RIDGEMOOD SAVINGS BANK, FOREST HILLS BRANCH, 107-55 Queens Boulevard, Queens.
Built 1939-40; Halsey, McCormack & Helmer, architects.

Landmark Site: Consisting of that portion of the Queens Borough Tax Map Block 2216, Lot 1, on which the building is located and extending out from the perimeter of the building to the closer of (1) the lot line or (2) a line running three feet from, and parallel with, the perimeter of the building.

On April 25, 2000 the Landmarks Preservation Commission held a public hearing on the proposed designation as a Landmark of the Ridgewood Savings Bank, Forest Hills Branch and the proposed designation of the related Landmark Site (Item No. 4). The hearing had been duly advertised in accordance with the provisions of law. Two speakers from the Historic Districts Council testified in favor of this designation. No one spoke in opposition to designation.

Summary

The Forest Hills Branch building of the Ridgewood Savings Bank was constructed in 1939-40 to serve the residents of this rapidly expanding Queens neighborhood. The Ridgewood Savings Bank was founded in 1921 in Ridgewood, Queens, as a mutual savings bank which had no stockholders and distributed all profits to its depositors. The bank managers chose the Forest Hills location for the bank’s first branch office because of its growing population and newly-opened subway stop. Halsey, McCormack & Helmer, one of New York’s leading firms specializing in bank architecture, designed this building as well as the home office of this bank (in Ridgewood), and the Williamsburgh and Dime Savings Banks (both designated New York City Landmarks) in downtown Brooklyn. In this building, the architects employed the modern classical style, varying the shape of the building’s perimeter with concave and convex sections, and alternating flat limestone surfaces with crisply incised designs and large expanses of windows. This distinctive building sits alone on its triangular lot, creating a unique and noteworthy presence on bustling Queens Boulevard.
DESCRIPTION AND ANALYSIS

Development of Queens and Forest Hills

Development and urbanization of Queens progressed slowly during the nineteenth century. When the area became the Borough of Queens after consolidation into the City of New York in 1898, the population was only 152,999 people, due in large part to its inaccessibility. Although the first train line between Atlantic Avenue in Brooklyn and Jamaica, Queens began as early as 1836, and a few other routes were established through Queens to other parts of Long Island in the 1850s, 60s and 70s, train travel was limited. The Pennsylvania Railroad purchased the Long Island Railroad in 1900 and electrified the trains through Queens in 1905-08. However, they all had to connect by ferry to Manhattan until 1909 when the Queensboro Bridge opened. In 1910, the Pennsylvania Railroad opened its tunnels under the East River, making Queens an attractive location within easy commuting distance to Manhattan, and its population soared to 284,041.

Many of the towns and buildings in Queens were developed after the turn of the twentieth century, as a result of the improved mass transit system and a dramatically enlarged road system. St. Albans and Bellerose, followed closely by Auburndale, Beechhurst, and Forest Hills, were among the many residential areas developed during the early years of the century.

In 1906, developer Cord Meyer who had previously been active in the Elmhurst section of Queens, purchased 600 acres (comprising the land of six farms) in the area known as the Hopedale section of Whitestone. Changing the name to Forest Hills because of its high ground and its proximity to the beautiful terrain of Forest Park, he began to lay out streets, install utilities, and construct the first houses. To encourage sales, Meyer’s company ran horse-drawn stages to Forest Hills from the closest train station in Elmhurst. By 1908, the Long Island Railroad was running three steam-driven trains a day with a local stop at Austin Street and Roman Avenue. This spurred the sale of 160 acres south of the railroad line to the Russell Sage Foundation, a philanthropic institution founded by Sage’s widow, Margaret Olivia Slocum Sage to improve the social and living conditions of the poor. Despite the foundation’s interest in low-income housing, it developed the Forest Hills property as a revenue-generating venture, hiring architect Grosvenor Atterbury and the landscape architecture firm of the Olmstead Brothers to create a picturesque enclave of homes, schools, churches, and businesses. The electrification of the Long Island Railroad in 1909 and the opening of the Queensboro Bridge that same year further advanced the development of Forest Hills.

