

N 860074 HKM 181

RECEIVED

JUL 1 1985

Landmarks Preservation Commission
July 9, 1985, Designation List 181
LP-1438

CENTRAL BANK
FORMER EMIGRANT INDUSTRIAL SAVINGS BANK BUILDING, 51 Chambers Street, Borough of Manhattan. Built 1909-1912; architect, Raymond Almirall.

Landmark Site: Borough of Manhattan, Tax Map Block 153, Lot 1 in part consisting of the land on which the described building is situated.

On June 14th, 1983, the Landmarks Preservation Commission held a public hearing on the proposed designation as a Landmark of the former Emigrant Industrial Savings Bank Building and the proposed designation of the related Landmark Site (Item No. 13). The hearing had been duly advertised in accordance with the provision of law. Two witnesses spoke in favor of designation. There were no speakers in opposition to designation. Correspondence was received in favor of designation, including a letter from Robert Litke, Commissioner of the Department of General Services.

DESCRIPTION AND ANALYSIS

The 17-story Emigrant Industrial Savings Bank was constructed between 1909 and 1912, and was the third bank built on the site for the same expanding organization. Designed by architect Raymond F. Almirall, who trained at the Ecole des Beaux-Arts in Paris, the building is well conceived and richly decorated, reflecting contemporary architectural trends towards neoclassicism in skyscrapers. The pioneering "H"-plan of the Emigrant represents an important phase in the development of the early skyscraper, resolving problems of interior lighting with simplicity and with dignity.

The Emigrant Industrial Savings Bank was incorporated in 1850. Organized under the auspices of Bishop John Hughes and the Irish Emigrant Society, it was intended to protect the savings of newly-arrived immigrants (particularly those from Ireland) from unscrupulous people who might take advantage of their inexperience. The Bank opened in leased property at 51 Chambers Street in October, 1850 and under good management prospered and proved itself sound. New quarters were erected on the site of the old building in 1858. The Bank continued to grow and successfully weathered the financial panic of 1873 when several other financial institutions failed. During this period, the Bank's Board of Trustees pursued a prudent course, and by selling United States Bonds, requiring written notice for withdrawal of deposits, and even lending the Bank money from their own pockets they were able to keep the Bank sound.¹ By the end of 1873, the crisis was over and confidence restored. Business grew to such an extent that by 1882 the Bank had outgrown its space and more room was needed for banking operations. The property at 49 Chambers Street, extending through to Reade Street, was purchased. An eight-story, fireproof bank and office building designed by William H. Hume and Little & O'Conner was erected on the site in 1885-87. The building was faced with granite with a rusticated base and a mansard roof. A large central entrance opened onto the banking room which extended the full depth of the building, from Chambers Street to Reade Street. The continued expansion of the bank's operations through the years required the addition of even more space. In 1907 the Bank bought the adjoining property at 43 to 47 Chambers Street through to 21 to 25 Reade Street, and Raymond F. Almirall was employed to design a new building for the entire expanded lot.

K

Raymond F. Almirall (1869-1939) was educated at Brooklyn Polytechnic Institute, Cornell University, and the Ecole des Beaux-Arts in Paris, from which he was graduated in 1896. Upon his return to this country, he became a member of the Society of Beaux Arts Architects, as well as of the American Institute of Architects. Early in his career, Almirall formed a partnership with John W. Ingle. They are best known for the designs of the Binghamton (N.Y.) City Hall (1897-98), and The Ormande Hotel in Florida (1899). Almirall went on to design several hospitals including Fordham in the Bronx and Sea View in Staten Island; numerous churches such as the Church of the Nativity and St. Michael's Church, School and Rectory in Brooklyn and Roman Catholic churches in Glen Cove, Oyster Bay and Sea Cliff, Long Island; as well as homes for the aged for the Little Sisters of the Poor, built through the New York area. He served as consulting architect for the Brooklyn Library for ten years (1904-1914) and in that capacity was responsible for the designs of the central building as well as the Pacific, Prospect, Bushwick and Eastern Parkway branches of that system. His ability to manipulate large interior spaces in a majestic, but not overpowering way is evident in the entrance and main hallway of the Brooklyn Central Library.

