

FORMER EMIGRANT INDUSTRIAL SAVINGS BANK INTERIOR, first floor interior consisting of the entrance vestibule, the main banking room up to and including the ceiling; and the fixtures and interior components of these spaces, including but not limited to, wall and ceiling surfaces, floor surfaces, piers, tellers' cages, stained-glass skylights, sculpture, clock and doorways; 51 Chambers Street, Borough of Manhattan. Built 1909-12; architect Raymond Almirall.

Landmark Site: Borough of Manhattan Tax Map Block 153, Lot 1 in part.

On January 8, 1980, the Landmarks Preservation Commission held a public hearing on the proposed designation as an Interior Landmark of the Emigrant Industrial Savings Bank first floor interior consisting of the entrance vestibule, the main banking room up to and including the ceiling; and the fixtures and interior components of these spaces, including but not limited to, wall and ceiling surfaces, piers, tellers' cages, stained-glass skylights, sculpture, clock and doorways (Item No. 16). The hearing was duly advertised in accordance with the provisions of law. Five witnesses spoke in favor of designation. Two letters in favor of designation were also received. There were no speakers in opposition to designation.

#### DESCRIPTION AND ANALYSIS

The main banking room of the former Emigrant Industrial Savings Bank building is a grand and impressive interior space, fitted with fine materials and beautiful ornament, designed to provide a distinguished setting for banking functions. The building was constructed between 1909 and 1912 and was the third bank built on this site for the Emigrant Industrial Savings Bank. Well-conceived and richly decorated, the building attests to the Beaux Arts training of its architect, Raymond F. Almirall. Contemporary architectural trends toward classicism were reflected in the detailing of the banking room where elegance and grace were achieved without overpowering monumentality.

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 navité. 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.<sup>1</sup> 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.

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 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 throughout 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 1, 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.<sup>2</sup>

Almirall worked on the design for the Emigrant Industrial Savings Bank in 1908. Construction of the facility was completed in 1912. Rising fourteen stories, the building extended from Chambers through to Reade Street. Above the rusticated granite base of the first floor, the facade is of Indiana limestone. The roofline is richly ornamented with carved figures and copper trim. The floors of the building above the first story are arranged in an H-shaped plan with two courts to allow light and air into the offices. In addition to serving as the Bank's headquarters, much of the office space was used for rental purposes.

Entrance to what was the main banking room is gained through a pair of large bronze doors at the center of the Chambers Street facade. These open onto a small entranceway with a geometrically-patterned marble flooring and a semi-circular screen in which three revolving doors are set. This exterior side of the screen is faced with bronze and decorated with garlands and grilles containing the Bank's initials.

The semi-circular entrance screen is faced on the interior with the same stone as is on the walls, polished Arena Pola limestone from Istria, Italy. Each of the three revolving doors is surmounted by an ornamental panel with a flat disk in the center, and a heavy, beribboned garland. Above the screen sits a sculptural group composed of a clock flanked by two draped and garlanded putti. A beehive crowns the clock and helps to form the triangular composition.

To each side of the revolving doors are spacious anterooms which receive light from the large windows in the Chambers Street facade. The side walls of these anterooms are decorated by plain stone panels edged with a Greek fret design; bronze plaques engraved with the name and the dates the bank was founded and constructed are fixed to these walls.

The large banking room extends from the revolving doors along the main axis of the building, most of the way to Reade Street. It is cut off at the far end by a broad marble staircase which descends to a smaller entrance on the Reade Street level. The stairway is edged by heavy squared balusters on a marble base. Behind this balustrade, dark grey marble partitions define the rear of the banking room, with office space behind them. This row of partitions is crowned at its center by a curved bronze pediment. Its open tympanum is ornamented with a cartouche inscribed with the letters "EISB" surrounded by curving rinceaux.

The central area of the room (a long rectangle) is delineated by six pairs of huge piers. The central two piers on each side are freestanding while the two piers closest to each corner of the room are joined by sections of walls. On the two corners closest to Reade Street, these wall sections contain door-ways made of bronze grillework in marble frames, set in deep reveals. Above the doors are bas relief panels showing a beehive with three bees. This is a motif which recurs throughout the building as a symbol of industry and diligence.

Recessed behind the large piers, on each side of the room, are rows of tellers' cages. These cages are formed by partitions of dark grey marble set with polished bronze grilles. The piers between each grille are crowned by antefixae in the form of double shells. The grilles themselves contain classical elements in a well-balanced composition. A wing-like form surmounts an entablature which rests on two Doric columns. This central motif is encompassed by straight bronze bars and the entire grille has a border of rinceaux.

