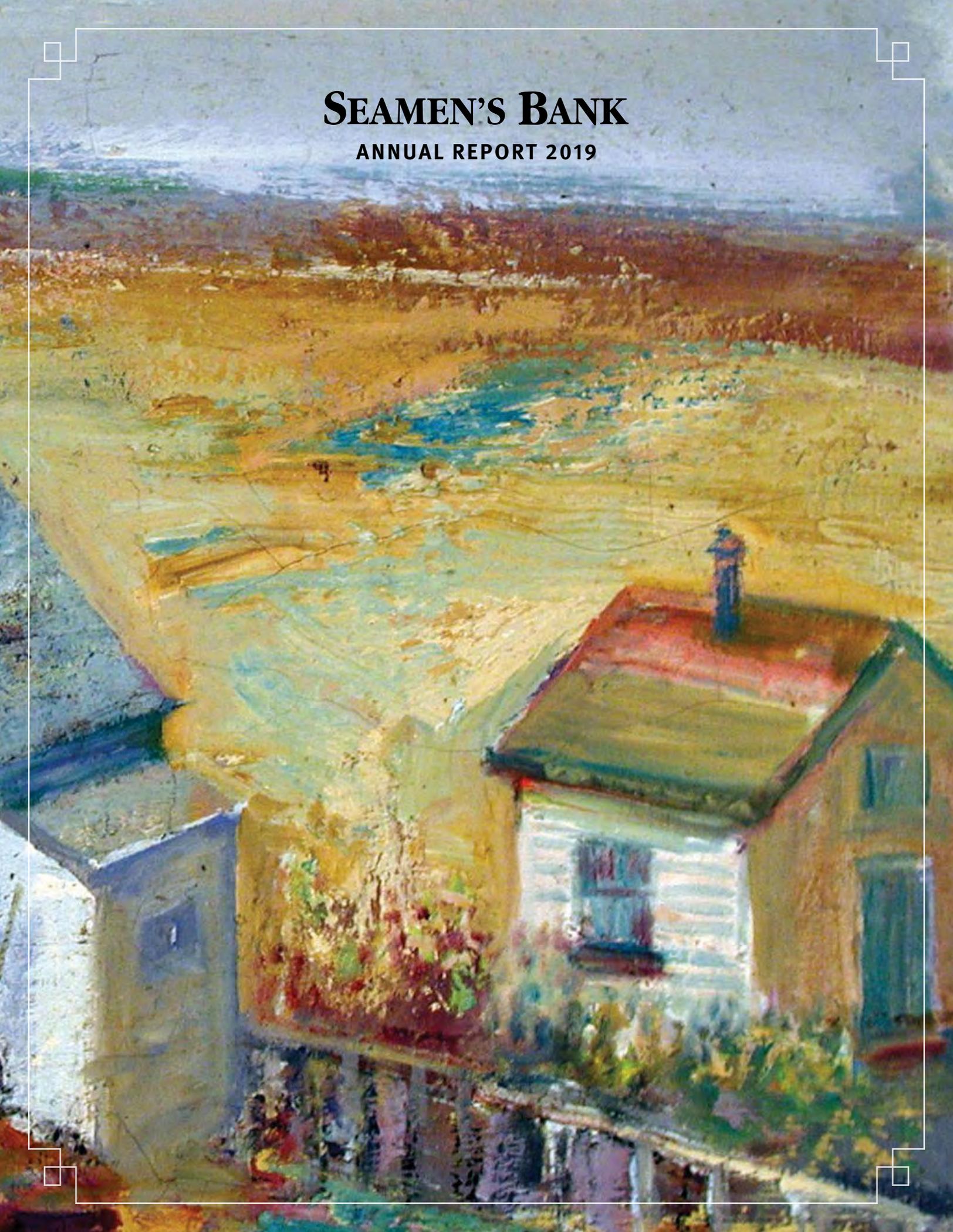


# SEAMEN'S BANK

ANNUAL REPORT 2019





## OUR BUILT ENVIRONMENTS

For our 2019 Annual Report, we've explored various structures that sit on this land. Our buildings reflect the times in which they are created and the purposes they serve. The places where we live, dine, shop and gather are as much a part of our history as they are of our current lives.

Some structures have evolved over more than a century while adhering to their original intent. 2 Highland Road, North Truro, now Salty Market, was built to be and is currently run as a neighborhood store. Houses built for whaling captains are now luxury inns and homes for those working in our vibrant art market.

Others have experienced vast permutations. The Cahoon Hollow Life Saving Station became a hostelry before its life as the exceedingly popular Wellfleet Beachcomber. In 1852, the building at 90 Commercial Street, part of the Union Wharf Complex, served as the first offices for Seamen's Bank. Now that historic building houses the law offices of Frederick V. Long.

As always, our Annual Report is enhanced by narratives of those who have gone before us while celebrating the community we so appreciate and support today.

*"Its floorboards are wide. Its cedar shingles are made by hand. The nails are hand wrought. Among the underpinnings of the house are the masts of vessels. It has a round cellar of the kind known as 'smuggler's cellar,' in the middle of which is a hook. This hook was there for the purpose of rigging a tackle to let down the barrel of Jamaican rum, which Provincetown captains smuggled from the West Indies."*

— Mary Heaton Vorse, *Time in the Town*

## 466 COMMERCIAL STREET, PROVINCETOWN

Perhaps no house better reflects the history of Provincetown than the house at 466 Commercial Street.

466 Commercial was the first and center structure of the Cook complex, a Provincetown neighborhood for the Cook family and their businesses that included eight structures. Capt. Kibbe (aka E.K. Cook and Epaphras Kibbe Cook) lived there from his birth in 1824 until his death in 1905.

In the 1850s, whaling was the fifth-largest industry in the U.S. With his brother, Capt. Ephraim Cook, Kibbe owned one of the region's largest whaling fleets. As the industry's success led to a declining population of whales it became more expensive to find and harvest the great mammals. In 1859 kerosene made from petroleum began major production in the U.S. Costing less than half the price of whale oil, it became the far more popular fuel and is credited with saving several whale species from extinction. This national economic transformation was captured in an 1861 *Vanity Fair* cartoon captioned: "Grand Ball Given by the Whales in Honor of the Discovery of the Oil Wells in Pennsylvania."

With his fortunes reversed, Capt. Kibbe Cook lost ownership of 466 Commercial Street in 1879 to merchant and ship owner Benjamin Lancy, who let Kibbe live there for free. Upon Kibbe's death, the building sat vacant for a year and was then purchased by David Stull in 1905.

Albert White Vorse and his wife, Mary Heaton Vorse, bought and took occupancy of the house in 1907. Upon Albert's death in 1910, Mary went to work to support herself and their two children, Heaton and Mary Ellen.

Mary Heaton Vorse was an internationally renowned journalist, pacifist and suffragette. She published 16 books, two plays, and over 400 articles for leading national magazines.

