first Lancaster resident to serve in this post.

Every now and again popular delusions swept across America, including witchcraft in pre-Revolutionary War times, the Millerites in the 1840s, and others, none of which had affected Lancaster. However, in 1848 that changed when a number of local schoolgirls revealed that they had heard “spirit rapping,” a phenomenon which had been publicized in the East when the Fox sisters of Hydeville, New York—16-year-old Margaret and her sister Katharine, 13—disclosed that they possessed special powers. In the presence of these remarkable Lancaster lasses, as with the Fox sisters, the spirits of departed souls could communicate by a series of rapping sounds.

This caused great consternation and confusion, for the girls were from good Lancaster

(not prominent in New Hampshire) westward from New York state, to Ohio, to Illinois, and finally to Great Salt Lake.

families had excellent reputations. Did they know something that the elder citizens did not? Did they have spiritual or occult powers? Meanwhile, spirit rappings had been verified in other American towns, and the Fox sisters achieved great fame.



Jared W. Williams, governor of the state 1847-1849, served as president of the White Mountain Bank from the late 1850s until his death in 1864. His portrait appeared on certain bills of the \$3 and \$5 denominations. In 1848 he and other prominent Lancaster men formed a committee to investigate the phenomenon of spirit rapping, through which a several local girls had been able to communicate with long-departed souls. Jared's son, George C., was cashier of the bank for many years, and his other son, Jared I., was the last cashier of the same bank. (A.N. Somers, *History of Lancaster, New Hampshire*, 1899)

To investigate the situation in Lancaster a group was formed which included Jared W. Williams, local attorney who was now governor of the state, and a number of other highly respected men such as General John Willson, Major John W. Weeks, and other leading men. As elsewhere, in Lancaster some thought that this was a true revelation while others considered the whole matter to be a fraud. Eventually the spirit rappings were forgotten.¹¹

¹¹ About 40 years later, although nothing reached print to explain what happened in Lancaster, the Fox sisters admitted that the whole matter was a prank. They had double-jointed toes, which could be cracked with just a slight effort to generate the mysterious taps. Their mother was fooled so completely that one

In January 1849, Guy C. Cargill was one of many New Hampshire men who caught the Gold Rush fever. He packed up his belongings and headed for California. Success seemed to have attended his efforts, but only modestly, if the amount of \$275 received in Lancaster by express from Cargill, February 10, 1850, is an indication. For whatever reason he gave up the hunt, and on April 23, 1851, returned to Lancaster sick and exhausted, dying two days later.¹²

Lancaster in the 1850s

The population of the town stood at 1,559 in 1850. For many years title and boundary problems had plagued land owners in Lancaster, Finally, in an 1853 court decision, the title controversies were laid to rest, and citizens could feel secure.

Although petitions continued to be made, there was still no railroad in sight. In 1852 the Atlantic & St. Lawrence Railroad (later called the Grand Trunk) reached Northumberland, a town in the same district, making possible the hauling of lumber to the railhead 10 miles away. The first four-wheeled phaeton or deluxe passenger vehicle was seen in town in 1854, this causing quite a stir. However, even the smallest rail car would have been much more welcome.

In the early 1850s the Lancaster Bank wound down its affairs after 20 years of lackluster operations. In its place, but not related to it, emerged the White Mountain Bank.

In a sketch, Edwin Charlton described the town and its features:¹³

Today in 1854, the village or compact part of Lancaster contains three meeting houses; the Court House, jail, and other county buildings; one academy; seven stores; two hotels; and two carriage manufactories, with a capital of \$15,000 each. The amount of the school fund is \$600. This is a remarkably healthy as well as pleasant location.

The Congregational Church was organized in July 1794 and remains important. There is also a Methodist and a Unitarian society here. The Lancaster Bank has a capital of \$50,000. The *Coos County Democrat*, a weekly newspaper, is published in Lancaster. From its first settlement to the present time, Lancaster has been advancing with healthy progress in wealth and population.