Visible above and behind the tellers' cages, along the side walls of the room, are two mezzanines. They are enclosed with frosted glass set in a simple, geometrically-patterned bronze framework.

A richly carved cornice with a frieze of interlocked circles inscribed with flowers runs along the walls all around the room. On the side walls the cornice is located just below the mezzanines, while in the front it continues as a full entablature around the curved screen. It is interrupted at intervals by broad, engaged pilasters.

The interior piers have simple pilasters indicated on each face, above which is a heavy, projecting entablature which encircles the central part of the room. The ceiling of this central section is divided into three parts by elliptically arched, coffered ribs. Above the entablature at the Reade Street end of the central section, three oval cartouches are spaced across the ceiling. Each one has a mask just below it and is surrounded by garlands and ribbons.

Each of the three sections of the central ceiling, plus the area over the Chambers Street entrance contains large, oval, stained glass skylights. Originally lit from above, the glass portrays allegorical figures representing mining, engineering, chemistry, manufacturing, banking, agriculture and transportation. Each of these skylights has a border formed by a heavy garland of fruit and foliage, and fills most of its section of the ceiling. The sides of each ceiling section are cut off by panels containing circular bronze grilles embellished by the letters "EISB". Each grille is flanked by plasterwork composed of agricultural symbols such as ploughs, windmills and cornucopias.

Along each side of the room the ceiling is also divided into smaller sections. Above each area of the vestibule, the plain, vaulted ceiling contains a large rosette formed by several rows of foliate moldings and straight spokes leading out to a heavy garland. At one time these rosettes had chandeliers hanging from their centers. Each section above the tellers' area contains a small rosette composed of an angular design emanating from foliate moldings. A heavy entablature with a frieze of Greek frets surrounds each of these side ceiling divisions.

The floor of the room is laid with mosaic stone chips with a geometric border design in dark marble. A large, circular bronze and glass writing desk stands at the center of the main room. It is quite ornate with a tall post covered with foliate forms rising from its center. Originally this post held some sort of light fixture. The base is supported by elaborate spiral brackets, while smaller brackets support the writing surfaces. Small, square bronze desks are affixed to the large, free standing piers. These writing desks were not a part of the original furnishings of the room but were added sometime during its use as a banking room.<sup>3</sup>

Almirall's design for the Emigrant Industrial Savings Bank reflected the architect's French training as well as the current trends in American building. In the early years of the twentieth century Americans were looking to the classical traditions to supply their buildings with grandeur and legitimacy. An architect such as Almirall trained in the classical French tradition at the Ecole des Beaux-Arts was well versed in the vocabulary and planning which was so respected in this country. Another example of this architectural style can be seen in the Surrogate's Court building, directly across from the bank on Elk Street. This elegant Beaux Arts structure was completed in 1907, shortly before work on the bank began.

During the first decade of this century public buildings such as the court house were often designed with this type of classical treatment. However, banks with vast, elaborately decorated banking rooms did not become common in New York until the 1920's. During these years the prolific firm of York and Sawyer turned out a number of such banking facilities. Among these were the Bowery Savings Bank (1923), the Greenwich Savings Bank (1924) and the Central Savings Bank (1926). Each of these have a central banking room conceived on a grand scale, with either domed or vaulted ceilings, luxurious materials and elegant classical detailing. Many of the forms are based on Renaissance precedents and the intended effect is one of formality and monumentality. The banking room of the Emigrant Industrial Savings Bank on the other hand, achieves a sense of elegance without the same awesome splendor of the later banks.

The architect's superb sense of scale and division of spaces has given the room a feeling of grandeur without being overwhelming. The classically inspired ornament is strategically located to provide a pleasing counterpoint to plain areas of the walls and ceiling. Even now the room retains its sense of dignity despite the intrusions of hand-lettered signs and fluorescent light fixtures added to accommodate its present users. The room is a beautiful reminder that public spaces, for any type of commercial or civic function can be treated with style and elegance.