With the widening of Queens Boulevard in 1913, Cord Meyer began the improvement of his remaining acreage. Meyer’s first apartment building was constructed in 1917, followed by others in the twenties. By 1921, his company had constructed 200 homes, some designed by architects Robert Tappan and William Patterson. The world famous West Side Tennis Club, home of the U. S. Open Tennis Tournament for many years, was constructed in Forest Hills in 1923. The opening of the Independent subway line with a stop at Queens Boulevard and Continental Avenue in 1936 was another major improvement which stimulated growth in the area, reflected in new businesses opening here, such as the Ridgewood Savings Bank branch.

History of the Ridgewood Savings Bank

Established in 1921 as the Savings Bank of Ridgewood, this bank was organized to serve the neighborhood residents. It was created as a mutual savings bank, that is, one with no stockholders, and where all profits are shared by depositors. The initial bank officers and trustees were local merchants, business owners, and professionals who lived in Ridgewood and were interested in a bank that would provide financial services to them and their neighbors.

The bank’s first president, Rudolf Stutzmann, was a longtime Ridgewood resident, proud of the thrifty ways of the largely German community. He is quoted in the local newspaper as saying, "... for the Germans are notoriously thrifty and conservative people in whose nature there is always the desire to save in the most conservative fashion." To promote the new bank, the officers and trustees went door-to-door in Ridgewood, handing out flyers and inviting people to open an account. Within two years the bank had more than 2.8 million dollars in deposits.

The first office of the Savings Bank of Ridgewood was located in a remodeled tap room, at the corner of Myrtle and Forest Avenues in Ridgewood, Queens. By 1929, the bank had outgrown this space and contracted with the architectural firm of Halsey, McCormick & Helmer for a new building at the same location. The new bank incorporated a double-height, round-arched arcade, topped by a balustrade. Although enlarged several times, this structure continues as the bank’s headquarters.

Endeavoring to serve other, newly populous neighborhoods, the Ridgewood Savings Bank opened its first branch in nearby Forest Hills in 1940. This
bank building, located at the intersection of Queens Boulevard and 108th Street, was also designed by Halsey, McCormack & Helmer. This time however, the firm created a modern classical design which won the annual building award for excellent design from the Queens Chamber of Commerce in 1940. Later branches were opened in Laurelton in 1948 and in Hollis in 1961, keeping the bank local to Queens. Further expansion followed and today the bank has eighteen branches in Queens, Kings, Nassau, and Suffolk Counties, continuing the tradition of a mutual savings bank serving its local communities.

**Bank Design**

During the nineteenth century, bank design in this country incorporated both the construction of individual buildings and the conversion of private homes to bank offices, a popular practice after the Civil War. In the wake of an unsettled financial situation during the 1870s, bank officials saw the advantage of creating substantial freestanding edifices that would assert a presence in the community, and signal financial stability. This desire for a show of soundness and durability was particularly important to savings banks, which tended to be less centrally located and needed to appeal to individual investors.

In the first part of the twentieth century, buildings with classical elements such as columns, arches, and cornices communicated a sense of continuity and tradition during periods of pre-and post-World War I economic instability. Through most of the 1920s, classical designs with Greek and Roman precedents dominated the design of banks, whether built as freestanding institutions or as a base for a larger office structures. The use of monumental classical designs frequently resulted in banks being the most significant buildings in a community. Not surprisingly, the design and construction of banks were frequent topics in the architectural press. By the late 1920s, changes in banking practices and the needs of the clientele contributed to the gradual retreat from the austere monumentality of Roman and [Italian] Renaissance classicism to more vernacular idioms. The architectural firm of York & Sawyer, one of the most prolific bank designers of this period, helped break the monolithic Classical tradition of banks in New York by using a variety of precedents such as the French Renaissance in the 1924 extension to the Franklin Savings Bank on 42nd Street and Eighth Avenue (demolished), a Florentine Renaissance palazzo for the Federal Reserve Bank at Liberty and Nassau Streets and Maiden Lane (1919-24, a designated New York City Landmark), and Byzantine and Romanesque for the Bowery Savings Bank on 42nd Street (1921-23, and 1931-33, a designated New York City Landmark and Interior Landmark). Once York & Sawyer used different stylistic treatments for bank buildings, other architects began to employ a variety of sources, including among others, Georgian and American Colonial. In addition the banking industry, as was true in other fields, needed to address the greater influence of women in the public realm and the move toward less formality in business. In the late 1920s, bank designers, and other architects were influenced by the modern designs initially displayed in Paris at the 1925 Exposition des Arts Décoratifs. Architectural firms such as Dennison & Hirons and Starrett & Van Vleck became known for their simplified Art Deco or Modern Classical bank designs, and this style was often used for branch banks in the outer boroughs.

