

Robert Treat Paine's Philanthropic Housing in Dorchester: Bowdoin-Geneva.

Robert Treat Paine (1835-1910) is acknowledged as the foremost housing reformer in America between 1875 and 1900.

Paine was an advocate for housing reform for the working man, and he became an active participant in the housing reform movement by building housing developments that offered homeownership at below market costs. The two that have been well researched and published are the Sussex-Greenwich brick row-houses in Lower Roxbury (1886-1888) and Round Hill-Sunnyside (1889-1893) at Jamaica Plain, a community of wood-frame single-family homes on curving streets.¹

Little is known about his third development in Dorchester, begun in 1893. His 1904 Autobiography contains a brief mention of the location in his description of the Workingmen's Building Association: "The second purchase was in Dorchester and it started off as well. Fifty-three houses have been built and nearly all sold, but a paralysis has come over house-building in the suburbs of Boston these past six years."² Paine did not say where this development was located, but a review of the annual reports of the Association, through which Paine built his housing, revealed the homes were built on Oakley Street, Holiday Street and Homes Avenue between Bowdoin Street and Geneva Avenue near the intersection of those two thoroughfares. Not completed and far from successful, the Bowdoin-Geneva project should be studied in context of the struggle to provide homes for people of moderate incomes, a struggle that continues to this day.

In his 1904 Autobiography, Paine wrote, "In 1870 my attention was drawn to the need of more and better homes for the masses of poor people. I was thus led to the study of housing conditions."³ He not only studied the topic, he found solutions for it, beginning with participation as a board member of the Boston Cooperative Building Company in the early 1870's and with the founding in 1877 of the Workingmen's Cooperative Bank and the Workingmen's Building Association.⁴

Crowded tenements, poor construction and unsanitary housing constituted a major urban problem in eastern cities after the Civil War largely due to the influx of immigrants, most of whom were penniless. Desperate for housing, exploited by unscrupulous

¹ Sussex-Greenwich is described in "Frederick Douglass Square Historic District" National Register of Historic Places Registration Form, Massachusetts Historical Commission, August 27, 1996. Round Hill-Sunnyside is described in "Round Hill Street / Sunnyside Street District" CLG Opinion: Eligibility for National Register. Massachusetts Historical Commission, May, 2006.

² Robert Treat Paine. "Autobiographical Sketch Dictated in 1904 by Robert Treat Paine," from *The Paine Ancestry, The Family of Robert Treat Paine*. Compiled by Sarah Cushing Paine. Edited by Charles Henry Paine. (Boston: Printed for the Family, 1912), 306. This sentence follows his description of the Sussex-Greenwich project. He refers to land for single family wood-frame homes.

³ Paine, "Autobiographical Sketch," 303.

⁴ For a biography of Robert Treat Paine, see obituary by Joseph Lee, *The Survey* August 20, 1910; Thomas M. Paine, "Chairman of the Building Committee: Robert Treat Paine," Chapter 3 of, *The Makers of Trinity Church*, James O'Gorman ed. (Amherst, Boston: UMass Press, 2004); Richard Heath, *Robert Treat Paine Housing Reformer*,

<http://jphs.squarespace.com/people/2005/4/14/robert-treat-paine-housing-reformer.html>

landlords, the poor lived in alleyway shacks, basements and attics where several families often shared one room in a city without zoning or building codes.

Waterlow-Elmont Streets, Dorchester

Paine learned something about the development of housing for the working man through his participation in a Dorchester development as a board member of the Boston Cooperative Building Company.

Dr. Henry Bowditch, a good friend of Phillips Brooks, had been concerned with the overcrowded living conditions of the North and West Ends since his graduation from Harvard Medical School in 1832. He became interested in the successful efforts of British housing reformers, and in 1870 he spent six months in London where he met the distinguished housing philanthropist Sir Sidney Waterlow (1822-1906).⁵ Waterlow, whose family owned a huge printing plant that employed two thousand workers, founded the Industrial Dwelling Company in 1863 to construct model tenements for factory workers: notably the Stanley Building built near the Bessemer Steel Works in 1864-1865. Sir Sidney showed Bowditch these and other apartment buildings, and Bowditch returned home convinced that Boston philanthropists could achieve similar results.

