

Landmarks Preservation Commission
February 10, 1987; Designation List 187
LP-1513

FORMER NEW YORK LIFE INSURANCE BUILDING INTERIOR ground floor interior consisting of the Leonard Street entrance lobby, the elevator hallway, and the staircases leading from the entrance lobby to the first floor; first floor interior consisting of the elevator hallway, the former Banking Hall, also called the general office, the hallway to the east of the general office and the staircase leading from the hallway to the east of the general office to the second floor; second floor interior consisting of the upper level of the general office and its balconies, the hallway to the east of the general office, and portions of the suite of offices to the east of the general office; fourth floor interior consisting of portions of the suite of offices at the east end of the building; thirteenth floor interior consisting of the clocktower gallery at the western end of the building and the spiral staircase leading to the clocktower machinery room; fourteenth floor interior consisting of the clocktower machinery room; ground floor through thirteenth floor interiors consisting of the stairhall and staircase east of the elevator hallway; and the fixtures and interior components of these spaces, including but not limited to, wall, ceiling and floor surfaces, doors, stair railings, light fixtures, clock machinery, and attached decorative elements, 346 Broadway, Manhattan.

Landmark Site: Borough of Manhattan Tax Map Block 170, Lot 6.

On February 10, 1987, the Landmarks Preservation Commission held a public hearing on the proposed designation as a Landmark of the Former New York Life Insurance Company Building Interior, and the proposed designation of the related Landmark Site (Item No. 7). The hearing had been duly advertised in accordance with the provisions of law. One witness spoke in favor of designation. No witnesses spoke in opposition to designation. One letter was received expressing support in favor of this designation.

The home office of the New York Life Insurance Company, organized in 1841 and one of the oldest life insurance companies in America, was constructed between 1894 and 1898. A monumental freestanding skyscraper in the neo-Italian Renaissance style, it was designed by Stephen D. Hatch and McKim, Mead & White. The design history is extremely interesting, and somewhat complicated. In a sense, the building was constructed "backwards". The eastern rear section designed by Hatch was originally intended to harmonize with the old New York Life building of 1868-70, then located at the western end of the block. When Hatch suddenly died, the commission was turned over to McKim, Mead & White and under their supervision the project took on new dimensions; the old building was demolished and the new building, now culminating in a palazzo-like tower on Broadway, was carried to completion. Thus two separate campaigns resulted in the unified and impressive structure we see today.

The interiors of the building were designed using the finest craftsmanship and lavish materials -- marble, bronze, mahogany. Interestingly, the designated spaces bear the personal stamp of the architects', Hatch most notably in the second-story executive offices,

McKim, Mead & White in the Presidential suite, and in the magnificent general office. The clock and clocktower interior, which have not been altered, are a rarity in New York City.

The New York Life Insurance Company flourished throughout the nineteenth century and was one of the "Big Three" along with Equitable Life and Mutual Life. The company maintained branch offices not only throughout the United States, but also in Europe, Asia and South America. A pioneer in public relations, New York Life recognized the importance of architecture as a symbol of its position within both the insurance industry and the community at large. Its home office was intended both on the exterior and equally importantly on the interior, to project an image of prosperity, integrity and permanence.

DESCRIPTION AND ANALYSIS

History

Life insurance in the modern sense, in which a large group shares financial liability calculated on the basis of statistics and laws of probability, is a relatively recent phenomenon, although it has its roots in earlier kinds of insurance.¹ In Roman times marine insurance was extended to cover the lives of slaves and sailors, as part of a ship's cargo, and Roman burial clubs provided funeral expenses for members and payments to survivors. In the Middle Ages artisans' guilds dispensed similar coverage. Although the earliest recorded life insurance policy in England dates to the Elizabethan period,² the development of life insurance during the seventeenth and early eighteenth centuries was hampered by the introduction of the notorious "wager policy", which was essentially little more than a form of gambling; a pool of investors placed bets on a non-participant's life expectancy.³ Fraud and even murder resulted with such frequency that the wager policy was outlawed in England in 1744, roughly at the same time that the direct ancestors of today's insurance companies came into being. The most prominent among them, and still in existence today, was The Society for Equitable Assurances on Lives and Survivorships, founded in 1762. American life insurance of the time followed the mother country's example and was often financed by parent British companies. A solely American venture which first offered life insurance contracts in 1761, was The Corporation for the Relief of Poor and Distressed Presbyterian Ministers and Their Survivors. Such fraternal organizations continued to provide coverage throughout the nineteenth century, but it was during the 1840s that America's large mutual insurance companies got their start, including New York Life.

Such mutual associations allowed for the protection of policy holders without requiring large security deposits.⁴ But their almost immediate success stemmed not merely from financial considerations, but more importantly from broad socio-economic changes in America. Religious convictions had led many to believe life insurance little better than gambling, a challenge to God's will, a "flying in the face of Providence."⁵ Such sentiments were on the decline by 1840, while prosperity and urbanization were on the increase. Americans, leaving the security of small agricultural communities for the impersonality of the city, as well as immigrants, forsaking their homelands for an alien

society, sought solace and confidence in financial assurance for the future. The sudden, peculiarly American enthusiasm for life insurance must be viewed in the light of the country's dramatic and rapid evolution during the nineteenth century, when optimism was counterbalanced for many by deep-seated uncertainty.