In 1912 she married Joseph O'Brien and had a son, Joel. Joe remodeled and expanded the house which served as a warm family home and welcoming site for the diversity

of the couple's friends and associates. Founding members of the Provincetown Players, Mary and Joe bought Lewis Wharf at 571 Commercial. There, at the site of the Wharf Theater, Eugene O'Neill's plays were first performed.

Vorse died in her Provincetown home in 1966.

Her son, Heaton, who was also a writer, made an appearance in the movie *Reds*, Warren Beatty's 1981 historical drama film featuring Jack Nicholson as Eugene O'Neill.

The house was taken over by Mary Ellen Vorse who left it to John Richard Vorse "Butch" Beauchamp, her son with husband John Wigner Beauchamp. He owned it until 2013. For years David Bishop lived there and managed the property, graciously opening it to the community on New Year's Day 2018 when many

crowded the rooms partaking of the homemade eggnog and sweets. The fireplace was roaring as guests took turns reading passages of Vorse's *Time and the Town*.

Most recently Ken Fulk and his husband Kurt Wootton purchased the house with plans to meticulously restore and open it for use by community arts organizations. Based on their other contributions to Provincetown and Fulk's design expertise, this is foreseen as a significant effort to preserve the artistic and architectural integrity of Provincetown.



A birthday dinner for Ken Fulk and to bless the house before beginning restoration. Photograph by Ken Fulk

## LETTER FROM THE PRESIDENT

To the Community:

As Seamen's Bank begins its 168th year, I am pleased to report a successful year for your community bank.

Deposits increased by over 6% and, spurred by tax reform and a more favorable yield curve, our net income more than doubled to \$1.9MM. Our mortgage loan program continues to flourish. We have increased our loan portfolio by 8.5%, contributing to total net interest income of \$1.3MM, which represents a 12% increase over last fiscal year. With a capital ratio over 11% — which far exceeds regulatory standards — we are well prepared to meet the challenges ahead.

While numbers can show the financial position of the Bank, a successful community bank is much more than that. At Seamen's Bank, we grow one customer at a time. Especially in a mutually-chartered bank like Seamen's, success is more aptly measured by what it brings to the community: the mortgage that allows a couple to purchase their first home, the credit given to a small business owner for expansion, free checking accounts enabling banking services for everyone, extended banking hours, and products that facilitate banking in this digital age. Community banking means having a team of employees and board members who participate in their communities by serving on local boards and supporting non-profit organizations. In addition, the Seamen's Bank Charitable Foundation continues its generous financial support to organizations that enrich lives here on the Cape. While large mega-banks monopolize the press and bolster Wall Street, it is the small community bank that remains a lifeblood in our neighborhoods.

Once again, our Annual Report celebrates the rich history of our towns and villages. With our history in community banking extending over 168 years, the values inherent in our support of those towns and villages remain the hallmark of Seamen's Bank. As I begin my second year as President of your Bank, I remain enthusiastically confident in our future and grateful to a dedicated team that includes corporators, board members, employees, and loyal customers.

Respectfully,

Lori F. Meads  
President and CEO

## 11 SHORE ROAD, NORTH TRURO



Truro Vineyards oil John Murphy 2015

John and Hannah Hughes married in 1813 and raised their four children—Jedediah, Pheba, Rebecca and Hezekiah—in their farmhouse at 11 Shore Road. The stately Federal house was later occupied by their granddaughter Amelia and her husband, Michael Rich. The farm and its businesses prospered selling grain, milk, coal, and wood. In later years, Elton and Margaret Rich had success growing cantaloupes.

In 1930, Edward Hopper painted *Rich's House*, a watercolor that was in the collection of Peggy and David Rockefeller and sold in 2018 for 8.4 million. Hopper painted *Rich's Barn*, also a watercolor, a year later.

In the 1960s, Burton and Maxine Rice occupied the property as “gentlemen farmers.” Joseph Taves added and

office and garage in the 1970s and used the property for his accounting practice, as a family home, and as ideal environment for his daughters’ horses.

The soil proved perfect for growing grapes, and the property became Truro Vineyards in 1992. The Roberts family has operated Truro Vineyards since 2007 when Dave Roberts retired after 40 years as a professional in the fine wines and spirits industry. Since then, this enthusiastic and entrepreneurial family has established South Hollow Spirits, the first distillery on Cape Cod since Prohibition. The property is now a destination for visitors from around the world as well as a year-round spot favored by locals.

Photograph courtesy of Truro Vineyards and South Hollow Spirits

## SERVING OUR CUSTOMERS AND OUR COMMUNITY

### Chairman of the Board

John K. Roderick

### President/CEO

Lori F. Meads

### Clerk of the Corporation

Paul R. Silva

### Honorary Trustees

Ernest L. Carreiro, Jr.

Mylan J. Costa

Donald E. Murphy

### Board of Investment

Betsi A. Corea

John E. Medeiros

John K. Roderick

Paul R. Silva

Paul M. Souza

### Trustees

Betsi A. Corea

Christopher E. Enos\*

Christopher W. King

Timothy F. McNulty\*

Lori F. Meads

John E. Medeiros

Donald R. Reeves\*

Kristen Roberts

John K. Roderick

Steven E. Roderick\*

Paul R. Silva

Sandra L. Silva

Paul M. Souza

\*Audit Committee

### Corporators

Helen Addison

Donna Aliperti

Robert C. Anderson

James Bakker

Ernest L. Carreiro, Jr.

Betsi A. Corea

Mylan J. Costa

Vincent H. Duarte

Brian Dunne

Christopher E. Enos

James Farley

Eliza S. Fitts

Matthew A. Frazier

Kenneth Freed

Peter D. Harrigan

Art Hultin

Mark S. Janoplis

Michael Janoplis

W. Scott Kerry

Christopher W. King

Manuel Macara, Jr.

Kate Macaulay

Christine McCarthy

Mary Joy McNulty

Timothy F. McNulty

Lori F. Meads

John E. Medeiros

Robert Montano

George M. Mooney

Donald E. Murphy

Bonnie-Jean Nunheimer

Sarah Peake

Donald R. Reeves

David Roberts

Kristen Roberts

John K. Roderick

Steven E. Roderick

Charles N. Rogers

Jeffrey Rogers

Craig Russell

Robert Russell

Jon Salvador

Fred E. Sateriale, III

Daniel J. Silva

Jason Silva

Michael K. Silva

Paul R. Silva

Sandra L. Silva

Christopher J. Snow

John Souza

Paul M. Souza

John Thomas

Photograph of fishermen at Capt. Higgins courtesy Wellfleet Historical Society

## 1120 CAHOON HOLLOW ROAD, WELLFLEET



Art by Taylor Rose

The original Cahoon Hollow Life Saving Station, built around 1872, was destroyed by fire in 1893. The station's first Keeper was William C. Newcomb who was followed by Daniel Cole.