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#### FOOTNOTES

1. William H. Bennett, A Chronological History of the Emigrant Savings Bank, typescript, c. 1931, p. 5.
2. The National Cyclopedic of American Biography, (New York: James T. White & Co., 1941), vol. 29, pp. 321-322.
3. These writing desks, as well as the chandeliers previously mentioned as having hung from the ceiling rosettes were not shown in the pictures which accompanied the article on the opening of the bank in Architecture and Building, 45 (January 1913), p. 17. In addition, the grilles on the tellers' cages shown in this article were different from those present in the room today.

#### FINDINGS AND DESIGNATION

On the basis of a careful consideration of the history, the architecture and other features of the building, the Landmarks Preservation Commission finds that the Emigrant Industrial Savings Bank first floor interior consisting of the entrance vestibule, the main banking room up to and including the ceiling; and the fixtures and interior components of these spaces, including but not limited to, wall and ceiling surfaces, floor surfaces, piers, tellers' cages, stained-glass skylights, sculpture, clock and doorway have a special character, special historical and aesthetic interest and value as part of development, heritage and cultural characteristics of New York City, and the interior or parts thereof are thirty years old or more, and that the interior is one which is customarily open and accessible to the public, and to which the public is customarily invited.

The Commission further finds that, among its important qualities, the main banking room of the old Emigrant Industrial Savings Bank is a grand and elegant interior space, fitted with fine materials and beautiful ornament, designed to provide a distinguished setting for bank functions; that the Emigrant Industrial Savings Bank was established in 1850 and was an important aid to Irish immigrants settling in New York during the second half of the 19th century; that this building, constructed between 1909 and 1912, was the third one built on this site for the bank and reflects the popular use of the classical idiom to supply grandeur and legitimacy to contemporary buildings; that this bank was a forerunner of the large number of vast, elaborately decorated banking rooms which proliferated in New York in the 1920's; that the banking room reflects the Beaux Arts training of architect Raymond Almirall and his experience in institutional design and planning and succeeds in being majestic without being overwhelming.

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 an Interior Landmark the Emigrant Industrial Savings Bank Interior consisting of the entrance vestibule, the main banking room up to and including the ceiling and the fixtures and interior components of these spaces, including but not limited to wall and ceiling surfaces, piers, tellers' cages, stained-glass skylights, sculpture, clock and doorways; 51 Chambers Street, Borough of Manhattan and designates Tax Map Block 153, Lot 1 in part, as its Landmark Site.

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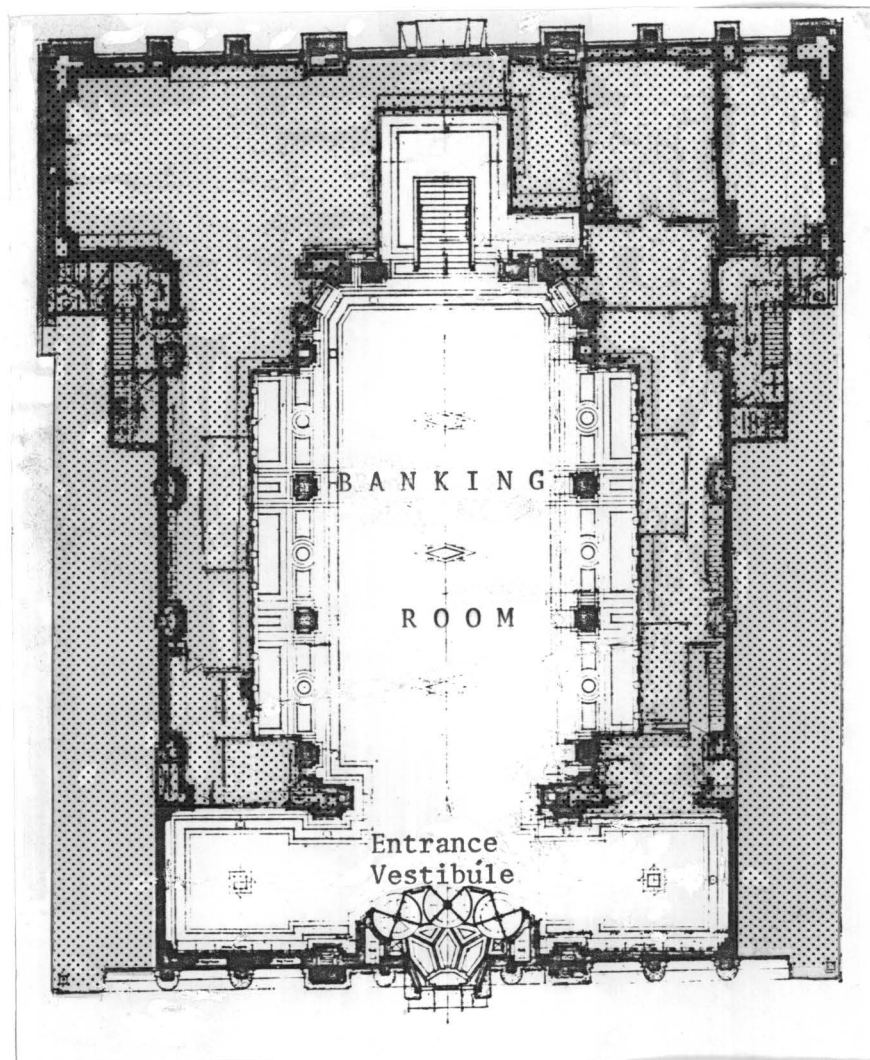
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Emigrant Industrial Savings Bank Building Interior  
Main Floor  
51 Chambers Street  
Manhattan