In Lancaster in 1856, as well as in other New Hampshire towns, most people who lived in the village or built-up section did not own horses, but walked to stores and offices. Accordingly, there were several general stores in town, offering everything from produce, meat, and packaged food, to clothing, hardware, and utensils. Activities at the county court house continued to bring to town many attorneys over the years, some of whom shared their talents by being bank directors.

thing led to another, they were featured widely, and soon decided that they were on to a good thing. The Fox sisters toured widely and gave public and private sessions to an eager public, meanwhile garnering a substantial fortune.

¹² *History of Coos County, New Hampshire*, 1888, p. 324, from the journal of Richard P. Kent.

¹³ Edwin A. Charlton, *New Hampshire As It Is*, 1856 [text written in 1854], pp. 261-263. Adapted.

Visitors to Town

Lancaster was a popular stopping spot for traveling lecturers and amusement companies. On July 20, 1856, Henry Ward Beecher preached in the Congregational Church. On February 4, 1857, Lucy Stone Blackwell drew a packed house to hear her declamation, "Women's Rights." On August 24, 1857, Rev. T. Starr King gave a lecture in the Town Hall, the subject being "Laws of Disorder." King's glorious book which did more for state tourism than any other, *The White Hills; Their Legends, Landscape, and Poetry*, was still two years away from publication.

In the same era, strong anti-slavery sentiments were expressed by many. "Bleeding Kansas" was in a turmoil, and expressions of sorrow were sent by Lancaster citizens. On October 22, 1856, a large amount of clothing gathered by residents was shipped there. On March 7, 1859, a Mr. Depp, who had been a slave but had gained his freedom, addressed a large audience in Lancaster, the first declamation against slavery other than as part of church sermons. William Lloyd Garrison, a famous anti-slavery advocate, came to town on August 5th of the same year. However, by 1859 anti-slavery sentiments were already firmly in place in Lancaster as well as throughout much of New Hampshire, with the earlier efforts of the Free Soil party and later the Republican party taking the lead, while the Democrats in general compromised with slavery in such situations as adding new states to the Union to avoid direct conflict with the South.

On November 14, 1858, the first Catholic Church service was held in Lancaster, in the former Farrar house which had been bought for that purpose two weeks earlier.



The Lancaster House, the first hotel with pretensions to elegance in town, opened on August 4, 1858, and received its first overnight guests on the 10th, including a load of passengers who came by stage from Littleton. The caravansary remained popular for years afterward. In 1878 it burned to the ground, and in the next decade another Lancaster House was built on the site. The last achieved great recognition in the north country and was a focal point for many events. (A.N. Somers, *History of Lancaster, New Hampshire*, 1899)

In August 1858 the new Lancaster House, a fine hotel, was opened, the first truly impressive facility for tourists and business visitors to the town. Foundation work had commenced on the structure on October 20, 1856, by contractor John Lindsey, and the frame began to be raised on June 16, 1857.

The Civil War

The growth of Lancaster continued, the absence of railroad tracks notwithstanding, and in 1860 the census showed that 2,020 people lived there, including about 1,400 in the main village. At that time there were 13 streets laid out on which there were 103 houses.

In the November election of the same year, the men in the town—the only people eligible to vote—cast 233 ballots for Lincoln, 110 for Douglas, and one each for Breckenridge and Bell, these being the four contenders. In the following month South Carolina seceded from the Union, soon followed by other states. Not long after Lincoln's inauguration in March 1861, the country was at war.

On April 22, 1861, not long after the fall of Fort Sumter in Charleston harbor, Col. Henry O. Kent opened a recruiting office in Lancaster, and 22 boys and men signed up the first day. The first contingent of Lancaster soldiers left the town on May 5, 1861, for Portsmouth, under the name of Coos Volunteers. On April 29 many ladies met at the home of Richard P. Kent to raise money for provisions to send to the soldiers. In time, 46 rubber blankets were purchased and shipped, but, unfortunately, they were later abandoned on the battlefield at Bull Run and taken by the Confederates. By early June of 1861 Company F of the 2nd Regiment, N.H. Volunteers, was organized in town. On November 16, 1861, three large boxes of goods were sent by townspeople to the Sanitary Commission, to be given to wounded soldiers. The exploits and services of Lancaster men in the Civil War were outstanding, the relating of which is beyond the scope present text, but long remained as highlights of patriotism.