In 1897, a new station was built, auspiciously further back from the cliff. It was abandoned in 1950 and purchased a few years later by Russell Gallagher, a long-time summer visitor. Gallagher named the building the Beachcomber and ran it as an inn decorated with flotsam and shells gathered off the beach. After operating the inn for 25 years, he sold it in 1978. Fortunately, when the Cape Cod National Seashore legislation was enacted in 1961, a grandfather clause allowed the Beachcomber to remain a privately held commercial property so today Wellfleet has the truly only oceanfront (Atlantic side) restaurant on Cape Cod.

*“The notoriety of the building and the business has opened up many opportunities for us to connect with, and promote our community. We have worked hard to be good stewards of the property, always aware of the history and importance not just of the building, but the seashore as well. Being part of the community in Wellfleet is important to us, and we’ve strived to be good neighbors. Through the years we’ve employed hundreds of locals, supported musicians, promoted the renowned Wellfleet oyster, and raised over one million dollars for charity through the Pan-Mass Challenge and Live for Lou. We would not be who we are without this building, this property, or without Wellfleet.”*

— Todd LeBart, owner

Images courtesy of the Wellfleet Beachcomber

## AT WORK. AT SEAMEN'S. FOR YOU.

### Administration

Lori F. Meads, *President/CEO*  
Kayla Urquhart,  
*Executive Assistant to the President*

### Treasurer

Michael K. Silva, *CFO*

### Human Resources

Marianne Clements, *Vice President*

### Commercial Lending

Paul T. Garganigo, *Senior Vice President*  
Beth Curtin, *Vice President*  
Amy Silva, *Vice President*

### Credit Risk/Commercial Loan Administration

Maria Larouco, *Vice President*  
Nicole Conrad  
Nicole Dutra  
Tom Johnson  
Lisa Souza-Toomey

### Consumer Lending

Mary H. Rose, *Senior Vice President*  
Linda Macara, *Assistant Vice President*  
Michelle Allmon  
Samantha Brintnall  
Amy Smith Costa  
Bridget Creech  
Tom Cullen  
Arlene Houser  
Chris Lavenets  
Nikki Rickard  
Steve Sollog  
Ross Sorman  
Melissa Weber  
Amy Wheeler

### Bank Operations

Jean Leonard, *Senior Vice President*  
Cheryl Friese, *Assistant Vice President*  
Elaine Cabral  
Nan Watts  
Lynn Costa  
Tim Johnson  
Denise Lisbon  
Peter Roderick  
Ashley Zona

### BSA/Security

Brian Anderson, *BSA Officer*  
Violeta Peters

### Purchasing

Teresa Morris

### IT Administration

Lucas Strakele, *IT Officer*  
Michael Andrini, *IT Systems Officer*

### Compliance/Audit

Aime Bessette,  
*Assistant Vice President*

### Main Office

Trevor McCarthy,  
*Business Development Officer*  
Mecka Perry,  
*Assistant Branch Manager*  
Andrea Gulan  
Kim Hayward  
Dee Lane  
Hristina Lasheva-Souza  
Amanda Morris  
Roland Murray  
Sheva Sparks-Russell  
JaRaye White

### Shank Painter Road Complex

Rosa Buttrick,  
*Business Development Officer*  
Julie Hight,  
*Assistant Branch Manager*  
Carole DeStefano  
Jodi-Ann Grant  
Erin Roberts

### Truro

Stacey White, *Branch Manager*  
June Hopf  
Lee Ann Morris  
Janice Roderick  
Samantha Rose

### Wellfleet

Jennifer Jones-Kish,  
*Branch Administrator*  
Ryann Bassett  
Marie Pellegrino  
Alyssa Roach

### Eastham

Colleen O'Duffy-Johnston,  
*Business Development Officer*  
Daniel Klepacz,  
*Assistant Branch Manager*  
Dianne Peters  
Christine Sylvia

## 4355 STATE HIGHWAY, NORTH EASTHAM

The Eastham Branch of Seamen's Bank was built on the site of the Brackett Farm homestead. When attempts to preserve the original building proved infeasible, the new building was designed to honor the area's heritage, and details from the original home were used in the construction and decor.



Photograph by Joan Hopkins Coughlin courtesy Wellfleet Historical Society

## 70 FORT HILL ROAD, EASTHAM



Land preserved as the Fort Hill Historic District was originally granted to Plymouth Governor William Bradford in the mid-17<sup>th</sup> century.

Captain Edward Penniman, born in 1831, began his career when he was 11, went on his first whaling expedition when he was 21, and was widely acknowledged as one of New England's most successful whaling captains.

His wife, Betsey Augusta "Gustie" Knowles Penniman, went on several of the whale hunts, each of which lasted 3 years or more, along with some of the kids. She assisted with navigation, proved capable of helming the boat and was successful at finding whales. Stories of her



expertise and bravery include saving their boat and crew from certain death off the coast of Patagonia.

The Captain built his home for comfort and with the latest innovations of the time, including flush toilets and hot running water, in 1868 on land he had purchased from his father. His wife's family lived and farmed on the adjacent acreage.

Penniman retired at age of 53 and lived there until he died in his early 80s. His family occupied the home for almost one hundred years, until 1963, when his youngest granddaughter sold this fine home to the National Park Service for \$28,000. Under the auspices of the Cape Cod National Seashore, tours are offered in July and August.

Captain Edward and Betsey Augusta "Gustie" Knowles Penniman by Bessie A. Penniman. Photographs courtesy Eastham Historical Society

## CONSOLIDATED STATEMENTS OF INCOME

Year ended March 31	2019	2018
<b>Interest Income</b>		
Loans	\$ 12,443,000	\$ 10,393,000
Securities	1,381,000	1,402,000
Federal Funds	368,000	171,000
<b>Total Interest Income</b>	<b>\$ 14,192,000</b>	<b>\$ 11,966,000</b>
<b>Interest Expense</b>		
Interest on Deposits	\$ 1,654,000	\$ 1,027,000
Other Interest	397,000	108,000
<b>Interest Expense</b>	<b>\$ 2,051,000</b>	<b>\$ 1,135,000</b>
<b>Net Interest Income</b>	<b>\$ 12,141,000</b>	<b>\$ 10,831,000</b>
<b>Provision for Loan Losses</b>	<b>\$ 285,000</b>	<b>\$ 40,000</b>
<b>Non-Interest Income</b>		
Fees on Deposits	\$ 167,000	\$ 180,000
Other Service Charges	506,000	471,000
Gain (Loss) on Security Sales	139,000	34,000
Other Gains and Losses	128,000	157,000
Other Non-Interest Income	99,000	115,000
<b>Total Non-Interest Income</b>	<b>\$ 1,039,000</b>	<b>\$ 957,000</b>
<b>Non-Interest Expense</b>		
Salaries and Benefits	\$ 5,931,000	\$ 5,893,000
Premises and Equipment	1,116,000	1,076,000
Other Non-Interest Expense	3,258,000	2,925,000
<b>Total Non-Interest Expense</b>	<b>\$ 10,305,000</b>	<b>\$ 9,894,000</b>
Income Before Taxes	\$ 2,590,000	\$ 1,854,000
State and Federal Taxes	653,000	1,050,000
<b>Net Income</b>	<b>\$ 1,937,000</b>	<b>\$ 804,000</b>

## 70 FORT HILL ROAD, EASTHAM

The Eastham Universalist Society was established in 1889. The following year, with gratitude for land donated by W.H. Nickerson and \$2,300 in local donations, the church at 220 Samoset Road in Eastham was dedicated. The building



Universalist Church 1906 photograph by Howard Quinn courtesy Eastham Historical Society.

committee chairman was Captain Edward Penniman. The Knowles and Nickerson families were other prominent congregants. It has been noted that this liberal religion also drew local fishermen who had been chastised for fishing on the Sabbath.