**Modern Classical Style**

The Modern Classical style can be seen as a variant of the Art Deco style of architecture, which reached the height of its popularity in this country at the end of the 1920s and into the early years of the 1930s. Art Deco, called an "avant-garde traditionalist" approach to creating a contemporary idiom for buildings of the period, was based on accepted, standard forms and construction techniques, which were given a modern cast through the use of a characteristic ornament, and a variety of often luxurious materials, some new and some simply used in new ways. Design and ornamental ideas used in Art Deco were shaped by numerous influences including: the well-publicized designs of the Vienna Secessionists, the Wiener Werkstätte, and the German Expressionists, as well as American architects such as Frank Lloyd Wright and Louis Sullivan, contemporary theatrical set designs, and Mayan and other Native American forms. The name derives from the 1925 Exposition International des Arts Décoratifs in Paris where it was first seen. After 1925 this style began to be seen on all types of buildings in America, from stores to schools, railroad stations, municipal buildings, theaters, and especially skyscrapers. As the Depression set in and the rich materials and fine craftsmanship necessary for the Art Deco buildings was no longer possible to obtain, buildings became more stripped down, more easily produced with modern technology and less expense. The Moderne style was a later, simplified version of this earlier type, with straight, simple lines, minimal applied ornament and modern, mass produced materials. In the Modern Classical style stripped down, classical architectural elements such as pilasters,
lintels, and cornices were fitted into this Moderne framework.

The Firm of Halsey, McCormack & Helmer

Hayward S. Halsey (dates undetermined)
George H. McCormack (1888-1954)
Robert Helmer (dates undetermined)

The architectural firm of Halsey, McCormack & Helmer was established in December, 1923 with the renaming of the organization of Thomas Bruce Boyd, Inc. This prior company had been incorporated in 1920 for the practice of architecture, construction contracting, and real estate, but Boyd had gained a reputation as having a specialty in bank planning.10 Howard S. Halsey co-founded the original firm, serving as its president and later, as president of the successor firm. George McCormack began his business career as an office boy but learned the architecture business and worked his way up to the position of secretary of Thomas Bruce Boyd. He became president of Halsey, McCormack & Helmer upon the resignation of Howard Halsey in 1932. McCormack served as the firm’s client representative, relying on his understanding of banking practices to bring in new business, which he did until his retirement in 1953. Robert Helmer was the only registered architect in the firm, having opened his own architectural office in 1915 at 286 Fifth Avenue, the same location as the new firm. He was with Halsey, McCormack & Helmer until 1935, when he resigned to resume a solo practice. At that time Adolf Lancken Muller (b. 1898) became the principal designer. Muller and Paul Dobbs purchased the firm in 1957, after the death of George McCormack. In 1967, they sold the company to Mancini Duffy, which specializes in interior designs and maintains the corporate name.11

For more than thirty years Halsey, McCormack & Helmer, Inc. specialized in bank buildings and was involved in the construction or enlargement of over two dozen such structures. The neo-Romanesque Williamsburgh Savings Bank (1927-29, 1 Hanson Place, Brooklyn, a designated New York City Landmark and Interior Landmark); and four banks in a modern classical style, including the Dollar Savings Bank (1932-52, later Emigrant Savings Bank, 2516-2530 Grand Concourse, The Bronx, a designated New York City Landmark and Interior Landmark). The Forest Hills Office of the Ridgewood Savings Bank is an important example of the firm’s work in this latter type. This firm designed bank buildings and branch offices for most of the leading savings banks in the metropolitan area as well as in upstate New York, Long Island, and New Jersey.12 Among the few other Halsey, McCormack & Helmer, Inc. non-bank commissions is the Central Methodist Episcopal Church (1929-30) at 11-21 Hanson Place, immediately adjacent to the Williamsburgh Savings Bank Building, and a 1938 design for a tungsten refinery on Long Island.