In the meantime America was in financial chaos. No gold coins were in circulation after late 1861, and in the summer of 1862 all other coins, including one-cent pieces, disappeared. In time a variety of substitutes appeared. In Lancaster, bank cashier George C. Williams, son of Gov. Jared W. Williams, privately issued his own fractional paper money to help facilitate trade.

On June 28, 1864, the town authorized to men to *purchase* or otherwise secure 20 men to serve as substitutes and authorized payment not to exceed \$300 each. In the same year bounties of from \$100 to \$300 were offered to enlistees, depending upon their term of service.

A few weeks later on July 14 the Lancaster Centennial Celebration was held, the largest pageant in the town up to that time. An estimated two to three thousand people attended including the Governor Joseph A. Gilmore. Patriotism came to the fore with decorations and orations. Several old-timers shared historical reminiscences.

The presidential election of 1864 pitted incumbent Abraham Lincoln against Gen. George McClellan, the latter a popular hero who had been relieved of his command by Lincoln. Throughout the East at various Sanitary Fairs in 1864 a popular way to raise

money was for citizens to pay a nominal sum of money to buy a “vote” for their favorite of the two candidates, the evolving results being posted nearby to spur more competition and donations. For many, a vote for McClellan was more of a vote *against* Lincoln, as many did not like the way the war was being conducted. By 1864 what had been envisioned in 1861 as an easy win for the Yankees had turned into a disaster and tragedy for both the Union and the Confederacy. In the actual election in November, in Lancaster Lincoln polled 284 votes to 123 for McClellan.

On April 14th, 1865, the news was received in Lancaster that General Robert E. Lee had surrendered to Confederate forces, and there was a great celebration. Unrelated was a local event that created much attention: the closing of the White Mountain Bank under mysterious circumstances.

In May 1866 the American Telegraph Company (later known as Western Union) began to string lines from Littleton to Lancaster, and on the 26th last pole was set in place. When this project was completed instantaneous connections were available to Boston and other eastern cities, facilitating the receipt and transmission of news virtually as it happened.

A new library was opened in town on January 22, 1868, in the office of dentist G.O. Rogers. One of the town’s most serious fires occurred on February 7, 1869, when a starch mill, wooden peg mill, and furniture factory burned, with a loss of \$30,000.



Events of the 1870s

Lancaster, still without rail service but still an important commercial and judicial center, recorded 2,248 citizens in the 1870 census, with about 1,100 in the village and the rest living in rural districts. In the main compact section there were 240 houses.

Finally, and not long after the census was taken, the first locomotive chugged into town. On October 5, 1870, the first passengers arrived from Whitefield to the south, and

on October 10, a string of 13 cars filled with cattle and sheep came down the rails.

On November 29 all stops were pulled out and a gala festival and celebration lasted far into the night, with dinners at the American House and the Lancaster House, with residents joining people from other towns who had arrived on 11 passenger cars.



Royal Joyslin's general store with the Town Hall above it, as photographed in 1876. The venerable American House hotel is to the left. (A.N. Somers, *History of Lancaster, New Hampshire*, 1899)

Israel's River in the center of town had been a source of water power for many years, a vital element in the economy. Every so often, especially in spring when a thaw accompanied by rain would melt accumulated snow in the hills and mountains, the river would overflow its banks. On February 18, 1870, the swollen river, carrying with it huge blocks of ice, carried away the Main Street bridge, flooded cellars, and caused about \$10,000 in property damage. Years later in 1886 there was a reprise, with even more damage.

On July 4, 1876, the nation's centennial was celebrated in Lancaster by a parade, fireworks, gun salutes, music, and other elements of festivity. J.S. Brackett read aloud a historical sketch of the town.