At the onset, weekly meetings were held year-round. Diminishing interest led to a summers-only schedule starting in 1936. In the 1950s, the kitchen and heating system were modernized, and much to the parishioners pleasure, an indoor toilet was installed. Joining with a Brewster church, the Chapel became part of the First Unitarian Universalist Church of Cape Cod (FUUSOCC) in 1978.

Like its neighbor, the Eastham Public Library, the church was built on land that had been cleared of its forests for farming, with the timber used for construction and fuel. By the mid-1900s, the area had reforested and the church began to be referred to as The Chapel in the Pines.

The First Encounter Coffee House held its first concert in the Chapel in the Pines on June 28,

1974. The volunteer-run, non-profit organization was started to support local acoustic music. George Gritzbach, Sarah Swain, Chandler Travis, David Roth, and Sarah Burrill are among the many familiar artists who

have performed here. Within a year of its founding, and with great acoustics, the Coffee House began drawing musicians from across the country and the sold-out audiences that came to see them.

FUUSOCC plans to sell the building in 1978 were cancelled when a group of members incorporated as Nauset Fellowship Inc. and purchased the building with donations supplementing the proceeds from chowder suppers and tag sales.

In 2017, \$400,000 in renovations, \$305,000 which came from the Town of Eastham, including a new, commercial-grade kitchen, pond side deck, wood shingled roof and steeple, fire suppression system and handicapped bathroom and parking improvements, began.

Services, based on such subjects as the environment, history and social issues, are open to the public and held every Sunday. The Chapel is still yellow, Capt. Penniman's favorite color. In September 2018, Capt. Penniman's great-great-great granddaughter was married in the Chapel.

The Chapel is the subject of Edward Hopper's 1948 watercolor *Church in Eastham*, and served as a setting for Norman Mailer's *Tough Guys Don't Dance* released in 1987.

Universalist Church 1906 photograph by Howard Quinn courtesy Eastham Historical Society.

## 190 SAMOSET ROAD, EASTHAM



Photographs by Elyssa Cohen courtesy Eastham Public Library

With population at about 500, Eastham built a library at 190 Samoset Road in 1897. Capt. James Savage, chairman of the building committee, dictated that the windows be placed high so readers would not be distracted.

Like all libraries in our region, the Eastham Library flourished along with the community it served, making many alterations and enlargements along the way. Electricity was added in 1927, followed seven years later by an indoor toilet. A major addition was built in 1961, the basement converted into an expansive children's room in 1975, and a major addition tripling the size of the library opened in 1988. The original one-room library was added to the National Register of Historic Places in 1999.

After seemingly endless months of construction during

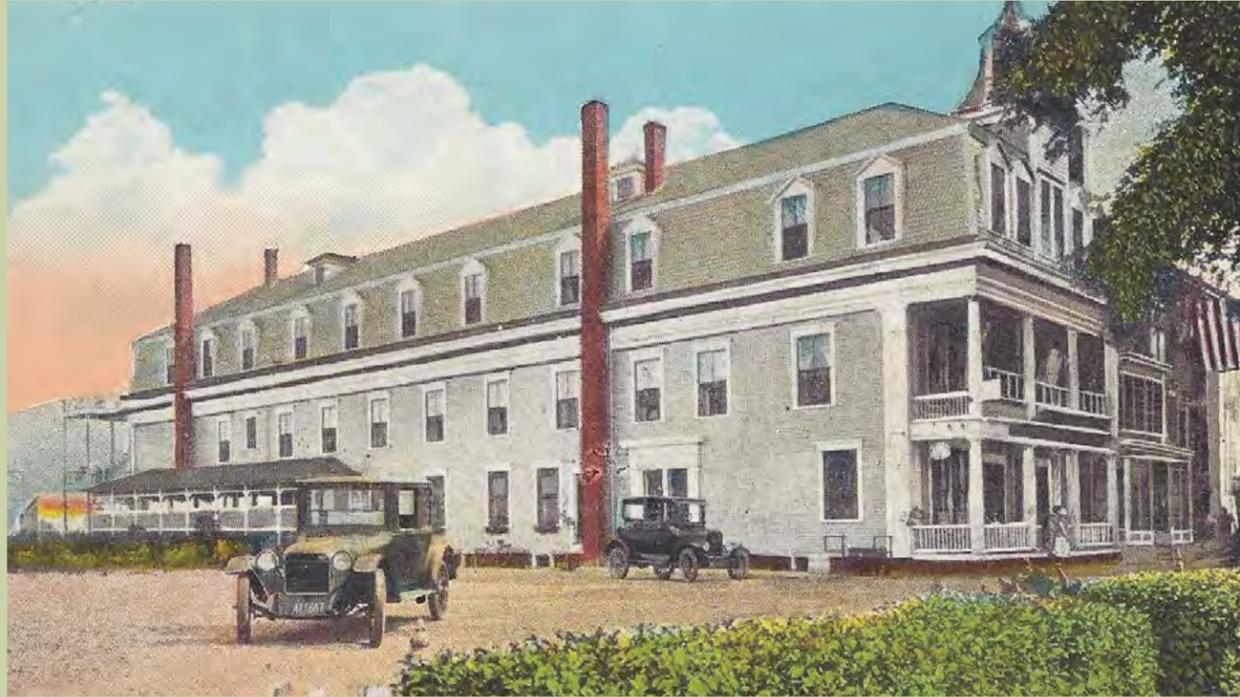
which books, staff and patrons found themselves in trailers, the latest expansion opened in 2016 and won a prestigious AIA/ALA Library Building Award.

Today's Eastham Library incorporates the original building with those high windows along with, in the stunning addition, north-facing floor-to-ceiling windows with pond views and south-facing windows overlooking a reading garden courtyard. The design encourages use of library spaces by community groups which has led to new partnerships with visual and performing artists, historians, authors, and a variety of non-profits.

Even when storms cripple the Cape and knock out electricity, one can find warmth, light, internet access and the comfort of companionship at 190 Samoset Road.

Photograph courtesy Eastham Historical Society

## 247 COMMERCIAL STREET, PROVINCETOWN



In 1836, Timothy P. Johnson built the Central House. Offering all the delights of a saloon including lively entertainment, and set on Provincetown's main thoroughfare while extending to the beach, the property has a solid history of genial hospitality and remarkable entertainment.

