



View of the former D. L. B. Smith general store after the extensive renovation work that was completed in 1936 by the Selected Risks Fire Insurance Company. PHOTO PROVIDED BY THE WANTAGE AVENUE HOLDING COMPANY

A new use for the original D.L.B. Smith Building in Branchville



Sussex County Lost
Wayne T. McCabe
Guest columnist

During the 1950s and 1960s, Branchville resident L. Brevort Odell authored several publications regarding the history of Branchville and particularly Selected Risks Insurance Company.

In celebration of the 40th Anniversary of the formal establishment of the insurance company, Odell wrote, at considerable length, about the founder of the company, Daniel L. B. Smith and the growth of the firm. It is well known that Smith operated a general store in a long and narrow two-story wood-framed building located in the middle of the borough.

Through a series of events, Smith came into possession of "a bunch of insurance renewals" from a friend who was moving away from the area and giving up his insurance agency. Although initially not giving much credence to the pile of paperwork, Smith soon realized that there was a business value to these documents. The result of this epiphany was the establishment of an insurance agency, which would ultimately lead to the founding of Selected Risks.

Odell noted that on April 26, 1926 was the day when the insurance company was officially formed. The central focus of the company was to properly service the insurance needs of individuals and companies in rural areas. The officers of the new company were: Dr. L. B. Hoagland, President; D. L. B. Smith, Vice President; and, Marvin A. Pierson, Secretary.

From its inception 1930, the official Home Office of Selected Risks was located in Washington, New Jersey, Hoagland's hometown. The administrative office was in Branchville, occupying a portion of D. L. B. Smith's general store. The Home Office and the administrative office were merged in 1931 into Branchville, it's real "home."

In 1966, Odell wrote "Both the Home Office and the old general store were operated under the same roof for a while, but as the insurance business grew, the store space was gradually reduced until there was no room left for it. Mr. Smith sold the good will of his store to Clinton Smith who moved the grocery end of the business to a newly-erected corner store across the street, where it operated until the late 1950s as Smith's Market. The location of the market and adjoining one-story buildings had once been the site of the picturesque Branchville Hotel."

At the time of it's founding, the Home Office had one assistant. Odell noted that when it was moved to Branchville in 1931, there were 26 employees. By 1937, the number of employees had expanded to 61.

It was during 1936 that the old long and narrow building underwent a substantial physical expansion. The building was widened for the entire length of the structure, the exterior walls were sheathed in brick, and the design of the



Employees working at their desks c. 1930, filling the area where Smith had operated his general store. Smith is seen in the light-colored suit on the right, holding up a document for Dr. Hoagland to look at. PHOTO PROVIDED BY THE WANTAGE AVENUE HOLDING COMPANY

front entrance was changed from the traditional Victorian storefront to include four massive pilasters that framed the new central double-door and transom entrance, flanked by large plate glass windows. The second floor of the front now had substantial paired double-hung windows. A clock was set into the tympanum that surmounted the new building front.

The physical expansion of the building permitted the staff to continue to grow, meeting the demands of an ever-increasing client base. That is, until, once again there was no more space available. Also, during the 1930s, the company expanded through the development of branch offices in New Jersey, and later in numerous other states.

By 1950, it was generally understood that the company had to make a significant shift by expanding the office facilities. The decision was to locate the new building on a prominence overlooking the entire Borough of Branchville. By the middle of 1952, the sitework had begun on the new building and site improvements. It was by the end of November in 1953 that all of the employees were occupying the new facilities, leaving the original building vacant.

It was not until November 1957 that Selected Risks Indemnity Company sold Two Broad to 49 Main Street Corporation, whose principal was Paul Koch, Esq. of Franklin. In turn, in May 1981, 49 Main Street Corporation sold the property to Mack and Esther Grabow (married) and Eva Grabow (widow).

In July 1981, the Grabows sold the building to Stephen Sims, who subsequently added his wife (Alison) to the title. In April 1992, the Sims sold it to The First National Bank of Sussex County, which later merged into Lakeland Bank.

Plan for adaptive reuse begins

With the headquarters of the company being located in Branchville, training for employees from the numerous branch offices took place here. However, there were no truly convenient overnight facilities for a large group, let



Training room on the first floor of the completed renovated building at 2 Broad Street. This room can comfortably accommodate 40 individuals. PHOTO PROVIDED BY THE WANTAGE AVENUE HOLDING COMPANY

alone a place they could gather "off campus" to discuss different issues they faced in their day-to-day work.

It was the need for such a facility that prompted the company to look back to the building in which that the firm began.

In November 2019, Wantage Avenue Holdings bought the property from Lakeland Bank, N.A., which was the successor by merger of The First National Bank of Branchville. Wantage Avenue Holdings is a subsidiary of Selective Insurance Group Inc. Once the building was acquired, the company hired the firm Smith Maran Architects of Montclair to prepare the site plan and the conceptual architectural plans required for the planning board.

The architects went to great lengths to maintain the exterior appearance of the original building and preserve the overall harmony of the historic streetscape in the middle of the borough.

In the middle of the design process, Wantage Avenue Holdings decided to engage a second design firm, HQW Architects from Sparta to make a new interior plan and alter the addition's exterior in the footprint approved by the Borough Planning Board.

Robert Stark, the Assistant Vice President for Real Estate and Facilities for Selective Insurance provided a detailed account of the improvements that were designed into the new facility. He said that one of the first site improvements that had to be undertaken was the removal of an old garage from the

rear of the property. The firm removed a generator that was housed in the garage and then donated it to Branchville Borough.

Stark noted that the first floor was designed to accommodate all of the day-to-day needs for meetings and training facilities. This level includes a large meeting room that can accommodate up to 40 individuals, a large lounge, reception area, and a large galley. The meeting room and lounge includes all of the modern electronic and communication facilities needed to assure visiting employees the ability to carry out their work. Meals served in the galley are provided from the full-service cafeteria located in the main office complex in the borough.

In the end, the second floor is accessible by sets of stairs at both the front and rear of the building and by an elevator that runs from the parking lot level up to both the first and second floor levels. The second floor includes eleven nicely appointed guestrooms and a pantry at the end of the floor close to the elevator. Both the first and second floor levels each include a total of 5,500 square feet.

Michael Lanza, Executive Vice President, General Counsel and Chief Compliance Officer was also involved in the acquisition and site planning for the facility. He said that it was paramount that the exterior features be maintained, notably at the front entrance and the arrangement of windows throughout the sides of the building facing both Broad Street and Mill Street. By maintaining these primary architectural features, the appearance of the middle of the commercial core of the borough would be maintained.

Stark said that the Walkkill Group served as the general contractor for this project. D.M. Electrical Contractors, Inc. installed all of the electrical services, while T.M. Brennan Contractors, Inc. of Hamburg installed all of the mechanical improvements to the renovated building. One significant change Brennan installed was the conversion of the oil burner heating system over to a natural gas heating system.

One thing that the company encourages is for the visiting employees to tour the commercial shops in Branchville. Lanza noted that the entire facility is now fully booked with visiting employees through December.

This revitalized space allows employees additional opportunities to congregate, collaborate, and facilitate professional growth and development in the training center. Additionally, completing the 2 Broad Street project brings the insurance company one step closer to creating a campus environment for their visiting employees while encouraging them to utilize the wonderful businesses that make up this community.

Today, the insurance company has more than 2,400 employees, with 715 of them based in the home offices in Branchville.

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