He persuaded a number of wealthy friends of the importance of this work; together they raised a capital fund of \$200,000 and incorporated the Boston Cooperative Building Company with a limited return of 7%.⁶ The Board included Martin Brimmer, the board president; Phillips Brooks; Mary Parkman, sister of the historian; Hyde Park industrialist Henry Grew; future Massachusetts Governor Roger Wolcott; Robert Treat Paine and architect George W. Pope. Pope (1821-1896) would play a significant role in the design and construction of affordable homes for the next twenty five years. The Board first met in June, 1871. The Boston Cooperative Building Company was the first of the private stock companies which offered shareholders limited dividends of 5% to 7% (well below the average interest of the day). Paying out lower dividends allowed BCBC to shift the money saved to the construction budget, keeping housing costs below market rate.

In 1873 the BCBC approved a program to build small houses in the suburbs near a commuter rail station. Suburban housing for workingmen outside the congested core city was a popular notion among housing reformers despite the fact that it was unrealistic due to the expense of transportation. Workingmen were not commuters; they lived near their factory because they could not afford the added expense of carfare (and housing reformers could not convince street railroads and commuter trains to adopt discount rates for workers).⁷

⁵ "The Seven Percent Solution: A Review of Philanthropic Housing 1870- 1910." Eugenie Birch and Deborah Gardner, *Journal of Urban History* (August 1981).

⁶ Christine Cousineau, "Tenement Reform in Boston 1870-1920" *Philanthropy, Regulation and Government Assisted Housing* (Tufts University, 1989, *American City and Regional Planning History*).

⁷ Culver, David, M. "Tenement House Reform in Boston, 1846-1898." PhD diss., Boston University, 1971.

As will be seen Robert Treat Paine was an advocate for mass transit because it provided cheap transit for working people.

Nevertheless the trustees of the Boston Cooperative Building Company were strong disciples of suburban homeownership for the wage earner. In 1872 the BCBC formed a Standing Committee on Country Houses that included Henry Grew and George Pope as well as two women, Abby May and Helen Kendall, to draw up guidelines for appropriate sites; they made a list of five:

1. Near a railroad
2. Near schools and churches
3. Good water supply
4. Fairly level ground to avoid costly grading.
5. Reasonable land costs.

Sidney-Waterlow

On March 24, 1874 the BCBC bought a ten acre parcel from the estate of Samuel Blake Pierce on Harvard street in the newly annexed town of Dorchester for \$31,350⁸. The flat land was three blocks from the Mt. Bowdoin stop on the Midlands Railroad line and near what is today the Oliver Wendell Holmes School.

In the summer of 1874 two streets were laid out and thirteen houses built from designs by George Pope. The streets were named Sidney Place and Waterlow Street after the English housing reformer (Sidney Place was later renamed Elmont Street). A third street, Clinton Street—formerly called Shafter St, was laid out in 1897 after the BCBC had sold off the remaining lots. BCBC sold the Harvard Street lots at market rate. A total of sixteen workmen's homes were built by 1876. They were roomy, gable-fronted, wood-frame homes of two to four bedrooms, a kitchen and a cellar. The average price was \$2650; the homebuyer put down a deposit of \$200 and took on monthly mortgage payments of \$25 per month. Not until the full purchase price was paid would the homebuyer receive the deed to his house. Yet despite the best efforts of the BCBC, the homes were still beyond the wage level of the shop-floor worker or loading-dock laborer. The people who belonged to the class for whom the houses were built could not buy them.

Moreover the Sidney Place (Elmont) and Waterlow Street houses were built during the worst depression America had ever seen; it began in 1873 and lasted throughout the decade. Many men who paid the down payment could not afford to make monthly mortgage payments because they became unemployed. The BCBC became the landlord to renters of single family homes. The Sidney and Waterlow Streets housing development was a financial and reform failure; there were not enough workers who could afford suburban homes with the added cost of train fare on top of a monthly mortgage payment to make it successful.⁹ BCBC sold the remaining house lots on the open market, and by 1896 the land had all been sold. BCBC closed its books on the first philanthropic single family housing development in Boston.