In 1868, Allen Reed purchased the establishment from Johnson's heirs, added rooms for lodging and a billiard hall, making it Provincetown's largest hotel. He passed the building on to his son, James A. Reed who ran the Town's Custom Office here. While always known more as an entertainment complex than as a hotel, the rooms welcomed victims of U-boat attacks off Cape Cod shores just prior to our entering World War II, and others for more than 150 years.

As various times called the New Central House, Ocean House, and Sea Horse Inn, offering beach cabanas, smoking rooms, bowling and a ladies' reading room. Stan Sorrentino reopened this impressive Greek revival as the Crown & Anchor Motor Inn in 1962. Like many Bostonians

who enjoyed getaways to Provincetown, James "Whitey" Bulger was a regular visitor.

The Whaler's Wharf fire of 1998 caused more than \$5 million in damages and burned 17 businesses along the harbor including destroying much of 247 Commercial Street which was rebuilt with respect for its architectural history in 1999.

Rick Murray and Bill Dougal have owned the Crown, which now includes the Crown Cabaret, Paramount Nightclub, Crown & Anchor Restaurant, Poolside Bar, Wave Video Bar, and Vault Leather Bar, since 2001. The long list of celebrity entertainers who have appeared here includes Bobby Short, Nina Simone, Eartha Kitt, Sally Field, Billy Porter, Bernadette Peters, Alan Cumming, and Lily Tomlin.

Today's Crown is also noted for its generous and continual support of many community organizations including the Provincetown Harbor Swim for Life and Paddler Flotilla, Helping Our Women (HOW), Outer Cape Health Services, and the AIDS Support Group of Cape Cod.

Images courtesy of Salvador Vasques III

## CONSOLIDATED BALANCE SHEETS

Year ended March 31	2019	2018
<b>Assets</b>		
Cash and Due from Banks	\$ 9,917,000	\$ 7,600,000
Securities	65,961,000	75,196,000
Federal Funds Sold	2,936,000	1,884,000
Loans	288,018,000	265,367,000
Reserve for Losses	(3,110,000)	(2,833,000)
Fixed Assets	7,693,000	7,999,000
Other Real Estate Owned	—	—
Other Assets	4,069,000	4,493,000
<b>Total Assets</b>	<b>\$ 375,484,000</b>	<b>\$ 359,706,000</b>
<b>Liabilities and Surplus</b>		
Deposits	\$ 321,337,000	\$ 301,916,000
Other Liabilities	12,366,000	18,400,000
<b>Total Liabilities</b>	<b>\$ 333,703,000</b>	<b>\$ 320,316,000</b>
Undivided Profits	\$ 42,152,000	\$ 40,215,000
Net Unrealized Gains	(371,000)	(825,000)
<b>Total Surplus</b>	<b>\$ 41,781,000</b>	<b>\$ 39,390,000</b>
<b>Total Liabilities and Surplus</b>	<b>\$ 375,484,000</b>	<b>\$ 359,706,000</b>

## RESERVES FOR LOAN LOSSES

March 31	2019	2018
<b>Beginning Balance</b>	<b>\$ 2,833,000</b>	<b>\$ 2,787,000</b>
Recoveries	22,000	14,000
Less Charge-offs	(30,000)	(8,000)
Plus Provisions for Losses	285,000	40,000
<b>Ending Balance</b>	<b>\$ 3,110,000</b>	<b>\$ 2,833,000</b>

## CHANGES IN EQUITY CAPITAL

March 31	April 1, 2018 to March 31, 2019	April 1, 2017 to March 31, 2018
<b>Total Capital</b>	<b>\$ 39,390,000</b>	<b>\$ 39,229,000</b>
Net Income	1,937,000	804,000
Prior Year Changes	825,000	121,000
Other Comprehensive Income		
Net Unrealized Gains (Losses) on Securities	(371,000)	(825,000)
*Tax Reform Adjustment	—	61,000
<b>Ending Equity Capital</b>	<b>\$ 41,781,000</b>	<b>\$ 39,390,000</b>

## 2 HIGHLAND ROAD, NORTH TRURO



*“Dutra’s was the place we would walk to for cold cans of Diet Coke between shifts at Adrian’s restaurant the summer we met. Then, on one of those walks, we found Dutra’s shuttered, permanently. From that day forward an idea turned into a decision to buy, renovate and reopen this old building, a decision that completely changed, and took over, our lives. We moved into the apartment above the store and got to work. The days were long and exhausting and we had no idea how much we had to learn about owning and running our own business. Salty Market is a way for us to live the dream of making a life in Truro together, by providing a service in the town we love, local wines and chocolates, hot meals, a smile in the cold dark months when someone runs out of milk.” – Claire Adams*

Built around 1885, the two-and-one-half story Queen Anne-style building on the corner of Highland and Pond Village Roads has served as a market, general store, family dwelling, and post office. Originally run by Elizabeth Small and Betsey Grozier, the store was owned Benjamin Hatch and Frank Days before being purchased by the Dutras about 100 years ago. In the mid-80s, Ron and Lois Friese purchased the store from the third generation of Dutras to manage the market. They passed the store onto their daughter, Karen, and her husband, Craig Hathaway.

To the delight of the community, native Truro son Ellery Althaus and his wife, Claire Adams, purchased the market in 2013. Ellery grew up a few houses from the market where his father and mother, poet Keith Althaus and artist Susan Baker, still live. Claire and Ellery basically gutted the building, giving the store a fresh and inviting look, and added some of Susan Baker’s whimsical paintings to what is now Salty Market. Customers gave Claire and Ellery black-and-white photos of Dutra’s showing horses tied up out front, and regaled them with stories of summer jobs in the store, family vacations that

brought generations together, and how special it was taking their kids to the place their parents and grandparents had taken them. Clearly this little store in this little town was something that mattered.

And, it mattered in a big way to Claire and Ellery. 2 Highland Road has also long served as a local bus stop, the spot where Ellery caught his school bus, made famous when, under the darkness of an October night in 1966, a bus dropped 19-year-old Bob Mathews off in front of Dutra’s Market. From there he called the North Truro Air Force Base where he was to report for duty. He missed the first vehicle that came to pick him up and later reported on “Unsolved Mysteries” (now available on YouTube) that he had been abducted by aliens for close to an hour.

Dutra’s again received national media attention in 2005 when the *New York Times* published an article about law enforcement’s attempt to gather DNA from the close to 800 male residents of Truro, many of whom were stopped when they made their regular visit to Dutra’s.

While Salty Market doesn’t always offer jaw-dropping excitement, this neighborhood spot continues to be counted on for convenience served by friendly faces.