On April 9, 1878, a fire that started in the hay and debris behind Rowell & Allen's store on Main Street erupted into a conflagration which destroyed 15 businesses and resulted in over \$50,000 worth of property lost. About half of the business district of the town was gone. On September 28th of the same year a fire broke out on third story of the Lancaster House, completely destroying it, with a loss estimated at \$30,000. However, much furniture was taken out of the hotel, and the outbuildings with horses and carriages were saved. Phoenix-like, new structures arose from the ashes, and soon the fires were but a memory.

Not a Magnet for Tourists

Railroads connected towns and cities in Massachusetts, Rhode Island, and elsewhere to many places in the White Mountains. Books, such as by Thomas Starr King, and countless advertisements and tourist brochures issued by railroads and hotels engendered a great demand. To escape the heat and humidity of Boston, Providence, or New York City, the White Mountains, billed as “the Switzerland of America,” beckoned.

However, after the venerable American House burned on July 26, 1880, the town had no hotels of significance to accommodate tourists, the Lancaster House having succumbed to flames earlier.

Around the same time the tourist business was prospering elsewhere in the White Mountains. *Chisholm’s White Mountain Guide-Book* included this information about Lancaster for tourists and other prospective visitors, but noted it was no longer a popular summer resort, having been “stricken” from that category:¹⁴

The largest village near the White Mountains, and one of the most beautiful, is Lancaster, the capital of Coos County, with its 2,000 inhabitants, 6 churches, 2 newspapers, public library, academy, and graded schools and multitudinous lawyers and starch factories.

The Connecticut River flows near and is bordered by broad and highly productive intervals, which form a feature of the scenery of the pleasant valley, besides augmenting the revenues of the pleasant Lancastrians. Here, also, flows Israel’s River, which descends from the Ravine of the Castles, under Mount Jefferson, and crosses the plains of Jefferson.

In former times Lancaster was a popular summer resort, but the rapid growth of independent local interests and the liberal advertising of the other mountain villages and the destruction of the great Lancaster Hotel have well nigh stricken the place from that category. Still, there are several summer boarding houses here, adequate to accommodate perhaps 200 guests; and an autochthonous Episcopal Church for the benefit of aestival Anglicans.¹⁵

The chief feature of the landscape is the Pilot Mountains, a far reaching and wall-like line of highlands rising from the meadows of Lost Nation and New France, serrated with many porphyritic peaks and still awaiting an intelligent explorer. The most impressive sight from the village is this great rolling rampart, which plays fantastic tricks with sunshine and shadow, and toward sunset assumes the tenderest tints of deep amethyst. The Presidential Range is also visible, far away up the Israel’s River Valley, dreamy and picturesque in its soft blue veil, and filling the senses with languid satisfaction.¹⁶

Lancaster is on both the Boston & Maine and Maine Central railroads, 8½ hours distant from Boston via Portland, North Conway, or Fabyans, and near a connection with the Grand Trunk Railway at Groveton Junction (B&M), or North Stratford (M.C.R.R.).

In 1883 the new Lancaster House, a large and handsome Queen Anne hotel, was opened on the site of the old Lancaster Hotel, Starr King’s favorite resort. It is believed that the little Coos capital will speedily regain its ancient prestige as a summer resort. Another hotel has been built on the top of Mount Prospect, which is reached by a new road, and commands a view of great interest and extent.

¹⁴ The 1880 edition per the imprint, but a later printing as the present text mentions an 1883 hotel opening. The identical text was also printed on pages 91, 92 of 1913 edition and in other versions of the work.

¹⁵ A bit of humor here; the description of the church would not be understood by many readers.

¹⁶ Guides such as this, with vivid word-pictures of scenery, were often read by city dwellers, who then planned their vacation trips accordingly. Chisholm’s and other guides accepted advertising, and patrons were often rewarded with editorial praise.

“Multitudinous lawyers and starch factories” did not prove to be a drawing card, and for a long time afterward most travelers unpacked their bags elsewhere.

In the meantime, in 1881, the Lancaster National Bank was chartered, the first multi-service financial institution since the White Mountain Bank closed its doors in 1865.