The New York Life Insurance Company was first chartered in 1841 as the Nautilus Insurance Company, offering marine and fire insurance. A mutual plan of life insurance was offered in 1845, and the first policy honored in November 1846, #228 for \$225 to Alonzo Clark for his slave, Philip Swan. Slave policies which counted for 339 of the first 1000 policies issued, were discontinued in 1848; company historian Lawrence Abbott, writing in 1930, cavalierly explains this decision as "partly a measure of self-protection, but also partly a rudimentary recognition that life insurance is essentially altruistic." ⁶ The company officially changed its name to the New York Life Insurance Company in 1849.

The earliest policies required only brief medical information, supplied by the applicant and his local doctor, but the policies carried many restrictions. They were forfeitable not only for non-payment or falsification of information, but also in the event of death by suicide, war, duel, "misadventure on the high seas" or during travel south of Virginia from July 1 to November 1, or travel anywhere outside the United States and Canada. Such conservatism also led to a suspension of new business during a cholera epidemic in 1849, and to high premium policies for those headed west to the California Gold Rush. In 1850 applicants partaking of "intoxicating drinks or opium" were added to the list of "bad risks". Women were classified as "substandard lives", presumably owing to childbirth mortality rates, and paid extra premiums. ⁷ During the 1850s as business prospered and policies were issued to applicants throughout the country, many of the early restrictions were lifted.

By the end of the 1850s most of the basic principles of the life insurance industry had been formulated. Level premium policies were the norm (rather than one year term policies in which the premium increases annually with age), and company medical examiners reviewed applications. State regulatory boards had been set up; reserves, dividends and rates had been established; and a strongly competitive marketing system had engendered a thriving industry. A major issue at this time was that of forfeiture. Led by a Massachusetts reformer, Elizur Wright, a small but vocal group contended that non-forfeiture was the legal right of all policy holders. New York Life, in a farsighted move combining a humanitarian impulse with sharp business acumen, offered the first policy with a non-forfeiture clause in 1860. Although many companies already offered some kind of surrender value on an unexpired policy, New York Life's non-forfeiture clause applied to a lapsed policy, providing that premiums which had already been paid could be reapplied to a new, proportionately smaller paid-up policy. The success of this concept forced other companies to follow suit and non-forfeiture was soon standard.

At the outbreak of the Civil War New York Life had many policy holders in the south, and although all southern business was suspended in 1861, business in general boomed. Life insurance coverage was to triple during the war years. In New York City alone, some 50,000 policies were in effect in 1860; by 1870 the number had swelled to 650,000. New York Life offered

special "war permit" policies, and of 731 issued, 73 were claimed. By mid-war New York Life had an annual premium income of one million dollars, and in order to handle the increased volume, adopted the so-called General Agency System. A General Agent was granted exclusive territorial rights and was paid on a commission basis. Sales agents, in turn, were paid on commission by the General Agent rather than the insurance company itself. This organization was to continue for the next three decades.

During the post-Civil War boom years, the older established insurance companies were faced with fierce competition from dozens of newcomers, the majority of which were stock rather than mutual companies. In the scramble for business New York Life quickly re-established its southern contacts; in 1864 it honored pre-war policies for those not directly active in the war, extending the same privilege to combatants in 1867. The company also initiated a campaign of westward expansion, with General Agents in Denver and Salt Lake City in 1869 and in San Francisco in 1870. In the same year an Agent for Europe and Great Britain was dispatched to Paris, thereby inaugurating a world-wide expansion which by the turn of the century included agencies not only all over Europe but also in the Far East, Africa, and South America.

The cutthroat rivalry among the insurance companies in these years reached a climax with the introduction of the "Tontine Policy" in 1868. The brainchild of Henry Hyde, President of Equitable Life, it was based on the ideas of a seventeenth-century Italian, Lorenzo Tonti. The policy provided for a "dividend" at the end of specified time periods, to be divided among the surviving policy holders. The policies had no surrender value.⁸ While critics such as Wright, dubbed the Tontine "life insurance cannibalism", it was greeted with such popularity that eventually most companies set scruples aside. New York Life first offered its version of the Tontine in 1871.

The Panic of 1873 dealt a heavy blow to the life insurance industry. A great many of the new companies failed and life insurance and the number of policies declined drastically. Company failures in a climate of widespread financial turmoil, inevitably led to charges of corruption, and resulted in a series of state investigations. New York Life came under scrutiny in 1877, but when the air cleared, it emerged unscathed. With competition substantially reduced, New York Life, along with the Equitable Life Assurance Company, and the Mutual Life Insurance Company, formed a triumvirate known as the "Big Three". They continued to lead the oligopoly of American life insurance virtually unchallenged for the rest of the century.

New York Life had been under the leadership of President Morris Franklin since 1848. Considered something of a conservative, he had nevertheless steered his company to its position as the third largest insurance company by 1885, the year of his death. His successor, William H. Beers, although another New York Life veteran, having joined the company in 1851, embarked on a more aggressive course. Economic historian, Martin Kellner, in his study of insurance companies, sees 1885 as a watershed year, the beginning of an unparalleled if brief era of unswerving devotion to the goals of expansion, size and power.⁹

Under Beers' direction, New York Life, in the continuing race for supremacy among the Big Three, offered new types of policies, including the Accumulation Policy which essentially had no restrictions and was incontestable after the first year, while the company's vast surpluses were invested in ever more diversified fields. But by the late 1880s popular sentiment had begun to turn against big business (the Sherman Anti-Trust Act was passed in 1890), and charges by the New York Times of mismanagement forced Beers' resignation in 1892.