*Salty Market* acrylic by Susan Baker 2017. Images courtesy of Salty Market

## LONG POINT CHARITABLE FOUNDATION

Seamen’s Bank is honored to serve this community and pleased to support these worthy organizations:

Cape Cod Children’s Place  
 Dexter Keezer Foundation  
 Pilgrim Monument and Provincetown Museum  
 Outer Cape Health Services  
 Provincetown Art Association and Museum  
 Provincetown Portuguese Festival  
 Pause a While  
 Silva Ataxia Foundation  
 AIDS Support Group of Cape Cod  
 Community Development Partnership  
 Eastham Library Fund  
 Lower Cape Ambulance  
 Swim for Life  
 Truro Treasures  
 Center for Coastal Studies  
 Nauset Regional High School Booster Club  
 Provincetown Film Society  
 Provincetown Fire Association  
 Nauset Booster Club  
 Truro Concerts on the Green  
 Truro Historical Society  
 Cape Abilities

Helping Our Women (HOW)  
 Great Provincetown Schooner Regatta  
 Mass Appeal  
 Nauset Regional High School  
 Payomet Theater for the Arts  
 WOMR Outermost Community Radio  
 Carrie A. Seaman Animal Shelter  
 Eastham Cultural Council  
 Eastham Firefighters  
 Provincetown Council on Aging  
 Truro Council on Aging  
 Truro Fire and Rescue  
 Truro Education and Enrichment Alliance  
 Tennessee Williams Theater Festival  
 Cape Cod Hospital Auxillary  
 Lower Cape Outreach  
 Provincetown Public Library  
 Provincetown Soup Kitchen  
 Friends of Cape Wildlife  
 Sustainable Cape  
 GLAD

## 84 COMMERCIAL STREET, WELLFLEET

What we now know of as the Bradford Street Condominiums was originally built as housing for people employed by a curtain factory that supplied Montgomery Ward and Sears. That factory changed to a candle factory which was eventually converted into the award-winning Wellfleet Public Library.



Photo courtesy Wellfleet Historical Society

## 57 SHORE ROAD, NORTH TRURO

1851 was a year of prosperity, the year Seamen's Bank was founded, and the year the South Truro Meeting House was built on Old County Road. The building was a social center for the community, held 500 people and had sweeping views to the bay. Two years later its parish house was constructed.

Due to the diminishing congregation, the last resident pastor left in 1876. The former parish house was blown off its foundation by a cyclone in 1905. The dislodged parsonage

was sold for \$125, flaked (taken down in sections) and moved from South Truro to 57 Shore Road in North Truro. The church lasted a bit longer, until 1940 when it was struck by lightning and burned to the ground. That site is now a small Truro Neighborhood Association park.

The subject of an Edward Hopper 1931 watercolor, *High Road*, it's appropriate that the home now incorporates the studio of popular artist Catherine Skowron.



1980 watercolor showing the rear of 57 Shore Road by Catherine Skowron courtesy of the artist

*"In 1978 when my husband, Tom Pires, and I were looking for a house we didn't have a specific type in mind other than that it was affordable. This house felt right on our first visit. We had fun exploring it with the elderly owners and our agent. It had good bones, was sturdy and comfortable. As we learned its history we were excited and honored to be next in 150 years of caretakers. We've learned how those early builders knew to orient the house in the landscape, how the architecture withstands northeast storms as well as hurricanes, and that it was built to last. And what fun to know it served as a preacher's home and as a rooming house, and there was a fish market in the yard."* — Catherine Skowron

Photograph of the South Truro Methodist Parish House in its original location courtesy Catherine Skowron and Thomas Pires

## 580 MASSASOIT ROAD, EASTHAM



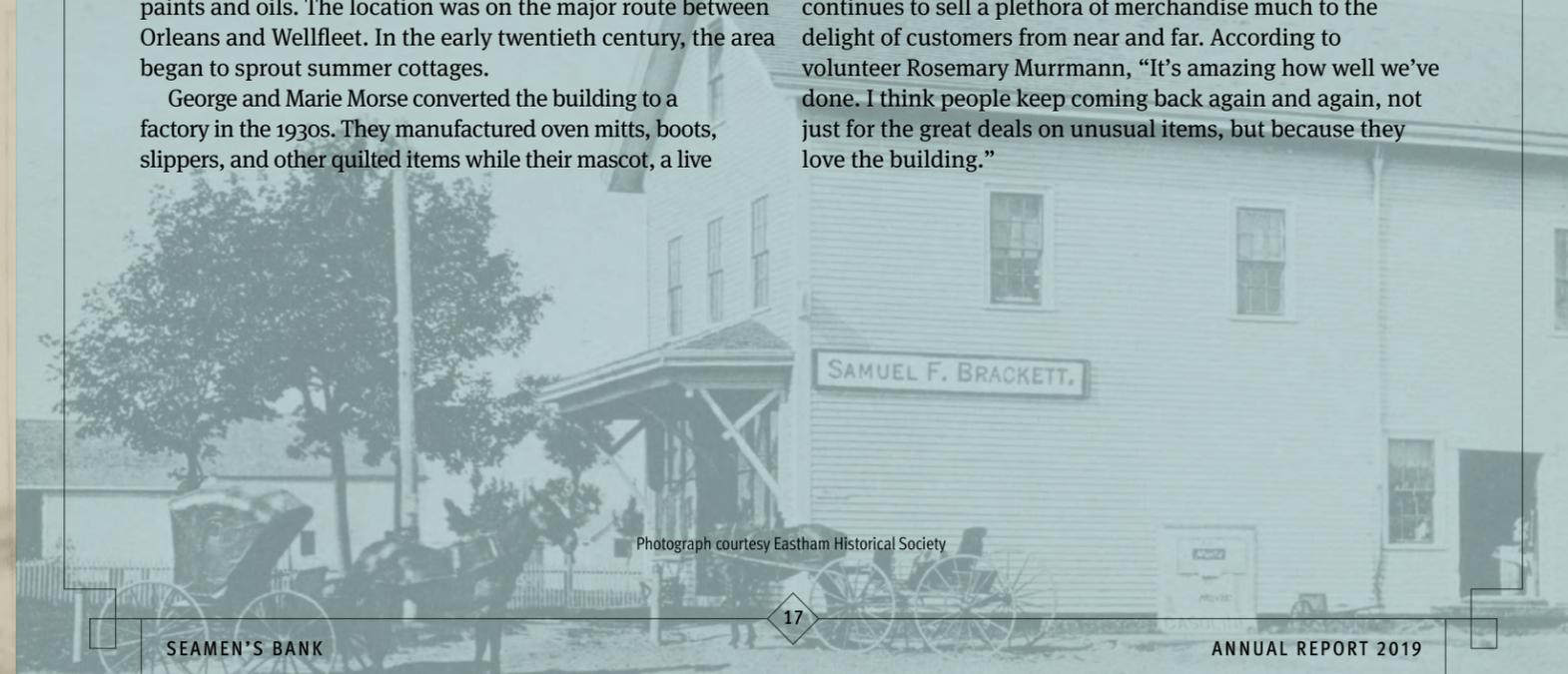
Photograph by Rosemary Murrmann

The oldest commercial building in Eastham, the two-story Victorian at the corner of Oak and Massasoit Roads, was built by Arthur H. Cobb in 1879 as a grocery and general store. At that time this was a neighborhood of farming — grains, asparagus, turnips, husbandry — and fishing families. In 1881, two years after Cobb started the business, he sold it for \$300 to the Brackett brothers, George and Samuel, who sold clothes, crockery, tin, dry and fancy goods, farm implements, paints and oils. The location was on the major route between Orleans and Wellfleet. In the early twentieth century, the area began to sprout summer cottages.