⁸ Suffolk deeds. lib 1201. fol 198. Dorchester had been annexed to the City of Boston on January 1, 1870.

⁹ Culver.

Nevertheless, by 1902 BCBC, after thirty years and two major economic depressions, the Boston Cooperative Building Company had achieved a proud record, building or renovating three hundred and eleven family housing units and seventy eight houses ranging from single-family to small, multifamily homes.¹⁰ The Waterlow-Elmont houses all survive today.

Workingmen's Cooperative Bank

In 1877 Robert Treat Paine sought a way to finance the homes that he would soon build through a unique and wholly American method—the cooperative bank. In addition to incorporating the principle of capitalizing home construction through paying out limited dividends, the cooperative bank would involve the workingman as homeowner investor.

Paine explained in his 1904 Autobiography that the banking system he began in Massachusetts in 1877 was based on the Philadelphia model. “I became president of the Workingmen's Cooperative Bank in 1880 ... and guided it in its prosperous career of growth for twenty-three years ...”¹¹ In the Workingmen's Cooperative Bank, individual shares were purchased for \$1 each that would earn \$200 at the end of ten years. The wage earner was then able to save modest amounts which would earn income for the down payment of a home. The Workingmen's Building Association was an arm of the bank through which property was bought and homes built.

These were both based in the most important organization founded by Robert Treat Paine, the Wells Memorial Institute, which opened in 1879.¹² It soon became the largest workingmen's club in America. It first opened in rental offices at 1125 Washington Street at the corner of Dover Street with a recreation hall, reading room and classrooms. In 1881, Paine bought land at 985 Washington Street (approximately where Herald and Washington Streets are today) and erected a five story brick clubhouse, more than likely designed by George Pope, that was completed in 1883. Paine endowed the Institute with \$70,000 and enlisted the Lowell institute to provide free classes designed for men in steam engineering, carpentry, mechanical drawing and electrical engineering among other courses; and for women there were classes in cooking, millinery, hygiene and dressmaking. He allowed labor unions to meet (but would not permit “socialist dogmas”) and used the Institute to negotiate reduced bulk-rate prices for coal so that low-income families could afford to keep warm in winter. The Institute also advocated free health care for the poor and encouraged hospitals to staff this service with the best doctors and nurses.

The Workingmen's Cooperative Bank was located at the second floor of the Wells Memorial Institute building, and the Workingmen's Building Association occupied

¹⁰ Cousineau.

¹¹ Paine, 303.

¹² Named for Rev. E.M.P. Wells, an Episcopal minister from Trinity Church, who had dedicated himself to the poor and indigent at St. Stephan's Chapel and Mission on Purchase Street from 1843 until it was destroyed in the Great Fire of 1872. Wells died at the age of 85 in Dec. 1878 and his friends desired to commemorate his lifework. For an analysis of Paine's philanthropy see, Edward Saveth. “Patrician Philanthropy in America: The late 19th and Early 20th c” *Social Science Review* (March, 1980): 81-84.

upstairs offices. Paine served as president of all three organizations for twenty-three years.

Greenwich-Sussex Row-houses, Lower Roxbury

In 1886, The Workingmen's Building Association purchased a tract of land off Tremont Street in Lower Roxbury near Madison Park for Paine's first housing development. The land was located along streetcar lines on the edge of the sprawling factory district of Roxbury. Architect George Pope designed eighty narrow, attached, brick row houses between 1886 and 1890. These were built on new streets off Hammond Street: Sussex, Greenwich and Warwick Streets and modeled after the Philadelphia row house first developed in 1810. Greenwich and Sussex Street row houses were built in 1886 and Warwick Street in 1888-1890. Paine, his brother and father-in-law supervised construction and held the mortgages. The homes were sold at \$2500 each with a \$100 cash down payment and a 5% mortgage.