A great deal of Almirall's time and energy was spent on civic affairs. In 1900 he was appointed by Theodore Roosevelt to a tenement house commission, which was responsible for many of the laws regulating these apartments which later went into effect. After serving in France in World War I, he returned there in 1924 as the representative of Welles Bosworth, architect in charge of the restorations of Versailles and the Trianon for John D. Rockefeller, Jr. He was later made a chevalier of the Legion of Honor for this work.²

Almirall began design work on the Emigrant Industrial Savings Bank in 1903; construction began in 1909 and was completed in 1912. At seventeen stories, it towered over its closest neighbors in New York's civic center, and was one of the prominent early group of tall buildings in the area.

The skyscraper is universally acknowledged to be the pre-eminent American contribution to world architecture. Within the United States, the tall office building was developed first in Chicago and New York City, and those two cities derive much of their physical identity from their skyscrapers. The skyscraper type developed gradually, starting from the first office buildings exceeding six stories in height in the 1870s and proceeding through a series of progressively taller structures to a group claiming in succession to be the "tallest in the world." The exact nature of the development, and the exact definition of what constitutes a skyscraper, have been the subject of debate, and there is no consensus as to which was the first, or whether the skyscraper was born in Chicago or New York. The stylistic development of the skyscraper in both cities has, however, been well documented, and it is generally agreed that the skyscraper was the product of the development of steel-cage construction, the perfection of the elevator, and increasing land costs.³

The earliest New York buildings displaying some of the characteristics of the skyscraper date from before 1870. At least one cast-iron building, the A.T. Stewart department store at Broadway and East 9th Street (John Kellum, 1865; demolished), was constructed as an iron cage, anticipating the steel-cage construction which made tall buildings possible. The first known elevator was in the five-story high Haughwout Store at Broadway and Broome Street (John Gaynor, 1859).

As building heights began to respond to the potential of technological advances in the 1870s and 1880s, architects started to grapple with the implications for style and design. A varied group of stylistic responses to tall buildings during these decades was characterized by critic Montgomery Schuyler in 1909 as "wild work."⁴

By the late 1880s, designers of tall buildings had turned to a tripartite scheme that was flexible enough to remain useful and popular for several decades. The concept of the scheme was an analogy between a building's elevation and a classical column, in which the bottom stories corresponded to the column's base, the tall central section to its shaft, and the upper floors to its capital. Schuyler, who first identified the type, considered the Union Trust Building (George B. Post, 1889-90; demolished) an early example; others were Post's Havemeyer Building (1891-92; demolished), and Bruce Price's American Surety Building (1894-95; demolished). The tripartite type soon spread to other major American urban centers. Most were from ten to twenty stories high.

Even as the base-shaft-capital tripartite type continued to dominate office building design, a new type emphasizing the tower aspect of tall buildings began to develop, as a response to the design requirements of still taller structures. After a number of unbuilt proposals of the early 1890s, a series of romantically designed tower buildings were created in lower Manhattan, culminating in a group of three, each successively claiming the title of tallest building in the world: the Singer Building (Ernest Flagg, 1906-08; demolished), a Beaux-Arts style office building with a tower addition; the Metropolitan Life Insurance Company tower (Napoleon LeBrun & Sons, 1909), modeled on an Italian campanile; and the Gothic-style Woolworth Building (Cass Gilbert, 1911-13). The modernistic new skyscrapers of the 1920s, such as the Chrysler Building (William Van Alen, 1928-29) and the Empire State Building (Shreve, Lamb & Harmon, 1929-31) essentially confirmed the tower model exemplified by the Woolworth Building as the new skyscraper image of New York. That type was not substantially altered until the wave of International Style slab buildings that reshaped New York's image in the 1950s and 1960s, such as Lever House (Skidmore, Owings & Merrill, 1952).