George and Marie Morse converted the building to a factory in the 1930s. They manufactured oven mitts, boots, slippers, and other quilted items while their mascot, a live

monkey, entertained the customers. In the early 1970s, Eastham residents Virginia and Donald Delaney purchased the property to operate as an antique store. In the early 80s, the Delaneys generously donated use of the first floor to the Friends of the Eastham Council on Aging (FECO) to run a thrift shop. The shop is greatly appreciated by the COA for providing funds for services they would otherwise have to forego.

Now, 140 years after it was built, this classic structure continues to sell a plethora of merchandise much to the delight of customers from near and far. According to volunteer Rosemary Murrmann, "It's amazing how well we've done. I think people keep coming back again and again, not just for the great deals on unusual items, but because they love the building."



Photograph courtesy Eastham Historical Society

## 17 TRURO CENTER ROAD, TRURO



Manuel Marshall's blacksmith shop, photograph courtesy of the Truro Historical Society

A stable on Prince Valley Road, built around 1870 and originally owned by mariner John Elliott, was purchased about 30 years later and moved to its current location just north of Truro Center. Manuel J. Marshall operated a blacksmith there until about 1927. (In 1913, two new horseshoes cost 75 cents.) With the burgeoning popularity of the automobile, the need for horses, and consequently blacksmiths, declined and Manuel built an automobile garage across the street.

In the mid 1940s, the property became a fish market with an apartment upstairs. In 1948, Lawrence and Muriel Wright turned the market into a restaurant.

Many Truro residents recall the Blacksmith Shop Restaurant which was run by Al Tinker for about 50 years. In 1983, as Al was preparing for the season, a fire gutted the building. He rebuilt with a lounge opening in 1984 and a full restaurant in 1985.

Eric Jansen, a chef with experience throughout the Outer Cape, in Aspen, Jamaica, Miami and Connecticut, opened Blackfish in September, 2007.

And while some question if even one tenth of the original building remains, Jansen has integrated the building's history into the decor: an anvil, oversized bellows, exposed beams and an interior brick wall.



The original Highland House, center, as seen in the late 1800s. When relocated, the ell was no longer part of the building. The Highland Light (formerly called Cape Cod Light) in the background was built in 1857, replacing towers that had been built in 1797 and 1931. The grist mill was taken down to add another cottage for the resort. Photograph courtesy Kristina Bird

## 24 OLD COUNTRY ROAD, TRURO

James Small, son of Isaac Small, Highland Light's first keeper, built a large farmhouse on the corner of South Highland Road and Highland Light Road in 1835. Thoreau's published travel writings about his visits to Truro greatly added to the public's awareness of the Highland Farm, Truro's first hotel.

With his cousin, Abram C. Small, Isaac Morton "Mort" Small, James' son, added an ell to the building and the Highland Farm was renamed Highland House.

Continuing the family's success in Truro's dawning hospitality industry, Mort's son, E. Hayes Small, a Massachusetts state legislator, added the Highland Links and bowling alley to the property.

The structure currently called Highland House and home of the beloved Highland House Museum was built near by in 1907.

*"It's a privilege to live in this house which has meant home, respite and joy to so many. For almost 200 years and to this day, it's a most hospitable place welcoming friends and neighbors from near and far."* — Kristina Bird

Lillian M. Small inherited the property when her father, Isaac M. Small, died in 1934. The resort was closed during World War II and sold to Harold J. Conklin in 1947.

When the Cape Cod National Seashore took over, the original building had undergone years of neglect. The Seashore sold the building to Lenore Clifton of New Jersey who sold it in 1962 to Stanley G. and Esther, his vivacious wife, Chamberlain. The Chamberlains moved the building to Old County Road where they restored it.

Esther sold the home to her friend, Matilde Bird from Wellesley, who purchased the house as a summer home for her four daughters in 1971. One daughter, Kristina Bird, has made her home here year round since 1993. Kristina, known for restoring damaged paintings and Provincetown masters, does her magical conservation work in her fully equipped workshop behind the family home.

## 65 OLD PAINE HOLLOW ROAD, SOUTH WELLFLEET



South Wellfleet Neighborhood Association and Social Union Meeting photographs courtesy Wellfleet Historical Association

The historic school building at 65 Old Paine Hollow Road (old Route 6) sits on land that was donated by the Lewis family and cost \$1,646.87 to build. Initiated, supervised and constructed by men from Paine Hollow and surrounds, the Pond Hill School was built in 1857 while the town's population and economy was booming.

Paid by the town, most summer teachers were women. Men taught on the second floor in the winter when young boys were free from working with their fishermen fathers. The school was often referred to as the Fisherman's School; the class in navigation was of particular practical use.

The building served as a schoolhouse until 1880. Eight years later, the South Wellfleet Ladies Social Union, suffragists and an auxiliary to the Second Congregational Church, bought it for \$100. Renamed as the Social Union Hall, it still held summer services and Sunday school.

In the early 1900s, the people involved with the Marconi Wireless Telegraph Station joined in the Hall's suppers and entertainments. The second floor was converted into a library in

1912. During World War II the building supplied a recreational outlet for those stationed at Camp Wellfleet.

The South Neighborhood Association (SWNA) grew with a growing number of summer homes in the area. The Ladies Social Union deeded the building to the SWNA in 1945. The building became an active community center with monthly potluck suppers, and a full schedule of year-round educational, cultural and exercise programs.

The building was listed on the National Register of Historic Places in 1989. In 2000, the Pond Hill School Community Hall obtained non-profit status committed to preservation and restoration. Since 2010, with funding from the Town of Wellfleet, the

state and private donations, extensive historic renovations have been underway. The certified commercial kitchen will serve as a valuable resource for many small businesses.

With construction complete, the Pond Hill Community Schoolhouse will once again be a vibrant center serving grateful year-round and seasonal residents.



## 180 BRADFORD, PROVINCETOWN



*The Front Room* oil by Nick Patten 2017, courtesy Rice Polak Gallery

Driving into Provincetown on Bradford Street, one is often captivated by the view over the Lovett's Court rooftops to the breakwater and harbor. That is the constant view from Provincetown's oldest Gothic Revival-style house at 180 Bradford Street. Capt. Caleb Cook built this stately home and its outbuilding on the corner of Bradford and Miller Hill Road in 1850. Cook was a whaling captain who discovered a way to refine blackfish oil. For this he became famous and was published in *Scientific American* in 1880. Cook sold this refined oil to watchmakers out of his auxiliary building.