The New Lancaster House

To remedy the lack of a fine local hotel, in May 1882 John Lindsey and his son Ned, hoteliers of experience, commenced the building of a new Lancaster House on the site of the old one.¹⁷ The second version, with 50 rooms accommodating 150 guests, threw open its doors to the public on November 29, 1882. Years later, during the great postcard craze of circa 1905-1915, the Lancaster House was perhaps the most popular postcard subject sold in the town, as evidenced by the number of such souvenirs surviving today. Still, Lancaster never became a prime destination for tourists, perhaps similar to Littleton in this regard.



The second Lancaster House, opened in 1882, hosted many local events and affairs. In the 19th century it was a favorite stopping place for traveling salesmen and others, although it was never one

¹⁷ John Lindsey was an old hand at accommodating the public, having bought the Coos Hotel, then the leading stopping place in the county, in 1849, and having built the “old” Lancaster House in 1857. For good measure from 1862 to 1866 he was the proprietor of the famous Eagle Hotel in Concord across the street from the State House; he was involved in railroad building with the extension of the Boston, Concord & Montreal Railroad from Whitefield to Northumberland 1869-1871; and from 1873 to 1878 was proprietor of the well-known Fabyan House, one of the all-time favorite White Mountain results. And that was not all: In Maine he ran the Ocean House at Old Orchard Beach and the Preble House in Portland, and for a time he operated a hotel in Georgia.

of the “grand hotels” on the tourist circuit. Later, it became a favorite overnight place for parties of automobilists engaging in the grand sport of driving through the twisting roads in the scenic White Mountains.

A Visit to Lancaster in 1886

A vignette of Lancaster as it appeared in 1886 is provided by a feature writer for the *Granite Monthly*, J.S. Brackett.¹⁸ By that year the mercantile firm of R.P. Kent & Co. was the longest established in town, Kent having set up business in 1825. James A. Smith, who had been in trade for 38 years, was the son of the first harness-maker in town.

Frank Smith & Co., whose owner was born in Vermont and came to Lancaster in 1855, started with a small amount of capital and a large amount of enthusiasm, and by 1886 had the largest business volume of any business in town. The enterprise in 1886 included a large grist mill, “new and well appointed, said to be one of the best, if not the very best, in the state,” and a large building block which included the firm’s offices, storage for grain, and a depot for the sale of groceries. Across Israel’s River were the company’s large saw mill and lumberyard.

Cobleigh & Moore, conducted by Erastus V. Cobleigh and James L. Moore, billed themselves as druggists and also hardware dealers, reflecting the need of many businesses to keep a varied stock in order to attract a wide trade and earn a profit. J.M. Rowell kept a stock of mechanics’ tools and “the thousand and one other things used by builders and farmers.” No doubt in sharp contrast was Kent & Roberts, dry and fancy goods displayed “in an elegant store, where the most fastidious may find that which shall meet their needs.”

Morse & Davis, “hardware dealers, is a comparatively new firm, but do a thriving business.” Similarly, “a comparatively new firm is that of Howe Brothers—established in 1877—dealers in groceries, provisions, crockery, etc. Their business is large and increasing.”

Although C. Deitrich was described as a “merchant tailor,” apparently another in the same specialty was more highly regarded: “The prince of tailors is Thomas S. Underwood,” a man who came to Lancaster in 1851 and started his business in 1861. “His customers are found all over New England, and his work is always satisfactory.” George W. Lane carried a large stock of ready-made hats, caps, gloves, trunks, overcoats, and other clothing and goods for men and boys.

Parker J. Noyes was described as one of the leading apothecaries in New Hampshire. He employed “eight or ten operatives,” *operative* being the term at the time for an employee with light training who clerked or worked in a factory. “He prepares and catalogues about 1,500 different articles,” which were sold “throughout New England and the Middle and Western states.” Noyes, who was born in the tiny village of Columbia in Coos County, had settled in Lancaster in 1868.

¹⁸ J.S. Brackett, “Historical Sketch of the Town of Lancaster, N.H.,” *Granite Monthly*, December 1886.