Architect: Raymond F. Almirall  
Date: 1909-12

Not Drawn to Scale  
 Deleted Areas



Former Emigrant Industrial Savings Bank Building Interior  
51 Chambers Street, Manhattan

Built: 1909-1912  
Architect: Raymond Almirall

Photo: Landmarks Preservation Commission

## ATTACHMENT TO LP-1123

Landmarks Preservation Commission  
July 9, 1985, Designation List 181  
LP-1123A

**(FORMER) EMIGRANT INDUSTRIAL SAVINGS BANK** (now City of New York Parking Violations Bureau Enforcement Division), first floor interior, consisting of the entrance vestibule, the main banking room up to and including the ceiling; and the fixtures and interior components of these spaces, including but not limited to, wall and ceiling surfaces, floor surfaces, piers, tellers' cages, stained-glass skylights, sculpture, clock and doorways; 51 Chambers Street, Manhattan.

Landmark Site: Borough of Manhattan Tax Map Block 153, Lot 1 in part.

*Designated a New York City Interior Landmark as Former Emigrant Industrial Savings Bank Interior on July 9, 1985.*

On May 14, 1996, the Landmarks Preservation Commission held a public hearing on the proposed amendment of the Interior Landmark designation of the (former) Emigrant Industrial Savings Bank (now City of New York Parking Violations Bureau Enforcement Division) interior to incorporate the underscoring of the significant features identified in the Description section of the designation report as specified in the Rules for Alterations to Designated Bank Interiors (Item No. 6). The hearing was advertised in accordance with the provisions of law. Two witnesses testified in favor of the amendment. Three representatives of various banks stated that they had no objections to the proposed amendment. There were no speakers in opposition to the amendment.

### Description of the Interior of the Emigrant Industrial Savings Bank\*

Entranceway. Entrance to what was the main banking room is gained through a pair of large bronze doors at the center of the Chambers Street facade. These open onto a small entranceway with a geometrically-patterned marble flooring and a semi-circular screen in which three revolving doors are set. The entranceway side of the screen is faced with bronze and decorated with garlands and grilles containing the bank's initials.

Banking Room. The semi-circular entrance screen is faced on the banking room side with the same stone as is on the walls, polished Arena Pola limestone from Istria, Italy. Each of the three revolving doors is surmounted by an ornamental panel with a flat disk in the center, and a heavy, beribboned garland. Above the screen sits a sculptural group composed of a clock flanked by two draped and garlanded putti. A beehive crowns the clock and helps to form the triangular composition.

\*This description has been excerpted and slight modified from the original designation report for LP-1123. The plate numbers are those in the original report. Significant features in this interior space are underscored as specified in the Rules for Alterations to Designated Bank Interiors. "Significant features" are defined in Section 9-02 of the Rules.

## ATTACHMENT TO LP-1123

To each side of the revolving doors are spacious anterooms (originally bank officer space) which receive light from the large windows in the Chambers Street facade. The side walls of these anterooms are decorated by plain stone panels edged with a Greek fret design; bronze plaques engraved with the name and the dates the bank was founded and constructed are fixed to these walls.

The large banking room extends from the revolving doors along the main axis of the building, most of the way to Reade Street. It is cut off at the far end by a broad marble staircase which descends to a smaller entrance on the Reade Street level. The stairway is edged by heavy squared balusters on a marble base. Behind this balustrade, gray-green marble partitions define the rear of the banking room, with office space behind them. This row of partitions is crowned at its center by a curved bronze pediment. Its open tympanum is ornamented with a cartouche inscribed with the letters "EISB" surrounded by curving rinceaux.