Round Hill-Sunnyside, Jamaica Plain

Paine's second housing program was for single family homes on a large tract of land in Jamaica Plain outside the core city with easy access to rail and streetcar lines.

Using Paine's own funds added to those of investors in the Workingmen's Cooperative Bank, the Workingmen's Building Association bought twelve acres in a valley below Centre Street. The land was acquired on March 21, 1888, for \$45,000; it was adjacent to breweries, on streetcar lines and near the Heath Street station of the Boston & Provident Railroad. Called Round Hill-Sunnyside for the principal streets, the development introduced concepts that would later be recognized in city planning as good ideas to keep costs down by using standard lot sizes on curved streets and repetitive building styles incorporating common materials that could be bought in bulk. Architect George Pope designed the housing styles and supervised construction of one hundred and twelve wood-frame cottages far superior to the usual cheap construction of similar housing of the day. These were built between 1889 and 1892 on three streets laid out by the WBA. All homes sold quickly; yet the average price of \$2600 was beyond the income of the shop-floor or loading-dock worker who needed to accumulate a down payment and come up with a \$17 monthly mortgage on top of his other expenses. Moreover in 1893 the nation was struck by an economic depression far worse than the one twenty years earlier, and thousands of workers became jobless in the city. The Round Hill-Sunnyside homes were not bought by the people for whom they were planned.

Nevertheless Paine was satisfied; the homes (and many house lots) were all sold even if not to the man working at the breweries, the quarries or the railroad. Speaking at a housing conference in 1896 Paine said that the Workingmen's Building Association had "carried through successfully a scheme [to build] wooden houses just outside the city

proper [and sold them] to artisans, railroad conductors, engravers and small trades people.”¹³

In the 4th Annual Report of the Workingmen’s Building Association (March 17, 1892), Paine wrote that the association was “unable to find suitable additional land that is so near the city. We are in doubt whether we shall be able to purchase as favorable opportunities for buying homes.”

At the end of the year, however, as the Round Hill-Sunnyside development was nearing completion, the Workingmen’s Building Association purchased fourteen acres of land on both sides of Geneva Avenue from the Carney Hospital for \$37,500.¹⁴

It seems likely that Paine’s Workingmen’s Building Association decided to proceed with a third development in a different Boston neighborhood because of the Wells Memorial Institute. On October 15, 1889, Wells Memorial opened its third workingmen’s clubhouse in the Fields Building at 1444 Dorchester Avenue in Fields Corner. Its president Nicholas Furlong no doubt learned of the decision of the Carney hospital to sell property about a mile from Field’s Corner and advised Paine of the opportunity. Paine may have seen it as a way to continue the work that the Boston Cooperative Building Company had begun in Dorchester twenty years earlier.

One of the attractions of the site was its location on street car lines that connected to a commuter rail station at a business district within a 20 minute walk from the proposed homes.¹⁵

In the 5th Annual Report (March 16, 1893) in which he announced the land acquisition for the third housing development, Paine wrote, “Rapid transit is the thing needed to carry out the crowded city population into happy, healthful, beautiful suburban houses. It will do more than anything else to prevent the workingman sinking into helpless apathy. Transit into and out of the city must be quick and affordable.”¹⁶

As at the flagship Wells Memorial in the South End, the Fields Corner branch more than likely had offices of the Workingmen’s Cooperative Bank in which wage earners

¹³ Sam Bass Warner wrote one of the first descriptions of Paine’s philanthropic housing developments in his brilliant book. *Streetcar Suburbs: Process of Growth on Boston, 1870-1900*. Harvard/MIT Press. 1962. Pg 101- 105 and footnote page 197,

¹⁴ Suffolk deeds Oct 12, 1892, lib. 2089 fol. 51 and lib. 2100 fol. 225, and lib 2156. fol 195 Paine himself—for reasons that require more study—bought three adjacent parcels of land: a triangular piece of about three acres on Topliff Street sloping up to Hamilton Street, a strip on the west side of Corona Street and a lot near the intersection of Topliff and Geneva Avenues (Ridgewood street would be built through part of it).