C. Deitrich was a merchant tailor. Shoes were available in several stores. In this era in which the average in-town citizen walked to the store, various shops were scattered in convenient neighborhood locations.

Marshall & Eaton manufactured carriages, founded in 1848, employed a large number of skilled workmen. In the process, “no establishment of the kind turns out “as many elegant and thoroughly constructed carriages as this, north of Concord.”¹⁹ A. Thompson & Co. operated an iron foundry and machine shop, an enterprise established in 1847. “Sixteen to eighteen men are employed, and the character of the work gives excellent satisfaction.”

The business of Richardson & Folsom employed 10 to 12 men in the making of household furniture. It was founded in 1868, burned out in 1870, and reconstructed on a more extensive scale. The business was said to be the “leading furniture factory in Northern New Hampshire,” perhaps a reflection that not many others were engaged in the same trade in the district, for the factory was small in comparison to those in southern towns and cities.

In town the Lancaster House, operated by N.A. Lindsey & Co., remained the leading hotel in town and was kept open year round, although in the depth of winter only a few rooms were apt to be occupied. Steam heat and gas lighting were among the amenities offered. The Williams House (John M. Hopkins, proprietor), capacity of 50 guests, was open all year. Elm Cottage (Mrs. M.E. Hunking) was also open in all seasons, catering to visitors to local businesses, itinerant tradesmen, and others.

In the summertime, Hillside Cottage, operated by W.L. Rowell and described as “charming,” no doubt had its share of guests. In the late 1880s it was noted that “a mineral spring of medicinal virtues has recently been discovered on the grounds” of this establishment.

The typical vacationer became a “regular” at a favorite summer hotel or boarding house and in the winter occasionally corresponded with the proprietor, exchanging greetings and family news. Over a period of time, Lancaster (or a similar town) would become a second home to a family in Boston, the members of which looked forward to their annual summer holiday. However, as noted, Lancaster never became famous in the annals of White Mountain tourism.

The Mount Prospect House, built by William H. Smith in 1883 on the summit of the mountain of the same name, situated 1,240 feet above Lancaster village and 2,090 feet above sea level, offered sweeping views and cool breezes. “Sunset or sunrise viewed from the summit of the mountain is gorgeous and glorious, or somber and spectral, as the variously tinted clouds and mists may take shapes and hues.” Seemingly, all was in place to give Lancaster a truly memorable hotel, a landmark destination for tourists, a vacation place that would be widely heralded and advertised. However, vacationers went elsewhere, no profits resulted, and the structure later became derelict, a ruin that stood for many years, dark, gaunt, and wonderfully enticing to a generation of young boys who

¹⁹ A reference to the renown Abbot & Downing Co., of Concord, maker of “Concord Coaches” and other vehicles.

explored its interior.

Temptress Nellie Webb

The Lancaster Toboggan Club held its Winter Carnival in town from February 1 to 3, 1888, drawing a large crowd to participate in parades, a baseball game on snowshoes, and a grand ball, and to view fireworks and an ice sculpture, among other activities.

The Electric Light Company was organized in 1889 and subsequently installed a plant and put up incandescent lights on Main Street, the power being provided by Frank Smith & Company through dynamos at its mill sight. By 1897 there were 108 street lamps in service.

The decade was not without its intrigues, and the Bugbee murders were the sensational crime of the era, spawning columns of newspaper coverage for readers all over New England.²⁰

In the summer of 1880, Dr. Frank Bugbee, members of his family, and a housemaid died one-by-one under mysterious circumstances of “sickness” that could not be explained, especially as no one else in town showed the same affliction. Had a curse fallen on the household, or what was the cause? Theories abounded, the most popular being arsenic poisoning.

The prime suspect in this dastardly series of deeds was the charming Miss Nellie Webb, whose real name was Nancy French, described as an attractive 22-year-old woman, a *femme fatale* and temptress according to local tradition, who came to the Bugbee home to assist in caring for the ill people. She supposedly received \$500 and some other items from the Bugbee estate. Afterward she married and with her husband moved to the Midwest. No conviction was ever obtained, and to this day the crime remains unsolved.