When the Emigrant Industrial Savings Bank was designed in 1908, the Singer Building and Tower had just become the most prominent skyscraper in the city. A Beaux-Arts office building, it had been extended through the addition of a corner tower in the same style by the building's original architect, Ernest Flagg. While Beaux-Arts styles had been popular in New York since the late 19th century, when American architects began attending the Ecole des Beaux-Arts in Paris, it was only in the first decade of the 20th century that this approach was taken for the design of skyscrapers. Another contemporary example was McKim, Mead & White's design for the Municipal Building at No. 1 Centre Street. Where the Singer Building was a composite of office building plus tower, and the Municipal Building a wide, shallow mass with a small tower, Almirall pioneered a different kind of design: the "H"-plan.

The provision of sufficient interior light was a major preoccupation for the early skyscraper developers, who learned (as one contemporary writer observed) "through bitter experience" that "permanently well-lighted floor space is absolutely essential to a stable investment in a commercial building."⁵ In a Beaux-Arts design the problem was further complicated by the imperative for heavy cornices

to balance block-like towers, thereby blocking the access of light to the uppermost stories. Until Almirall's Emigrant building, architects had been telescoping Beaux-Arts towers making the main shaft narrow enough so that light reached much of the interior. For added protection, many developers had been buying the low buildings surrounding their new towers in order to prevent light-filching "spitescrappers."⁶ But neither solution was particularly satisfactory, since both were expensive and the former sacrificed valuable floor space besides. Almirall's "H"-plan permitted light to enter a greater ratio of interior floor space. When the building was first completed it was heralded in the Real Estate Record and Guide as "having solved the light problem" by giving "every room a direct light."⁷ Yet the "H"-plan was abandoned several years later, after the zoning resolution of 1916, since although it provided sufficient interior light, it did nothing to preserve light at the sidewalk level.⁸

The Emigrant Industrial Savings Bank runs through the block between Reade and Chambers Street (measuring 123 feet on Chambers and 125 on Reade.)⁹ Its first few floors form a base from which the "H"-plan towers rise. This base is composed of a series of double-height rusticated piers and engaged columns, forming nine bays, resting on a basement story and supporting an entablature. The double-height windows of these nine bays light the two-story banking hall within. Panels at their base are adorned with large, high-relief swags; at the top of each bay is a stylized keystone with large guttae; palm frond reliefs adorn it on either side.

The piers and engaged columns sit atop a tall basement story adorned by a stone course carved with an oversized Greek fret design. The entablature at the top of the base includes a frieze of carved floral patterns in panels inset over each window bay, three on the east and three on the west; in the central section there is instead a large panel with the bank's name and its date of founding (MDCCCL) and construction (MCMVIII). The entablature ends in a heavy projecting cornice supported on modillions.

There are three entrances, a single-story one at either end set in the basement story, and a double-story central entrance rising into the upper portion of the base. The two smaller entrances have plain granite surrounds, with a small amount of stylized ornament and the Bank's street address at the top. The central entrance, besides a similar plain granite surround, is topped by a segmental pediment enclosing cornucopias and the word "Entrance"; from it, carved wreaths descend on either side of the entrance surrounds. This central entrance has heavy bronze doors, with new protective glass doors recently placed in front of them. In the narrow window bays on either side of the central entrance bay are original bronze torcheres.

The central entrance bay is further demarcated, above the entablature, by a large stepped pediment; seated on either side is a large sculpted human figure, male on the west and female on the east, each surrounded by sculpted swags. In the center is an enormous coat-of-arms, with the figures of a colonist and an Indian, and the shield of Nieuw Amsterdam in between, topped by an eagle. The whole pediment grouping is dramatically set off against the deep recesses of the "H"-plan towers behind it.

Above the large base, the building rises in an "H"-shaped plan which allows light and air to reach all the office spaces within the tower. From the street, the impression thus created is of twin towers, each three bays wide, rising from a solid base with a deep recess between them. The towers are linked to the base by a transitional story with carved geometric designs surrounding each of the square windows on the towers. For the next ten stories, the building rises in a regular rhythm of copper-framed paired, double-sash windows, slightly recessed behind flat limestone piers, which rise in an unbroken line, emphasizing the building's height. Each of the three bays of the towers contains square-headed windows, while the fenestration pattern in the recessed area of the building varies from flat to rounded and angled bays, each window of the nine bays projecting out slightly more from the facade than the one beside it.