¹⁵ This writer walked from Oakley Street to Fields Corner in that time on a hot July morning.

¹⁶ A glance at the Bromley Real Estate Atlas for 1895 will show the great density of the core city and the close proximity of tenement blocks with factories, wharfs and stables. In 1906 there was a double track electric car line on Geneva Avenue from Fields Corner to Warren Street (Bus routes 17 & 19 today). In a paper delivered on March 4, 1896, Paine elaborated “Rapid transit is coming to make the difference of the working people more and more possible, and in the great hope for better conditions of life.”

invested their small savings toward a down payment on a new home soon to be built; the Workingmen's Building Association may have had a site office there too.¹⁷

Architect George Pope prepared housing plans using the same principles he had perfected in Jamaica Plain of following two or three building styles for wood-frame houses, incorporating common materials bought in bulk and delivered to the site in as few installments as possible. The Carney Hospital site was as large as the Jamaica Plain farm land, allowing for a subdivision dense enough and foundation preparation costs low enough to keep the final home price below the usual cost. Moreover, the level nature of the site would help save money and keep costs predictable—after new streets were graded and utilities laid, several homes could be built at once, making more efficient use of labor.

HT Whitmore surveyed the land and blocked out house lots and new streets. Construction began in the spring of 1893 with the excavation and grading of two new streets: Holiday and Oakley,¹⁸ which included water and sewer lines also built by the WBA. At the end of the first year five homes had been built on Bowdoin Street and twelve on Oakley Street.¹⁹

In 1893 plans were drawn for a double store with two apartments to be built on Bowdoin Street. The inclusion of rental-over-retail housing in Paine's philanthropic developments is never discussed in the studies of his work. There is evidence he built an apartment house with ground floor commercial space at 3 Ruggles Street at the corner of Tremont Street in 1875. This was not far from the Sussex-Greenwich townhouses built thirteen years later. At Round Hill-Sunnyside, he included six stores with above-stairs apartments in three buildings built within the development itself on its Centre Street edge.

The three-story building at 83-87 Bowdoin Street at the corner of Holiday Street wrapped around its corner lot with a corner tower. The building permit was approved on January 23, 1894. The building had two stores on the ground floor with two apartments above. These rental units provided a modest income to the WBA—much like the stores and

¹⁷ The Reports never mentioned the contribution to the local economy that resulted from the employment of dozens of laborers, masons, teamsters and carpenters over three to four years; nor the increase in business for suppliers of lumber, foundation-stone and hardware.

¹⁸ For some reason Oakley remained a dirt road until finally paved in 1897. Oakley was the name of the Belmont, Mass estate of the aunt of Mrs. Paine and originally the estate of Harrison Gray Otis. Thanks to Ann Clifford, Director of the Robert Treat Paine Historical Trust at Stonehurst in Waltham for this information. Stonehurst holds many of the papers of Robert Treat Paine (along with the Massachusetts Historical Society) including a complete set of the annual reports of the Workingmen's Building Association. The writer was granted access to these papers held by the Trust in July 2011 and he is grateful to Ann Clifford for her generous help and hospitality over two days. There is also nothing quite like studying in a house designed by HH Richardson.

¹⁹ Including no 65-67 Bowdoin Street and numbers 7, 8, 9, 10 & 12 Oakley Street. [Editor's note: there were actually more houses. Building permits show that Workingmen's applied on June 4, 1893, for permits to build eleven houses, including 7, 8, 9, 11, 17 on the south side of the street and 8, 10, 12, 14, 16 and 18 on the north side of the street.]