Beers' successors, however, were, if anything, even more committed to his ideology, and were distinctly more sophisticated in their approach. The new leadership was shared by President John A. McCall and his right hand man George W. Perkins. McCall, who had made his reputation while an investigator for the New York Insurance Board, had earlier joined Equitable Life from which New York Life recruited him. Active in Democratic politics, with a record of unimpeachable public service, his value to New York Life went beyond his undeniable marketing and investment abilities. The younger Perkins, while keenly interested in politics and investments (he was a friend of Theodore Roosevelt and later joined the banking house of J. P. Morgan and Co.), brought to his office a highly inventive managerial talent coupled with a modern sensitivity to public relations.

At Perkins' instigation, the General Agency system was dismantled. The flaws in the agent system had long been recognized: sales agents' loyalties were to the General Agent and not the company; all agents readily and frequently switched allegiance; unauthorized rebating was standard procedure. Perkins' new Branch Office System provided for a general manager on a fixed salary with only small commissions awarded for new policies; the manager and all sales agents reported directly to the home office; the company offered financial incentives for productivity and long-term service. That the new system worked to the benefit of the company was demonstrated by its widespread imitation.

On another front, active (and expensive) political lobbying was undertaken, along with hefty campaign contributions. One major objective, which went unachieved, was to redefine life insurance as interstate commerce and therefore subject to uniform federal, rather than state, regulation. In general, political connections seem to have buoyed executive egos, with little practical result.

Investments, although limited to a degree by state law, were ever more varied and far-flung, including substantial commitments abroad. The extent of investment holdings, information never readily available, can however be at least suggested by other statistics: As early as 1890 there was more life insurance in force in the United States than in the entire British Empire; American companies had sold their first billion dollars worth of insurance by 1899; a second billion had been sold by 1905.

But if the mood at New York Life was euphoric, the anti-big business mood of the country, far from abating, had become even more enflamed under the influence of the muckraking press. Public antipathy for insurance companies was further fired by well-publicized squabbling within the management of Equitable Life, and additional trouble caused by a series of articles by Boston wheeler-dealer Thomas W. Lawson. Entitled "Frenzied Finance", they appeared in 1904 in Everybody's Magazine and lambasted the

entire life insurance industry.

Under strong public pressure, the New York State Legislature instituted the Armstrong investigations of 1905-06, which were to alter the profile of America's insurance industry. Zealous investigators termed insurance companies "bottomless sinks of corruption" while satirist Ambrose Bierce wrote an essay in futuristic terms, "Insurance in Ancient America" which blamed the eventual downfall of the American Republic on the insurance business.¹⁰ The actual investigation, conducted in a relatively even-handed manner under the aegis of Charles Evans Hughes, resulted in condemnatory but non-criminal findings. At the executive level, the large insurance companies were chastised for excessive salaries, nepotism, and self-perpetuation through manipulation of proxy votes. Political and marketing costs, and overly extensive investments were all deemed detrimental to the best interests of the policy holders.

Reforms resulted. Both McCall and Perkins volunteered to personally repay lobbying and campaign contributions. The stress of the investigation hastened McCall's death in 1906. By 1905 Perkins had left New York Life for a long and highly successful career elsewhere. A series of reform laws were passed, controlling the size and nature of investments, regulating the extent of annual company growth, restricting political involvement, and mandating a new election of board members.

Despite all such legislative actions, even in combination with a financial recession in 1907, the insurance industry demonstrated an invincible resilience. The single long term effect of the Armstrong Investigations was the industry's withdrawal from foreign markets. New York Life was the only company which sought to maintain its business at pre-1905 levels, but with the advent of World War I, it too retreated to the home front. As Kellner concludes, the retrenching forced by the Armstrong Investigation, which stripped the insurance companies of their ability to mingle on an equal footing with the power elite of political, financial and international circles, paradoxically, by leading them to concentrate purely on business, insured new heights of financial success.

The Insurance Business and Architectural Imagery

Unlike other great nineteenth-century industries, such as steel, coal or railroads, life insurance offered no material product, while at the same time the particular nature of the business required a special public trust. The potential investor needed assurance of both the integrity and the permanence of an insurance company. It was also to the insurance companies' advantage to project an image of benevolence and social responsibility. That insurance companies were among the first businesses to refer to themselves as "institutions", thereby implying philanthropic, even educational motivations is no accident;¹¹ the insurance companies were among the pioneers of both modern advertising and public relations, and their understanding of the power of architecture to instill confidence and good will in investors seems as sophisticated today as it was a century ago.

In the post Civil-War boom years, President Henry B. Hyde of Equitable Life made what was considered a bold decision to erect an impressive

headquarters on Broadway. Constructed between 1868-1870 (architects Arthur Gilman and Edward H. Kendall with George B. Post) in the French Second Empire style, it was seven stories in height with segmental-arched windows and a mansard roof. It was also the first tall building with a passenger elevator, and for a brief time, the tallest building in the city. Much of the building was rented to other businesses, and the elevator made the upper floors as desirable as the lower. The building's tremendous success, both as a commercial venture, but equally, if not more importantly as a symbol of Equitable Life's prestige, led to immediate emulation.

In its early years, New York Life had been content with relatively modest quarters at several locations in the Wall Street area, but soon after the announcement of its rival's building plans, the company acquired its site at 346 Broadway. Appleton's, an old and respected publishing company, had occupied the site in a graceful Greek Revival building. The building caught fire in 1868, and even as the embers still smoldered, New York Life negotiated the purchase of the property with William H. Appleton (also a Director of New York Life). The company then commissioned the well-known architect Griffith Thomas (1820-1878) to design a new five-story office building. Constructed in white marble, it was a bold exercise in the Italianate style, clearly intended to compete with the Equitable Life building, as the official opening date of May 1, 1870 underscored--the same day as that of the Equitable building.