The towers are capped visually by an elaborate carved ornamental treatment on the attic stories and roof. On either wing, the eleventh floor in the tower serves as a transition from the tower shaft to the roof. The windows are framed below by a small cornice from which depend heavy sculpted floral swags, and above by a very heavy cornice supported by paired brackets. Above this transitional story is an attic story composed of three large, deep windows set in stone surrounds with elaborately sculpted swags. A heavy pediment above the central window frames an oval beehive with three copper bees; found throughout the bank building, the beehive was a symbol of the Barberini, a wealthy Italian merchant family of the Renaissance. Bees are an old symbol of industry and creativity, and have been found both on British coats of arms and in Egyptian hieroglyphs. Above the central pediment, an enormous stone eagle spreads its wings; it is framed by a stone parapet, which is in turn topped by large stone urns. Similar ornament is carried around the upper level of the "H"-plan recess between the towers.

The side walls of the bank building are plain brick with minimal fenestration in expectation that other tall buildings would rise beside the bank. On each side wall there is a large painted sign advertising the Emigrant Savings Bank. These signs date from the late 1960s, replacing earlier signs in the same location, and reflect the building's history. The rear of the building on Reade Street, however, is similar to if modified and less ornate than the Chambers Street facade of "H"-plan towers above a base. Three entrances on the ground floor are plainer than those on Chambers Street. Three small windows with iron grilles are set between each door. Double-story window bays above light this end of the banking hall within; they are separated by flat pilasters into a wide central section with three bays on either side. An entablature above these pilasters carries a frieze embellished with the name of the bank. Each of the "H"-plan tower wings on this rear facade is three bays wide, but unlike Chambers Street, each bay here has an angled tripartite bay window. White brick piers rise between each bay, continuing uninterrupted through the height of each tower. The recess between the towers is seven bays wide on this facade, each bay projecting further from the wall than its neighbor in a varied pattern of flat, angled and rounded bays. Above the base, set off against the recess of the "H"-plan towers, is a small pediment spanning the opening. The brick facade of the towers continues up beyond the top of the building to a straight, simple parapet with inset panels. The western corner of this parapet is currently missing.

The Emigrant Industrial Savings Bank is no longer used by the company for which it was built; it has joined the ranks of distinguished buildings surrounding City Hall Park used for municipal offices. It retains, nevertheless, its historical significance as a beneficent institution for the enormous immigrant population of 19th and 20th century New York. As a distinguished Beaux-Arts design applied to the peculiarly American innovation of the skyscraper, and an ingenious pioneering solution to the problem of bringing light to office users, the Emigrant Industrial Savings Bank stands as an important landmark in the development of 20th century New York architecture.

FOOTNOTES

1. William H. Bennett, A Chronological History of the Emigrant Savings Bank, typescript, c. 1931, p.5.
2. The National Cyclopedia of American Biography (New York: James T. White & Co., 1941), vol. 29, pp. 321-322.
3. Much of the following relies on Winston Weisman's analysis of New York skyscraper design in "A New View of Skyscraper History," The Rise of an American Architecture, ed. by Edgar Kaufmann, Jr. (New York: Praeger Publishers, 1970).
4. Cited by Weisman, p. 115; Montgomery Schuyler, "The Evolution of the Skyscraper," Scribner's Magazine, 46 (September 1909), 257-271.
5. H.W. Frohne, "Progressive Tendencies in Recent New York Commercial Buildings," American Architect and Building News, 1913, vol. 103, pp. 217-222.
6. Ibid.
7. "The H Plan for Office Buildings, Adopted for the Emigrant Savings Bank's New Operation — It Solves the Light Problem," Real Estate Record and Guide, August 7, 1909, p.254.
8. The concern for preserving the sunlit street shows up frequently in the literature of the period. Some examples are: David Boyle Knickerbocker, "The Skyscraper and the Street," American Architect and Building News, vol. 942, no. 1717, pp. 161-167; Montgomery Schuyler, "To Curb the Skyscraper," Architectural Record, vol. 24, Oct. 1908, pp. 300-302.
9. W. Parker Chase, New York: The Wonder City (New York: Wonder City Publishing, 1932), p. 192.