²⁰ *Two Hundred Years: A Bicentennial Sketchbook, Lancaster, New Hampshire 1764-1964*, pp. 40-42, “The Bugbee Murders.”



The village of Lancaster as seen from Holton Hill in the 1890s. (A.N. Somers, *History of Lancaster, New Hampshire, 1899*)

Lancaster in the 1890s

The 1890 census recorded 3,367 citizens in Lancaster, again a record. The town remained prosperous with a wide diversity of industries and commercial entities, anchored by the continuing activities at the Coos County Court House.

On August 15, 1895, what was officially designated as the North-Side Coaching Parade was a gala affair, perhaps the most exciting since the July 4, 1876, centennial. Governor Charles A. Busiel came from Laconia to join a crowd estimated at 10,000, and a good time was held by all—memorable enough that a similar pageant was staged the following year.

On July 25, 1899, fire destroyed the Richardson Block in the downtown commercial district and gutted most of the interior of the adjacent Eagle Block. Not long thereafter, new and better buildings were constructed on the site, including the Bailey Block.

Lancaster in the Early 20th Century

In 1901, Chester B. Jordan commenced his term as governor of the state, being the second Lancaster resident to serve in this post (Jared W. Williams, 1847-1849, being the first). In the same year construction commenced on a new headquarters for the Lancaster National Bank, established in 1881 and by now successfully operated for two decades.

Business and social times were good in Lancaster, and a spirit of enthusiasm

prevailed. In 1902 the Lancaster Fair Association was organized, succeeding the Riding Park Association, and instituting a series of annual fairs that soon became a regional tradition. In 1906 visitors enjoyed riding on a portable Ferris wheel set up at the fair, and it is recorded that in 1912 an airplane caused a lot of attention at the event.

From August 9 to 13, 1914, the town celebrated its 150th anniversary in a gala event that eclipsed in scope any event previously held in town.²¹ The parade of four divisions included marching bands, floats, and participation by many local and regional organizations, including the Knights of Pythias, WCTU, Odd Fellows, Camp Fire Girls, Masons, Knights of Columbus, Woman's Relief Corps, Grange, fire department, and schools. At a special ceremony with prominent local attorney and historian Irving W. Drew officiating, the Memorial to the Founders of Lancaster was dedicated. At the Literary Exercises, among the speakers was Gov. Samuel D. Felker of Rochester, the program being concluded by folk dances. The observance was held at a time of prosperity, all was going well for local farms and businesses, and there was a prevailing mood of enthusiasm.

Automobiles, no longer a novelty, did remain an attraction, and a book prepared on the 1914 celebration had a special chapter, "The Automobile Parade," an event held the day after the regular procession:²²

Lancaster deserves credit for the display, as the cars were all owned in Lancaster and decorated by Lancaster men and women. The invitation had been extended broadcast to others outside to enter cars, and several of the mountain hotels had promised to do so, yet when the parade started none appeared, and only Lancaster-owned machines were in line.

Yet Lancaster not alone saved the day, but made the day. The superior quality of the cars entered gave the exhibition a tone and quality that could hardly have been surpassed.

In 1917-1918 Lancaster sent 147 men to the World War. Two were killed in action, three more died of pneumonia, and one perished in an accident. Three local women served in the American Red Cross. On the home front victory gardens were planted, Liberty Bonds were sold, and messages of encouragement and gifts were sent to the men and women overseas. At the announcement of peace in November 1918, an enthusiastic celebration was held.

The railroad, the bringer of good fortune to Lancaster and other New Hampshire communities in the 19th century, by the 1920s was viewed by many as being a mixed blessing. In the latter decade the Boston & Maine and the Maine Central railroads abandoned their important offices in Lancaster, an economic necessity due to diminished use of the lines. Those employed in commercial aspects and repairs to equipment lost their jobs. No longer did the railroads furnish the only convenient way for Bostonians and other city dwellers to the south to reach the White Mountains. Most had their own automobiles by now. The lumber

²¹ David M. White, *The One Hundred & Fiftieth Anniversary of Lancaster, New Hampshire, 1764-1914*, *passim*.