apartments at Round Hill-Sunnyside.²⁰ In 1895 the first homes on Holiday Street, numbers 5 & 9, were built next to the apartment house. In that same year the buildings at numbers 15-30 Oakley Street and number 81 Bowdoin Street were completed. On January 16, 1896, George W. Pope died, and his passing was a great personal and professional loss to Robert Treat Paine. Writing in the 8th Annual Report (March 19, 1896), Paine summed up the achievements of his friend and colleague: “A great loss to this corporation that can never be replaced. One of the original founders of the Boston Cooperative Building Company in 1871, he was one of the pioneers of the whole movement in Boston to provide better homes for working people . . .”²¹

In 1896 the first house lots were sold to private owner/builders at number 37, 39-41 Topliff Street opposite Stonehurst Street. Although these lots remained unbuilt for a decade, they illustrate, as at Round Hill-Sunnyside, that the WBA could earn income from the sale of lots to be put back into its housing construction budget. Indeed from its incorporation in 1889 the Workingmen’s Building Association had a standing committee authorized to sell or lease lots. In 1898, numbers 5-7 & 9 Homes Avenue were sold to a private builder.

The property Paine bought himself was developed separately from the Workingmen’s Building Association, and presumably the income from the sale of the lots was used to pay down the costs of building roads and houses—perhaps to underwrite the Fields Corner branch of the Wells Memorial Institute. The construction of Stonehurst Street²² and Speedwell Street was completed in August of 1893. Fourteen homes were built by 1898 on Stonehurst Street (based on real estate atlas pages; all building permits have been lost). On Corona Street only three homes had been sold by 1898 but most of the house lots had been bought. Many scattered lots remained unsold and unbuilt, however, at the time of Paine’s death in 1910—seventeen years after the land was purchased. Lots number 29 & 39 Topliff Street at Homes Avenue were not sold until 1913, for example.²³

The middle years of the 1890’s were very difficult for Robert Treat Paine. In 1893 his best friend Phillips Brooks died; in 1896 his close friend and collaborator George Pope died at the age of 75, and in 1897 his beloved wife Lydia died at the age of sixty. And there was the crushing Depression of 1893, the worst economic collapse in the nation’s history²⁴. The Bowdoin-Geneva homes project struggled against the pressures of unemployment and lack of financing; in five years, 1893-1898, only thirty-seven homes were sold.

²⁰ Sam Bass Warner suggests the basic rent in the 1890’s was \$3.50 per room. See *Streetcar Suburbs*, note 9 page 198. The building was sold some time after Paine died in 1910 but before 1918 according to the real estate atlases.

²¹ George W. Pope obituary, *Boston Evening Transcript*. Jan. 17, 1896. A native of Maine, Pope also designed new buildings built out of the ruins of the Great Fire of 1872. He was buried at Forest Hills Cemetery.

²² Stonehurst was named for Paine’s Waltham summer home designed by HH Richardson.

²³ Suffolk deeds. Lib. 2282, fol. 193; and lib. 2079, fol 53.

²⁴ See Steeples, Douglas W and David Whitten, *Democracy in Desperation: The Depression of 1893*, Greenwood Publishing Group, Westport, CT, 1998. The authors state that unemployment in the nation remained above 10% for six years.

In the 10th annual report (March 17, 1898) Robert Treat Paine expressed the inevitable to his board and investors. “The depression of business noted a year earlier prevailed over the past two years [and] has continued unabated for three years. Building up of the suburbs during the past ten years has progressed with phenomenal activity. There is a great demand for the class of homes by the Workingmen’s Building Association that vary in price from \$2500 to \$4000.”²⁵

“A serious question exists whether the business has been overdone. It is believed that there are a pretty large number of houses built already for sale [that] have not found buyers. Our company ought to accept as a safe policy of not building very much faster than houses can be sold.”

In the 1899 report Paine was even more blunt: “The depression in business continues at full force. The company has done less building than in any years since its existence. Two houses [that] have been sold this year were the most expensive the company had for sale, \$6500 and \$6200 for a two family home.” The end came in 1900: “The business of the company has absolutely ceased.”