FINDINGS AND DESIGNATIONS

On the basis of a careful consideration of the history, the architecture and other features of this building, the Landmarks Preservation Commission finds that the Emigrant Industrial Savings Bank has a special character, special historical and aesthetic interest and value as part of the development, heritage and cultural characteristics of New York City.

The Commission further finds that, among its important qualities, the Emigrant Industrial Savings Bank, established in 1850, was an important aid to Irish immigrants settling in New York during the second half of the 19th century, and therefore an important institution in the history of 19th century immigration to America; that this building, the third for the institution on the same site, was designed by Raymond Almirall, a noted New York architect; that Almirall's Beaux-Arts style design represents an important stage in the early development of the design of skyscrapers, the unique American contribution to world architecture; and that Almirall's pioneering use of the "H"-plan to provide good interior lighting represents a significant advance in tall office building design.

Accordingly, pursuant to the provisions of Chapter 21 (formerly Chapter 63) of the Charter of the City of New York and Chapter 8-A of the Administrative Code of the City of New York, the Landmarks Preservation Commission designates as a Landmark the Emigrant Industrial Savings Bank, 51 Chambers Street, Borough of Manhattan and designates Tax Map Block 153, Lot 1 in part, consisting of the land on which the described building is situated, as its Landmark Site.

Report prepared by
Sarah Williams,
Volunteer

Based on work by
Virginia Kurshan
Research Department

Edited by
Anthony W. Robins
Deputy Director of Research

BIBLIOGRAPHY

The American Way. Published by the Emigrant Industrial Savings Bank, Summer, 1943-Spring, 1945.

Bennett, William H. A Chronological History of the Emigrant Industrial Savings Bank. Typescript, c. 1931.

By-Laws of the Emigrant Industrial Savings Bank, adopted 13 April 1893. Chase, W. Parker. N. Y. The Wonder City. New York: Wonder City Publishing, 1932.

Dunshee, Kenneth Holcomb. As You Pass By. New York: Hastings House, 1952.

"Emigrant Industrial Savings Bank." Architecture and Building. 45 (January 1913), 17.

Francis, Dennis Steadman. Architects in Practice, New York City, 1840-1900. New York: Committee for the Preservation of Architectural Records, 1979.

Frohne, H.W. "The Brooklyn Plaza and the Projected Brooklyn Central Library." The Architectural Record. 23 (February 1908), 97-110.

Frohne, H.W. "Progressive Tendencies in Recent New York Commercial Buildings." American Architect and Buildings News. 103 (May 7, 1913), 217-221.

"The H Plan for Office Buildings, Adopted for the Emigrant Savings Bank's New Operation." Real Estate Record and Guide. 84 (August 7, 1909), 254.

David Knickerbacker Boyd, "The Skyscraper and the Street." American Architect and Building News. 94² (Nov. 18, 1908), 161-167.

King's Photographic Views of New York. Boston: Moses King, 1895.

Manning, James Hilton. Century of American Savings Banks. New York Volume, 1917.

The National Cyclopedia of American Biography. New York: James T. White & Co., 1941 Vol. 29, pp. 321-322.

New York City. Department of Buildings, Manhattan. Plans, Permits and Dockets.

Schuyler, Montgomery. "To Curb the Skyscraper." Architectural Record. 24 (Oct. 1908) 300-302.