Forest Hills Branch of the Ridgewood Savings Bank

The construction of the Forest Hills Branch in 1939-40 was the first time the Ridgewood Savings Bank moved beyond its original neighborhood. This was an important step for a bank that considered itself a local institution and had been "a near-perfect example of the completely community-oriented bank."13

Savings bank expansion was not an unusual response in 1940, as an article in The New York Times noted that total deposits in mutual savings banks in New York State were at a new record high. It was, according to the newspaper, "evidence that a large part of our population recognizes the fundamental necessity for steady accumulation of a portion of their earnings as the basis for future security and well-being."14

Forest Hills, in particular, was poised for huge growth. In addition to house and apartment construction, in 1936 two major events occurred to spur development. This section of Queens Boulevard was widened further, and a new subway station was opened just next to the site of the new bank at Continental Avenue and Queens Boulevard.

Architects Halsey, McCormack & Helmer chose the Modern Classical style to represent this new institution to this expanding area, a style they had used on several previous bank designs in other parts of the city.15 Their simplified design, consisting primarily of plain limestone walls juxtaposed with large windows and a variety of flat, concave, or convex wall surfaces exemplifies the clean lines and sense of movement sought after in this style of architecture. The triangular lot created by the intersection of three streets16 and the broad expanse of Queens Boulevard produced a highly prominent site. The irregular outline of this building, with side walls alternating flat and concavely curved
panels, and rounded ends that help it fit more closely into its site, make the Ridgewood Savings Bank a truly distinctive building. This bold image is enhanced by the light-colored, smooth walls of limestone, broken only by crisp decorative motifs, simplified and stylized in a manner typical of the Modern Classical style. A cornice at the roofline of the curved sections is represented by stylized eagles linked by incised wavy lines, while several straight horizontal lines are incised over the large windows, to give the finishing effect of a lintel. On the rounded end sections, there are continuous, simplified vertical piers which separate the large windows. Bronze window grates and outer doors at the main entrance carry simple spear and fan motifs. The strength of this building’s design rests in its bold shape and the purity of its materials, including limestone, granite, and bronze, making it a significant presence on Queens Boulevard.

Description

The Forest Hills Branch of the Ridgewood Savings Bank is a three-story, freestanding building that sits alone on a triangular lot surrounded by shrubs and small lawns. The building is faced with smooth limestone over a high base of polished granite. There have been very few changes to the building since its construction and the bronze-framed windows and steel doors are original. The building has a rectangular central area three bays long, with a semi-circular section, five bays wide and slightly shorter than the main part, projecting at each end.

The main entrance is located in the central bay of the rounded end closest to the intersection of Queens Boulevard and 108th Street. Double steel and glass doors are recessed within the opening. A metal grille comprised of two doors, embellished by spear heads and fans lies open against the two deep reveals. Above the opening, the stone lintel is engraved with the words “FOREST HILLS OFFICE.” Above this is a carved granite design which supports a clock.

Around the building at this base level, each bay contains one double-hung window fronted by a decorative bronze grille. Shallow stone pilasters flank each of these windows, forming a kind of frame. Huge, double-height windows with bronze mullions fill each bay above the base. On the rounded ends, plain flat pilasters separate each bay and the bronze-tinted windows are curved outward, following the outline of the building. Within each window opening, the mullions are arranged in a decorative pattern of smaller and larger panes. At the top of both rounded sections are six stylized, flat eagles, each aligned with the pilasters below it. On the longer, central section of the building, each side has three convexly-curved bays. A large window fills each bay and echoes the shape of the walls. These windows are also subdivided into patterns by the bronze mullions. Straight horizontal lines are incised in the area above each of these large windows. Above this is a flat round disk (or a clock face in the center panel of the Queens Boulevard side) and then more incised designs at the roofline, elaborated as wavy lines. Broader pilasters separate each bay of this section, with double-width areas between the windows and the rounded ends. On the 108th Street side, these wider sections align with the rounded ends and are subdivided by other narrow, convexly-curved sections.

The building has had only minor alterations: the insertion of ventilating grates in part of one of the large windows at the southern rounded end and the addition of two signs for an ATM machine, on either side of the southern end.

Report researched and written by
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Research Department

NOTES

1. Much of the early development of Queens followed the patterns established in the rest of New York City. The first known European settlements were in the Astoria, Hunters Point, and Dutch Kills area of Long Island City. Queens remained rural and sparsely settled through the 1850s, when land speculation began in Maspeth, Corona, and Hunters Point. Near the end of the nineteenth century western Queens and the Rockaway beaches attracted people for their leisure-time activities, while manufacturers opened factories at Whitestone, Woodhaven, and College Point because of the cheaper land available there.

and numerous clippings in the vertical file, "Forest Hills" at the Queensborough Public Library. Long Island Division.