These two buildings were to set the architectural pattern for other insurance companies of the period; to cite just a few examples, Mutual Life, Germania Life and Metropolitan Life, all of the 1870s. In 1879, New York Life increased the height of its building by two stories in a tall mansard roof, thereby conforming even more closely to the type inaugurated by Equitable Life.

The importance of architecture to corporate image was fully recognized by the heads of New York Life. During the great expansion of the 1880s, New York Life erected eleven buildings, many designed by prominent architects, among them McKim, Mead & White, whose single design was repeated in Kansas City and Omaha (1887-1890).¹² Other buildings were erected in Minneapolis, St. Paul, and Montreal. On the continent six buildings were constructed, in Paris, Berlin, Vienna, Budapest, Belgrade and Amsterdam. As company historian Hudnut noted in 1905:

[the buildings] have enlisted a powerful community sentiment in favor of the Company, besides furnishing local headquarters and an investment for its continually increasing funds. These buildings have given policy holders in their vicinity a sense of ownership in the company and have been a standing advertisement of no small value.¹³

The New Home Office

By early 1893, New York Life had decided to expand its headquarters. The old building by Thomas occupied approximately half of the trapezoidal block bounded by Broadway, Leonard, Elm (now Lafayette) streets, and Catharine Lane. The company, having gradually amassed all the property of

the block, proceeded to organize a limited competition, inviting five prominent architectural firms to participate. The extension was to be twelve stories tall, and was to harmonize with the existing marble building, although the facade on Catharine Lane was to be of cheaper light brick. The invited architects, Stephen D. Hatch, McKim, Mead & White, George B. Post, and Babb, Cook & Willard, all New York firms, and Daniel H. Burnham of Chicago, were each to be awarded \$ 500 and their plans returned in the event they were not chosen. There was some debate concerning commission rates for the winner. By the 1890s a 5% commission was considered standard, but New York Life was reluctant to include this stipulation in its competition specifications. In an inter-office memo, William Mead advised his partner Stanford White:

Dear Stanny,

If Mr. Brown [of New York Life] comes to see us about a lower commission than 5%, don't agree to it under any conditions. We have a written agreement between all the competing architects except Hatch not to accept less than 5%.... Mr. Brown is a new man in the company and probably would like to be smart. Don't let him get ahead of us. We must stand by our record.

Mead 14

Hatch, a less successful and more conservative architect than Mead or White, may have held out either from conviction or from eagerness to be awarded the work; whether the building committee genuinely preferred his design or were swayed by his fees--he apparently agreed to a 3 1/2% commission¹⁵, Hatch was selected in August 1893. Building commenced in May of the following year, but only three months later Hatch died suddenly at the age of fifty-five.

At that point, with plans and specifications completed, contracts awarded, and construction underway, New York Life apparently had two options. Work could continue under the supervision of Hatch's office, now directed by the unknown William McCabe (who was to head the successor firm of McCabe & Wilke), or the project could be handed over to another firm. New York Life reached a compromise solution. McCabe was to be retained as General Superintendent, while McKim, Mead & White, known to New York Life from the earlier western commissions, was engaged to complete the building. Hatch's drawings were sent by McCabe to McKim, Mead & White's offices and construction was completed in late May 1896.¹⁶ McKim, Mead & White had agreed to supervise the work as planned but certain modifications, especially to the interior of the building were incorporated.¹⁷

Since Hatch's contribution to the building has been virtually overlooked,¹⁸ it seems worthwhile to consider the site's appearance in the Spring of 1896. The original, mansard-roofed Italianate structure, with which the Hatch extension had been planned to harmonize, still stood. The massive extension, like its progenitor, was constructed in white marble, cornice heights had been adjusted to conform with those of the older building, and the fenestration with paired arched windows also echoed the older design. The scaling of Hatch's skyscraper--most significantly on the side elevations--seem to have been dictated by the smaller building, resulting in the rather staccato effect of the window bays (this was also to effect McKim, Mead & White's treatment of the side elevations). Hatch

had also been forced to design a truncated western elevation rising mid-block above the older building.

Even while the extension was under construction, New York Life apparently became convinced that the result would not be an aesthetic success. The company decided on a drastic change of course, and it was decided to demolish the old structure and to have McKim, Mead & White design a new building connecting with no discernible division to the Hatch extension.

The old building was razed in June 1896. McKim, Mead & White's plans called for the continuation of the side elevations in strict conformity with those designed by Hatch.¹⁹ Recognizing that such long, if now uniform, also monotonous elevations, required a climactic focal point, the architects proposed a tall tower pavilion on Broadway. This pavilion provided not only a dramatically effective resolution to what otherwise might have been a bland compromise, but also achieved an architectural image appropriate to New York Life; modern and bold in its skyscraper height and construction, permanent and traditional in its classical style.

Hatch's designs for the building are inspired by Italian Renaissance architecture, and the influence of the 1870s Italianate mode, which Thomas had employed for the old building, is apparent. The tower pavilion on the other hand, belongs to the full-blown neo-Italian Renaissance style of the 1890s, which swept the country in the wake of the Chicago World's Columbia Exposition of 1893. Based on the forms of an Italian Renaissance palazzo, the tower was supervised by William Mead. The design was placed in the hands of a talented young member of the firm, Henry Bacon.²⁰ The new portion of the building was completed in April, 1898.