Nine houses were built in the last year and only three were sold. About one hundred and ten house lots had been platted on three new streets and three existing streets in 1893. Only fifty-three homes were built and sold from 1893-1899. Many tracts remained vacant for years: Homes-Levant and Geneva Ave., a stretch of Topliff Street from Homes to Stonehurst and seven lots on Holiday Street; these were gradually sold off over the next fifteen years. A typical transaction on land intended for the development was the subsequent development on land the WBA had sold to Annie Foley in 1902. Charles C. Ryder acquired the land from Foley and constructed three triple-deckers designed by T.J. Gilbert at 328- 336 Geneva Avenue in 1909.

Robert Treat Paine took a huge gamble on developing purpose-built homes at Bowdoin-Geneva in Dorchester. He was a sagacious businessman who had earned a fortune by the age of thirty five. He well knew that the Depression of 1893 would hurt housing sales for the urban industrial worker, the most vulnerable sector of the American economy. Paine persisted in the face of this challenge yet Bowdoin-Geneva was never completed and consequently has never been recognized.

The effort to find ways and means to build homes for wage earners began and ended in Dorchester.²⁶ In the span of nearly thirty years beginning with the Boston Cooperative Building Company at Waterlow-Elmont St and concluding with the Bowdoin-Geneva

²⁵ The average price for a home in Bowdoin Geneva was \$4000-\$4800. Annual Report of the WBA., March 1, 1896. These houses were more expensive than Sunnyside –Roundhill homes.

²⁶ The last private sector philanthropic housing development in Boston was at Jamaica Plain: The Boston Dwellinghouse Company’s Woodbourne development of 1912-1914. Thirty-eight mostly attached townhouses and seventy-two apartments in six buildings were built before construction was halted by WWI and subsequent depression. It, too, never reached the income level of the wage earner. See Richard Heath, *Woodbourne. From Summer House to Philanthropic Housing*. <http://jphs.squarespace.com/locales/2004/1/1/woodbourne-summer-house-to-philanthropic-housing.html>

homes of the Workingmen's Building Association, Robert Treat Paine was involved with both organizations, first as board member of the BCBC and then as president of the WBA.

Robert Treat Paine met Sir Sidney Waterlow about 1890 when he visited Boston. "I showed him what Boston had of interest in the housing problem," Paine wrote in 1904. This would have included Waterlow Street and Sussex-Greenwich as well as model tenements at West Canton Street and in the North End; there was a lot to see. Boston was in the forefront in the nation of finding housing solutions for low-income families and workingmen.

On July 28, 1900 Paine was an invited guest at the unveiling of the statue of Sir Sidney Waterlow at Waterlow Park in Highgate, North London, a twenty-six acre "garden for the gardenless" that Sir Sidney had built on the grounds of an estate laid out in 1550. (The park was damaged during the German bombing of London but the statue was spared.). Sir Sidney Waterlow died on August 3, 1906.

Robert Treat Paine spent the decade after the conclusion of Bowdoin-Geneva active in the American Peace Movement of which he was president (Paine was a lifelong pacifist), in the Wells Memorial Institute and in the Robert Treat Paine Foundation that he and Lydia endowed in 1890 with \$200,000. In an age when public support for social services, job training, health care and poverty was non-existent, the Paine Foundation and Wells Memorial provided for the needs of the indigent, the poor and the unskilled.

Robert Treat Paine died on August 14, 1910, and was buried at Mt Auburn Cemetery. The Wells Memorial Institute served its community for the next forty years until it closed in October, 1950.²⁷

Richard Heath. February 8, 2012.

²⁷ *The Boston Globe*, September, 15, 1950, 8. "After 71 years of serving the educational and welfare needs of the South End, the historic Wells Memorial Institute at 985 Washington Street will close its doors on Oct 1 because of lack of funds. Classes will probably be transferred to the YMCA and YWCA." For opening day ceremonies see *The Boston Globe*, February 23, 1883, pg5/ also March 23, 1885 for brief history. See also *Wells Memorial: A Summary of its History and Present Activities, 1886-1900*, Box 1900. Massachusetts Historical Society. The Workingmen's Cooperative Bank was at 100 Summer Street until absorbed by the Bank of Boston in 1992, Today it's Bank of America.