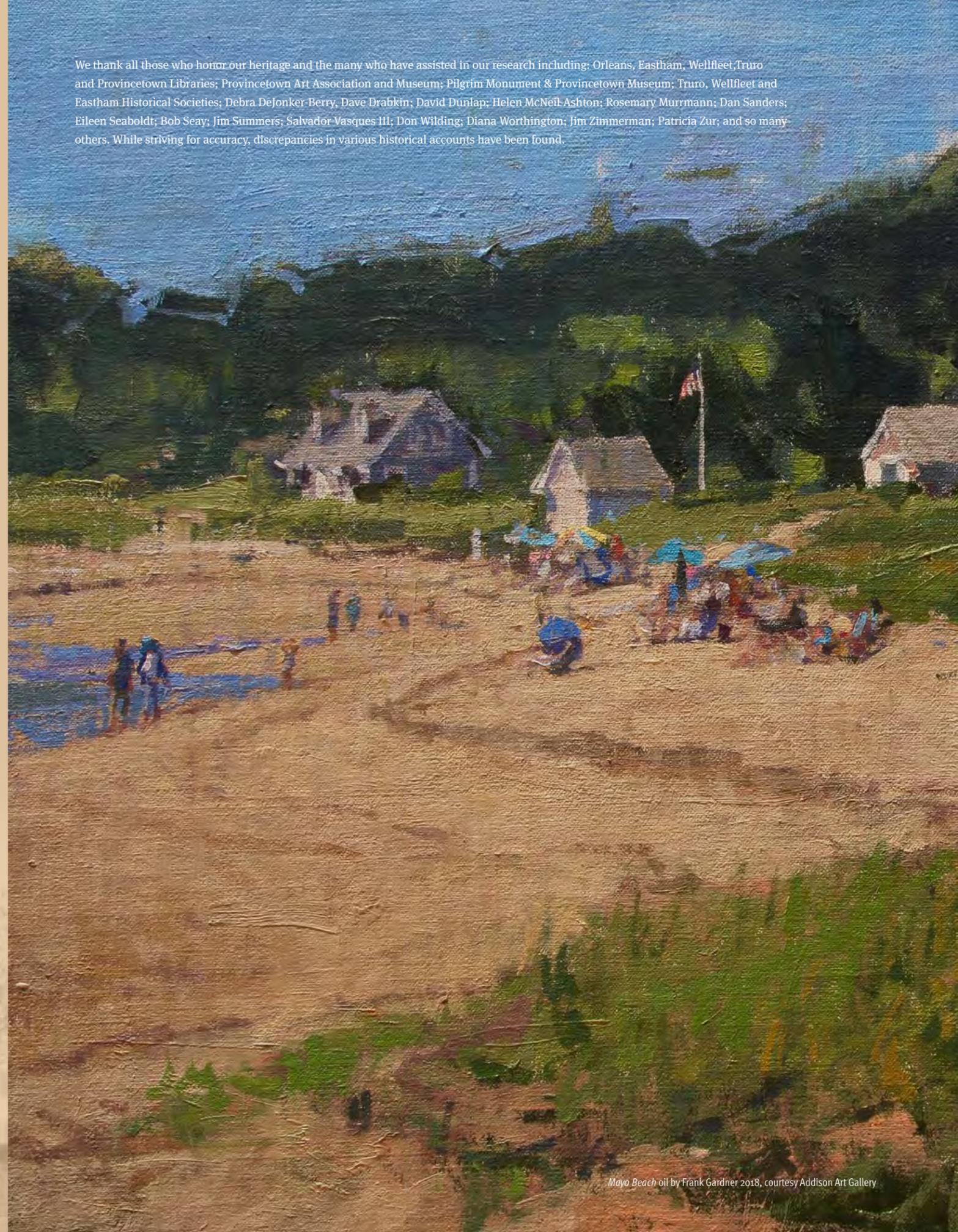
The property sold to E. Ambrose Webster in 1900. Webster established the first modernist school in Provincetown,

the Summer School of Painting. At various times over the decades, William Boogar Jr., Paul Bowen, Gordon Ham, and Bert Yarborough maintained studios on the compound.

The distinctive board-and-batten home, with its optimal setting and architectural details, has been captured by Webster, Harry Brown, John Dowd, William Evaul, Childe Hassam, Chet Jones, Kenneth Stubbs and others.

James Bakker purchased the property from Webster's descendants in 2008. As an art collector and historian, Bakker has accurately and lovingly restored this historic home, cottage and gardens to their original glory.

We thank all those who honor our heritage and the many who have assisted in our research including: Orleans, Eastham, Wellfleet, Truro and Provincetown Libraries; Provincetown Art Association and Museum; Pilgrim Monument & Provincetown Museum; Truro, Wellfleet and Eastham Historical Societies; Debra DeJonker-Berry, Dave Drabkin; David Dunlap; Helen McNeil-Ashton; Rosemary Murrmann; Dan Sanders; Eileen Seaboldt; Bob Seay; Jim Summers; Salvador Vasques III; Don Wilding; Diana Worthington; Jim Zimmerman; Patricia Zur; and so many others. While striving for accuracy, discrepancies in various historical accounts have been found.



*Mayo Beach* oil by Frank Gardner 2018, courtesy Addison Art Gallery

Photograph courtesy Salvador Vasques III



**SEAMEN'S BANK**  
MEMBER FDIC/DIF

## PEAKED HILL HISTORIC DISTRICT, PROVINCETOWN

The forerunners of today's dune shacks were built in the 1800s as shelter for people fishing, housing for members of the United States Life-Saving Service, and refuge for shipwreck survivors.

There are nineteen shacks in the Peaked Hill Historic District, eighteen of which are owned by the Cape Cod National Seashore, and one owned by the Malicoat family. The District, established in 2012, aims to preserve and protect the heritage of the vibrant artistic community of the early to mid-1900s. Jackson Pollock, E.E. Cummings, Harry Kemp, Mark Rothko, Norman Mailer, Tennessee Williams, Jack Kerouac, Joyce Johnson, and Salvatore and Josephine Del Deo were among the many bohemians who spent time in these primitive structures that had been cobbled together with flotsam and parts of old lifesaving stations.

Creative types of every ilk treasured their time surrounded by dramatic vistas and natural wonders for its isolation promoting serenity and contemplation. Appreciated along with the solitude was the socializing with intimate friends, cocktail parties, barbecues, and bon fires where the whole town was invited. Most arrived via Snail Road, often barefoot.

In 1946 Arthur Costa started Art's Dune Tours. Today his son Rob Costa continues the popular service of introducing people to the dunes, the shacks and the history of area.

The 1961 arrival of the Cape Cod National Seashore was contentious and litigious. Praised now, the Seashore works with a variety of non-profit organizations offer highly sought-after residencies, despite the lack of electricity and indoor plumbing.