The Architects

Stephen Decatur Hatch (1839-1894)

Stephen Decatur Hatch, a prolific New York architect active in the second half of the nineteenth century, was much admired in his own day. An able practitioner conversant with the popular styles of the period, he was, however, never a pacesetter or innovator, as were McKim, Mead and White.

Born in Swanton, Vermont, Hatch came to New York in 1860, where he entered the architectural office of the prominent architect John B. Snook. After four years as a draftsman, he established his own office which immediately prospered in the post-Civil War boom years. During the 1860s and 1870s, he designed buildings in the popular French Second Empire style among them the Gilsey House Hotel (1869-71), the Robbins & Appleton building (1870-71), and the Dime Savings Bank (1875-77). His familiarity with the styles of the 1860s and 1870s must have served him well when he undertook to design the New York Life extension. One of Hatch's most admired works was the Boreel Building on Lower Broadway of 1879-80, a Queen Anne style office building which housed the headquarters of the Home Insurance Company, as well as Hatch's own office for a number of years. A fine example of Hatch's work in another popular style was the Romanesque Revival United States Army Building of 1886. Hatch also designed numerous brownstone rowhouses and cast-iron buildings.

McKim, Mead & White

Charles Follen McKim (1847-1909)

William Rutherford Mead (1846-1928)

Stanford White (1853-1906)

One of the most famous and productive firms in the history of American architecture, McKim, Mead & White exerted considerable influence over the development of this country's architecture in the late nineteenth and early twentieth centuries. Slowly breaking with the Richardsonian Romanesque of the 1880s in which both McKim and White were trained, the firm played a leading role in promoting the popularity of classically-inspired forms in the last decades of the nineteenth and first decades of the twentieth centuries. Both the Colonial Revival and neo-Italian Renaissance style are products of the long career of this firm.

William Rutherford Mead, who is credited with supervising the New York Life Building, was educated at Amherst College and studied in Europe. He apprenticed in the firm of the prominent New York architect, Russell Sturgis, as did Charles McKim. Mead began collaborating with McKim in 1872. In 1878, the firm of McKim, Mead & Bigelow was established, William Bigelow being replaced in 1879 by Stanford White. Mead was involved with the management of the firm, for the most part leaving design to McKim and White. After White's infamous murder in 1906, and McKim's retirement in 1907, the firm continued under Mead's direction until his retirement in 1920, after which the firm was headed by William Mitchell Kendall (1856-1941), one of the many talented young architects(on a roster which also included Henry Bacon) who had joined the firm over the years.

After establishing their reputation with innovative Shingle Style country houses, McKim, Mead and White began working in the Renaissance Revival style in the early 1880s. Their Henry Villard Houses of 1882-86 in New York (a designated New York City Landmark), and the Boston Public Library of 1887-95 are the two most important monuments which reintroduced the Renaissance style to America. The palazzo mode, one of several classically-inspired styles initiated by the firm, played a dominant role in American classicism. McKim, Mead & White's national reputation is largely attributable to the World's Columbian Exposition of 1893 in Chicago. This "Great White City" presented a vision of a neo-classical city of monumental buildings, and ushered in a new era in American urban planning known as the City Beautiful movement. Such grand buildings as the Low Memorial Library at Columbia University (1895-97) and the U.S. Post Office (1910-13), both designated New York City Landmarks, display the firm's ability to design in a neo-classical style more Roman than Renaissance in inspiration. The firm's influence in New York was especially strong: close to one hundred of their buildings are designated New York City Landmarks or are located in Historic Districts.

The prominence of McKim, Mead & White in the history of American architecture can hardly be exaggerated. Not only did their work mark the full maturity of American architecture, but it was also an important force in turn-of-the-century architectural fashion. This prestigious partnership also set the way for the larger architectural firms which dominate the architectural field today.²¹

Henry Bacon (1866-1924)

Henry Bacon, the young architect credited by William Mitchell Kendall with "the actual design" of the New York Life building under Mead's direction, ²² was wholeheartedly dedicated to the grand neo-classical style popularized by the Chicago fair of 1893. Throughout his career he demonstrated a particular affinity for the design of monuments rather than more utilitarian architecture, a field which allowed for the purest kind of neo-classical composition.

Born in Watseka, Illinois, Bacon embarked on his architectural career in 1885, first serving as a draftsman with the Boston firm, Chamberlin & Whidden, but soon joining McKim, Mead & White. In 1889 Bacon was awarded the prized Rotch Travelling Scholarship which afforded him two years of European travel. He returned to McKim, Mead & White in 1891 where he worked until 1897. Presumably, the New York Life building was his last major assignment. He then formed a partnership with James Brite with whom he designed the Hall of History at American University in Washington, D.C. and the Jersey City Public Library.

In 1902 Bacon began independent practice, enjoying a prolific career. He was especially interested in collaborating with sculptors (in this respect the New York Life design must have been a congenial one, since he consulted with the well-known architectural sculptor Philip Martiny on the crowning sculptural group), and designed pedestals and architectural settings for such eminent sculptors as Augustus St. Gaudens and Daniel Chester French. The crowning achievement of his career was the Lincoln National Memorial (1911-23) in Washington, D.C.--a great Greek Doric temple to house the monumental statue by French.

Conclusion

In keeping with the northward progress of the city, New York Life had determined as early as 1919, that a move uptown was advisable. After the demolition of Madison Square Garden on Madison Square in 1925, the new site was determined and the cornerstone laid in 1927. The new home office, designed by Cass Gilbert, was completed the following year, and New York Life quitted 346 Broadway. The building was subsequently acquired by the City of New York, and since 1967 has housed courts and government agencies.