²² David M. White, *The One Hundred & Fiftieth Anniversary of Lancaster, New Hampshire, 1764-1914*, pp. 114 ff.

trade, once the mainstay of railroads, had passed its peak.

The 1930s were the betwixt and between years for Lancaster. Automobiling brought many people to the area, but the widespread popularity of winter sports, including skiing, had yet to come. Nearly all of the grand White Mountain resort hotels were tightly shuttered in the off-season, and Lancaster had never been a prime tourist destination.

The Depression affected Lancaster as it did other towns in the state. Many people were thrown out of work, construction of new buildings virtually vanished, and citizens concentrated on the basic necessities of life—putting food on the table and clothes on themselves and their children.

Franklin D. Roosevelt entered the White House on March 4, 1932, in the depth of the Depression. Soon his “New Deal” programs were instituted, the monetary and banking system underwent great changes, and there were other transitions. In the meanwhile, the currency-issuing period of banks drew to a close.

The Banks of Lancaster

A.N. Somers, town historian in the 1890s, told of trade as it was practiced in 1832 in the era before banking and how a bank was established:²³

It was not until 1832 that the business interests of Lancaster demanded a bank. Up to that time business had followed the orderly course of development of a new community. Trade in the earliest times was chiefly “barter.” Comparatively little money was used.

The early merchants used the little ready money or credit they had to procure a stock of goods, and then sold it out, mostly for the produce of the farms, and the primitive manufactures like “pot and pearl ashes.” These they shipped to the cities in payment of their purchases. Added to these were the furs and peltries they received of the hunters and trappers; this traffic, to a limited extent, still prevails here. Some very fine lots of furs and pelts are bought up by the traders of to-day which go through the same channels of exchange they did a hundred years ago.

An early, and important, medium of exchange between a rural community like Lancaster fifty years ago was the “cattle drover.” This important personage would come into town and purchase for ready cash large herds of stock from farmers, thus furnishing to the community a large amount of money to do business on. Some of the traders were more or less connected with this means of exchange. This, in time, made a demand for a money exchange rather than supplying it, and a bank was the result. In 1832, business men began to feel the need of a bank and took steps to secure the establishment of one.

A petition for a bank was made to the State Legislature in December 1832, and on January 1, 1833 the Lancaster Bank was officially chartered. Backed by prominent men, the institution commenced business in the summer, in a room in the house of the cashier, General John Willson. After then, the story of the bank took many curious turns, and in 1853 when the charter expired there was not the faintest glimmer of hope for its renewal.

In the meantime, plans had been laid for another such institution, including by some of the men involved with the Lancaster Bank, and a charter was granted on January 1,

²³ A.N. Somers, *History of Lancaster, New Hampshire*, 1899, p. 392.

1849 for the White Mountain Bank. Despite expectations, little was done. A new charter was granted on July 12, 1852, but it was not immediately opened.

The new White Mountain Bank seems to have done a satisfactory business in its first decade. In 1858 Jared W. Williams, a highly respected man who in 1847-1849 had served as governor of the state, became president, and remained in the post until his death in 1864. Immediately after his passing, an incredible situation came to light, resulting in the bank's self-destruction, of which full details will be related.

With the non-renewal of the Lancaster Bank charter in the early 1850s and the imploding of the White Mountain Bank in 1865, there seems to have been little appetite locally for another attempt at banking.

It was not until 1881 until another institution was formed—the Lancaster National Bank, this in connection with certain money interests in Keene. In the meantime a National Bank had been in operation in nearby Littleton for nearly a decade.

The Lancaster National Bank was well managed, and in time it became a local success story. Along the way it issued many paper notes. Its red brick building prominently located downtown was widely depicted in the early 20th century on picture postcards. Today, in the early 21st century, banking is still conducted there. The Lancaster National Bank enjoys the distinction of still having *National Bank* as part of its name, while most other banks in the state are part of regional or international networks, often operated from outside of the state and with little interest or concern for a bank's often rich history and tradition.