The central area of the room (a long rectangle) is delineated by six pairs of huge piers. The central two piers on each side are freestanding while the two piers closest to each corner of the room are joined by sections of walls. On the two corners closest to Reade Street, these wall sections contain doorways made of bronze grillework in marble frames, set in deep reveals. Above the doors are bas-relief panels showing a beehive with three bees. This is a motif which recurs throughout the building as a symbol of industry and diligence.

Recessed behind the large piers, on each side of the room, are rows of tellers' cages. These cages are formed by partitions of gray-green marble set with polished bronze grilles. The piers between each grille are crowned by antefixae in the form of double shells. The grilles themselves contain classical elements in a well-balanced composition. A wing-like form surmounts an entablature which rests on two Doric columns. This central motif is encompassed by straight bronze bars and the entire grille has a border of rinceaux.

Visible above and behind the tellers' cages, along the side walls of the room, are two mezzanines. They are enclosed with frosted glass set in a simple, geometrically-patterned bronze framework.

A richly carved cornice with a frieze of interlocked circles inscribed with flowers runs along the walls all around the room. On the side walls the cornice is located just below the mezzanines, while in the front it continues as a full entablature around the curved screen. It is interrupted at intervals by broad, engaged pilasters.

The interior piers have simple pilasters indicated on each facade, above which is a heavy, projecting entablature which encircles the central part of the room. The ceiling of this central section is divided into three parts by elliptically arched, coffered ribs. Above the entablature at the Reade Street end of the central section, three oval cartouches are spaced across the ceiling. Each one has a mask just below it and is surrounded by garlands and ribbons.

## ATTACHMENT TO LP-1123

Each of the three sections of the central ceiling, plus the ceiling area adjacent to the Chambers Street entrance vestibule, contains large, oval, stained-glass skylights. Originally lit from above, the glass portrays allegorical figures representing mining, engineering, chemistry, manufacturing, banking, agriculture, and transportation. Each of these skylights has a border formed by a heavy garland of fruit and foliage, and fills most of its section of the ceiling. The sides of each ceiling section are cut off by panels containing circular bronze grilles embellished by the letters "EISB." Each grille is flanked by plasterwork composed of agricultural symbols such as plows, windmills, and cornucopias.

Along each side of the room, the ceiling is also divided into smaller sections. Above each anteroom area, the plain vaulted ceiling contains a large rosette formed by several rows of foliate moldings and straight spokes leading out to a heavy garland. Chandeliers hang from the rosettes.<sup>1</sup> Each section above the tellers' area contains a small rosette composed of an angular design emanating from foliate moldings. A heavy entablature with a frieze of Greek frets surrounds each of these side ceiling divisions.

The floor of the room is laid with mosaic stone chips with a geometric border design in dark marble. A large, circular bronze and glass writing desk stands at center of the main room. It is quite ornate with a tall post covered with foliate forms rising from the center. This post holds a light fixture.<sup>2</sup> The base is supported by elaborate spiral brackets, while smaller brackets support the writing surfaces. Small square bronze desks are affixed to the large freestanding piers. These writing desks were not a part of the original furnishings of the room but were added sometime during its use as a banking room.<sup>3</sup>

## NOTES

1. Historic chandeliers have been restored and suspended from the ceiling rosettes subsequent to the Commission's designation in 1985.
2. This historic light fixture has been restored and installed subsequent to the Commission's designation in 1985.
3. These writing desks, as well as the ceiling chandeliers suspended from the ceiling rosettes, were not shown in the pictures which accompanied the article on the opening of the bank in *Architecture and Building* 45 (Jan. 1913), 17. In addition, the grilles on the tellers' cages shown in this article are different from those present in the room today.

## **ATTACHMENT TO LP-1123**

### **FINDINGS AND AMENDED DESIGNATION**

The Landmarks Preservation Commission finds that the Interior of the (former) Emigrant Industrial Savings Bank (now City of New York Parking Violations Bureau Enforcement Division) has significant features as identified in the Description section of the designation report (LP-1123) as designated by the Commission on July 9, 1985.

Accordingly, pursuant to the provision 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 amends its designation report to incorporate underscoring of the significant features in the Interior identified in the Description section of the designation report as specified in the Rules for Alterations to Designated Bank Interiors.