2. Information about the history of the Ridgewood Savings Bank was compiled from: the clippings file of the Ridgewood Savings Bank, at the Queensborough Public Library, Long Island Division, and from the "Statement of Condition" (Jan. 1, 1979) supplied by Kathleen Rallo, Vice-President, Ridgewood Savings Bank.


5. In June, 1923 (vol. 38) and again in June, 1928 (vol. 48), The Architectural Forum ran a series of articles on different issues around the design of banks. by architects specifically involved in this endeavor, such as Philip Sawyer of York & Sawyer, Frederic Hirons of Dennison & Hirons, and Alfred Hopkins, of Hopkins & Dentz.


9. The information in this section was taken from LPC, Dime Savings Bank, First Floor Interior Designation Report (LP-1908) (New York, City of New York, 1994), report prepared by David Breiner; LPC, Williamsburgh Savings Bank, (Hanson Place), First Floor Interior Designation Report (LP-1909) (NY: City of NY, 1996), report prepared by Richard Brotherton; and research files of the Landmarks Preservation Commission.


11. A New York State law passed in 1934 required that engineering and architectural firms had to be partnerships rather than corporations. It is for this reason that Mancini Duffy has officially retained the name of Halsey, McCormack & Helmer, becoming a subsidiary of that firm by using a grandfather clause.

12. See Dime Savings Bank Interior Designation Report (LP-1908) endnote 17 for a listing of these buildings.

13. "Fantastic Growth Heralds Ridgewood Savings Banks 50th Anniversary," The Ridgewood Times (June 17, 1971), p. 9. Although this was the bank's first branch, it was definitely not the last. By 1999, the Ridgewood Savings bank had eighteen branches located throughout Queens, Kings, Nassau, and Suffolk counties.


16. Continental Avenue, Queens Boulevard and 70th Road.
FINDINGS AND DESIGNATION

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 Ridgewood Savings Bank, Forest Hills Branch, has a special character and 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, the Ridgewood Savings Bank, Forest Hills Branch was constructed in 1939-40 as the first branch office of the Ridgewood Savings Bank; that it was one of the important Modern Classical style banks designed by the architectural firm of Halsey, McCormack & Helmer, a leader in the specialized field of bank design, that had previously created the first building for the Ridgewood Savings Bank in Ridgewood, Queens; that the Ridgewood Savings Bank, founded in 1921, continues to operate as a mutual savings bank, closely linked to the communities it serves; that the bank chose Forest Hills as its first expansion site because of the growth of the area due in part to the widening of Queens Boulevard and the placement of a subway station nearby; that this distinctive building is designed in the Modern Classical style, a simplified, less ornamented variation of the Art Deco style which began in this country as a symbol of modernism after the 1925 Exposition des Arts Décoratifs in Paris; that the Modern Classical style is seen here in the broad flat stone panels of the building, highlighted by cleanly incised decorative lines above the windows, and flat, stylized eagles at the roofline of the two curved sections in a modern representation of lintels and cornices; that the concave and convex wall sections and rounded ends give a sense of movement and modernity to the facades; that the building’s highly prominent site on a triangular lot next to the broad expanse of Queens Boulevard, its light-colored, stone facade and bronzed windows, and its unusual shape give this building a significant presence in this bustling part of Queens.

Accordingly, pursuant to the provisions of Chapter 74, Section 3020 of the Charter of the City of New York and Chapter 3 of Title 25 of the Administrative Code of the City of New York, the Landmarks Preservation Commission designates as a Landmark the Ridgewood Savings Bank, Forest Hills Branch, 107-55 Queens Boulevard, Borough of Queens and designates that portion of the Queens Borough Tax Map Block 2216, Lot 1, on which the building is located and extending out from the perimeter of the building to the closer of (1) the lot line or (2) a line running three feet from, and parallel with, the perimeter of the building as its Landmark Site.
Ridgewood Savings Bank, Forest Hills Branch
107-55 Queens Boulevard, Queens
Photo: Carl Forster
Ridgewood Savings Bank, Forest Hills Branch
Photos: Carl Forster
Ridgewood Savings Bank, Forest Hills Branch
Photos: Carl Forster
The Ridgewood Savings Bank
LP-2066

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Designated May 30, 2000
Landmarks Preservation Commission

Site Boundaries
Map for Illustrative Purposes Only