Description

The general plan of the building consists of a long central hallway running east-west, interrupted at mid-point by the elevator hallway with offices to the north and south. The building was originally advertised for rental occupancy with the boast "Every office is an outside office and receives light and air from the street."²³

The main lobby, entered from Leonard Street, is two stories in height with light marble walls and a terrazzo floor. Above the windows to each side of the round-arched doorway are handsome carved panels with triple garlands. Paired Ionic pilasters flank the doorway at second-story level

and support the cornice which has rosettes and which continues around the space. Separating the first-story level from the second is a band course with a Greek key motif. The side walls are divided into three panels with bronze central ornaments, and bronze enframements and are separated by Ionic pilasters. Two piers articulated by clustered pilasters support the upper lobby and each has two bronze sconces with globe lights. A double staircase with marble balustrade ascends at the east and west walls to the upper floor. A bronze globe chandelier is suspended from the ceiling and bronze lanterns with globe lights surmount the newel posts of each stairway at top and bottom. At the upper level paired marble columns interrupt the balustrade above the piers of the lower lobby.

The elevator hallway at the lower level is semi-circular in plan with seven modern elevator doors and a central modern doorway separated by half columns and pilasters. The ceiling contains coffers with rosette lanterns before each doorway. The upper elevator hallway is very similar and contains a modern newspaper stand. The semicircular ceiling has a floral molding. The original plans by Hatch called for a circular stairhall at the center at the center of the elevator hall, but McKim, Mead & White decided to omit this stair and substituted the stairhall to the west.²⁴

The stairhall rises uninterruptedly to the thirteenth story. The broad marble flights of stairs ornamented with classical moldings are arranged with half-turns and landings which at the outer wall bisect the windows. The walls at the first and second stories are marble paneled and have marble dados at the other stories. A handsome metal railing with a Greek key and acanthus motifs continues throughout the stairwell.

The former Banking Hall or general office is located to the east of the elevator hallway. Although the large, double-height room has been obscured by modern partition walls, a linoleum floor overlaying the original marble parquet, fluorescent light fixtures, and white paint, the main architectural elements survive. The office while located in the Hatch-designed portion of the building is typical of McKim, Mead & White's work.²⁵ This grand and boldly scaled neo-Classical room has double-height round-arched windows at the north and south and is six bays long and three bays wide. Two rows of monumental freestanding Corinthian columns, of marble (now painted) with gilt capitals, support the richly coffered ceiling. This ceiling, painted, gilt and in deep relief, has octagonal panels set in a rectilinear gridwork of classical moldings. A large marble safe (now painted) is placed on the south wall. The end walls have triple arches, with the central arches leading to the second story hallways. At the east end two bull's eye windows in the outer archways open to the offices beyond. Originally, aediculae appeared below. A mezzanine has been added at the second story level supported on Corinthian columns (Hatch's original design called for such a balcony, but McKim, Mead & White omitted it.)

To the east of the general office is a hallway and narrow marble staircase which curves at the base and has a graceful metal handrail. This leads to the second story and the mezzanine. The upper hallway has paneled plaster walls, a rich classical cornice and handsomely enframed doorways, with square-headed pediments on console brackets. A central relief in the paneled plaster ceiling depicts cadeuci and the monogram of New York Life.

A suite of offices, originally occupied by New York Life executives, opens from the hallway, with a Committee Room flanked by two offices to each side. The rooms have fluorescent light fixtures, linoleum floors and other later changes, but most of the original paneling with carved wooden moldings, handsome neo-classical door enframements, and two fireplace mantels ornamented with garlands remain. The ceilings have the cadeuci and monogram reliefs seen in the hallway. All the windows have deep reveals and extend down to floor level. The Committee Room contains a tri-partite elliptically arched window in the south wall. The rooms seem to be the work of Hatch.

At the fourth story, also at the eastern end of the building, is the former President's suite. Here the design is stylistically akin to the General Office and is no doubt the work of McKim, Mead, & White. 26 A handsome, marble-paneled anteroom, square in plan, has six symmetrically disposed doorways and walls with beige and black variegated marble panels enframed by Ionic pilasters. The doorways have marble enframements and wooden doors with etched glass. The ceiling is coffered with rectangular panels with a double Greek key molding and central rosettes. Throughout the suite linoleum floors and fluorescent lights have been installed. The large, rectangular President's office, now sub-divided, had a rich plaster ceiling with three oval panels surrounded by rosettes, a Greek key, and garland moldings. The windows on the east are square-headed, those at the north round-arched. A mahogany dado and mahogany pilasters with enriched Ionic capitals articulate the walls beneath a mahogany cornice.

It should be noted that the suspension system involving the fluorescent lighting (and sprinklers), mentioned above, are intrusive and that every effort should be made to remove them at some future date.

The clock tower has a room at the thirteenth story now used as an art gallery. The room has simple brick walls, four windows, and a doorway leading to an exterior walkway. The structural I-beams are exposed. A spiral metal staircase leads to a landing where the pendulum of the clock is housed, and continues to the commodious clocktower machinery room. The walls contain the four large glass and metal clockfaces and at the center of the room is the clock mechanism within a glass and wood enclosure. Manufactured by the prestigious firm, E. Howard Watch & Clock Company, "timekeepers of the nation since 1842", it is a No. 4 Striking Tower Clock, and is driven by a thousand pound weight. The clock had fallen into disrepair and was restored in 1980 by Marvin Schneider and Eric Reiner, city workers who devoted their spare time to the project. With their colleague George Whaley, they rewind the clock each week. Above the clock mechanism is the 5000 pound bell, cast by the McShane Foundry of Baltimore, with a hammer powered by two 800 pound weights, which strikes the hours. The clock is one of the few remaining in New York which has not been electrified.