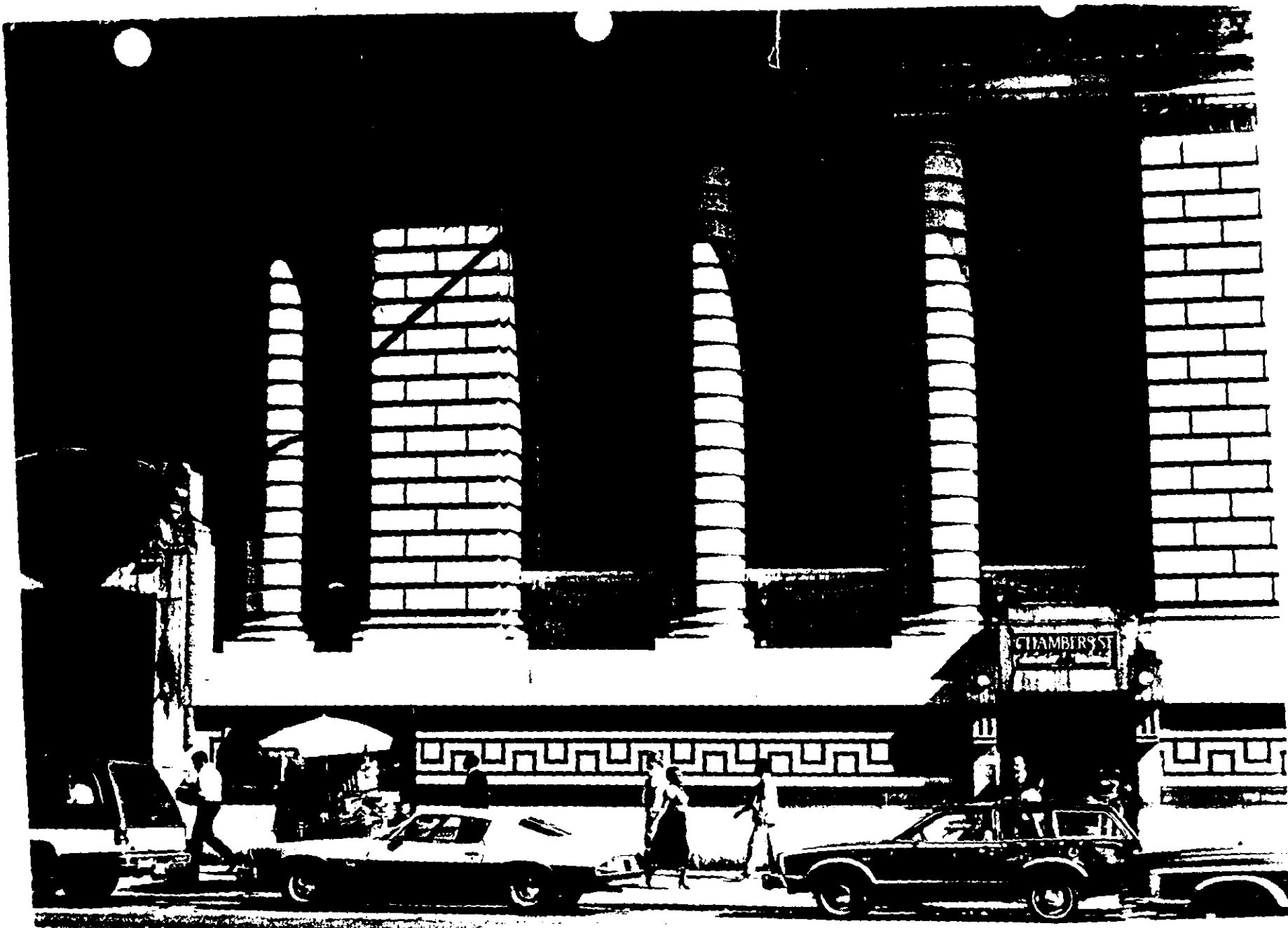
Whithey, Henry F. and Whithey, Elsie R. Biographical Dictionary of American Architects, Deceased. Los Angeles: Hennessey & Ingalls, Inc., 1970.



Former Emigrant Industrial Savings Bank Building
51 Chambers Street, Manhattan

Built: 1909-1912
Architect: Raymond Almira

Photo: Landmarks Preservation
Commission



Former Emigrant Industrial Savings Bank Building
Chambers Street detail

Photo: Landmarks Preservation
Commission