NOTES

1. S.P. Clough in A History of American Life Insurance, (New York, 1946), p. 5, defines insurance as the "elimination of the uncertain risk of loss for the individual through the combination of a large number of similarly exposed individuals who contribute to a common fund premium payments supposedly sufficient to make good the loss caused by any one individual."
2. The policy covered one William Gybbons, a London salter, and was granted in 1583 by a group of London merchants for one year. Gybbon's survivors collected. Lawrence F. Abbott, The Story of Nylic, 1845-1929 (New York: privately printed, 1930), p. 7.
3. Wager policies were related to tontines (See note 8). Already in 1693 Edmund Halley of comet fame had constructed the first mortality table making it possible to scale premium rates to age. Abbott, Story, p. 7.
4. Mutual life insurance companies are controlled by the policy holders who share any profits, while stock insurance companies award any profit to shareholders. State regulations on the size of security deposits for mutual insurance companies were enacted as early as 1849.
5. In 1869, New York Life still felt impelled to issue a circular "Wrong Notions Corrected" which addressed the religious issue. Abbott, Story, p. 63.
6. Abbott, Story, p. 47.
7. By 1894, the extra premiums had been dropped by New York Life, and in 1906 women's policies were identical to men's. James Hudnut, Semi-Centennial History of the New York Life Insurance Company, 1845-1895 (New York: privately printed, 1895), p. 29.
8. The original seventeenth-century tontines are defined as "an annuity shared among a group of persons, with the provision that, as each beneficiary dies, his share is divided among the survivors until the entire amount accrues to the last survivor." Webster's New World Dictionary of the American Language, College Edition. (New York and Cleveland: The World Publishing Company, 1960).
9. Morton Kellner. The Life Insurance Enterprise, 1885-90. (Cambridge, MA: Belknap Press, Harvard University, 1963), *passim*.
10. Ambrose Bierce. Cosmopolitan 151 (1906), pp. 555-557.
11. Kenneth Turney Gibbs, Business Architectural Imagery in America, 1870-1930 (Ann Arbor, MI: University of Michigan Press, 1984), p. 118.
12. Leland Roth, The Architecture of McKim, Mead & White, 1870-1920, A Building List (New York: Garland Publishing Co., 1978) pp. 105-106, nos. 576-577; New York Life also commissioned two apartment buildings and an apartment alteration from the firm. See Roth, Building List,

- pp. 105-106, nos. 574, 575, 581. For other New York Life Office Buildings, see James Hudnut, Semi-Centennial, pp. 211-219, 238-242.
13. James Hudnut. History of the New York Life Insurance Company, 1895-1905 (New York: privately printed, 1906), p. 173.
 14. New York Life Insurance Company Building Files, McKim, Mead & White Archive, New-York Historical Society, New York. [Hereafter cited as NYLIC, MM & W Archive], Box 23, folder 1.
 15. NYLIC, MM & W Archive, letter, Apr. 30, 1894; Aug. 24, 1894 (to Wm. L. Strong, Chairman, Building Committee, New York Life).
 16. NYLIC, MM & W Archive, letter, Sept. 6, 1894 from McCabe, Box 116.
 17. NYLIC, MM & W Archive, Hatch drawings, Tube 184.
 18. See Leland Roth, McKim, Mead & White Architects (New York: Harper & Row Publishers, 1983), p. 237 and note 133.
 19. NYLIC, MM & W Archive, Tube 191.
 20. NYLIC, MM & W Archive, letter from William Mitchell Kendall of MM & W to Lawrence Abbott, Sec. NYLIC; Jan. 2, 1932: The building "was partly finished by another architect [Hatch] at the time our firm took hold, and it was designed under the management of Wm. R. Mead, and it is also true that the actual design was made by Henry Bacon (designer of the Lincoln Memorial)." M-8 folder.
 21. Excerpted from the Landmarks Preservation Commission Metropolitan Museum Historic District Designation Report (LP-0955) (New York: City of New York, 1977).
 22. See above, note 21.
 23. New York Life Insurance Company, Archives.
 24. Letter, MM & W to Superintendent of Buildings, re amendment of Dec. 14, 1894, plan 442, in Block 170, Lot 6 folder, New York City Municipal Archives, Surrogates Court Building, New York.
 25. NYLIC, MM & W Archive, tube 186
 26. Ibid.

FINDINGS AND DESIGNATIONS

On the basis of a careful consideration of the history, the architecture and other features of this Interior, the Landmarks Preservation Commission finds that the Former New York Life Insurance Company Building, ground floor interior consisting of the Leonard Street entrance lobby, the elevator hallway, and the staircases leading from the entrance lobby to the first floor; first floor interior consisting of the elevator hallway, the former Banking Hall, also called the general office, the hallway to the east of the general office and the staircase leading from the hallway to the east of the general office to the second floor; second floor interior consisting of the upper level of the general office and its balconies, the hallway to the east of the general office, and portions of the suite of offices to the east of the general office; fourth floor interior consisting of portions of the suite of offices at the east end of the building; thirteenth floor interior consisting of the clocktower gallery at the western end of the building and the spiral staircase leading to the clocktower machinery room; fourteenth floor interior consisting of the clocktower machinery room; ground floor through thirteenth floor interiors consisting of the stairhall and staircase east of the elevator hallway; and the fixtures and interior components of these spaces, including but not limited to, wall, ceiling and floor surfaces, doors, stair railings, light fixtures, clock machinery, and attached decorative elements, has a special character, special historical and aesthetic interest and value as part of the 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 former New York Life Insurance Company Building is a monumental freestanding skyscraper in the neo-Italian Renaissance style; that it was constructed as the home office of the New York Life Insurance Company, one of the oldest American life insurance companies, chartered in 1841; that, highly successful throughout the nineteenth century and known as one of the "Big Three", it conducted business throughout America, South America, Europe and Asia; that recognizing the power of architecture to convey a corporate image, 346 Broadway served as a symbol of the company's prosperity, integrity and permanence; that it was designed in two campaigns by Stephen D. Hatch, a prominent New York architect, and by McKim, Mead & White, one of the most famous, productive and talented firms in American architectural history; that the Broadway tower pavilion is a very handsome example of the neo-Italian palazzo mode popularized by McKim, Mead & White, and that the building, although designed in two campaigns is a unified and impressive structure, and that its interiors are designed using excellent craftsmanship and lavish materials, typical of the finest buildings of the turn of the century; that they are designed in the neo-Renaissance style; that they bear the personal stamp of their architects; and that despite modern intrusions, they are of great architectural merit.

Accordingly, pursuant to the provisions of Chapter 21, Section 534, 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 Former New York Life Insurance Company Building, ground floor interior consisting of the Leonard Street entrance lobby, the elevator hallway, and the staircases leading from the entrance lobby to the first floor; first floor interior consisting of the elevator hallway, the former Banking Hall, also called the general office, the hallway to the east of the general office and the staircase leading from the hallway to the east of the general office to the second floor; second floor interior consisting of the upper level of the general office and its balconies, the hallway to the east of the general office, and portions of the suite of offices to the east of the general office; fourth floor interior consisting of portions of the suite of offices at the east end of the building; thirteenth floor interior consisting of the clocktower gallery at the western end of the building and the spiral staircase leading to the clocktower machinery room; fourteenth floor interior consisting of the clocktower machinery room; ground floor through thirteenth floor interiors consisting of the stairhall and staircase east of the elevator hallway; and the fixtures and interior components of these spaces, including but not limited to, wall, ceiling and floor surfaces, doors, stair railings, light fixtures, clock machinery, and attached decorative elements, 346 Broadway, Borough of Manhattan and designates Tax Map Block 170, Lot 6. Borough of Manhattan, as its Landmark Site.

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346 Broadway

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Figure 1: Ground floor lobby entrance, Leonard Street.

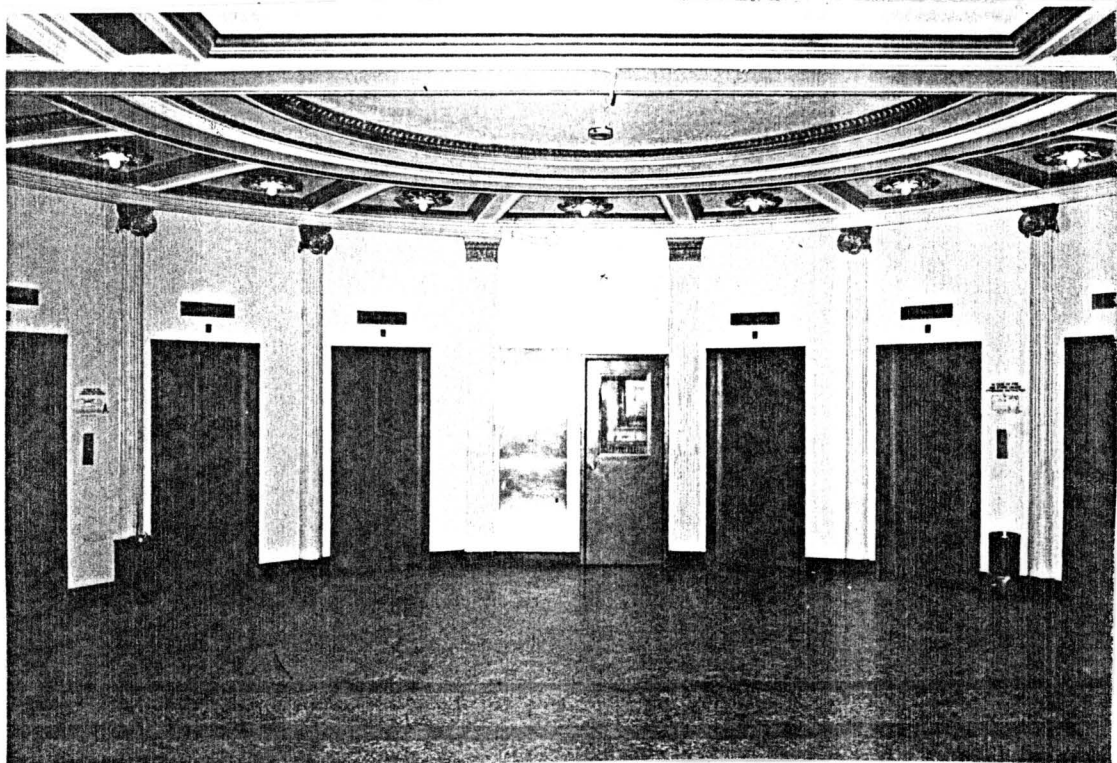


Figure 2: Ground floor elevator hallway.

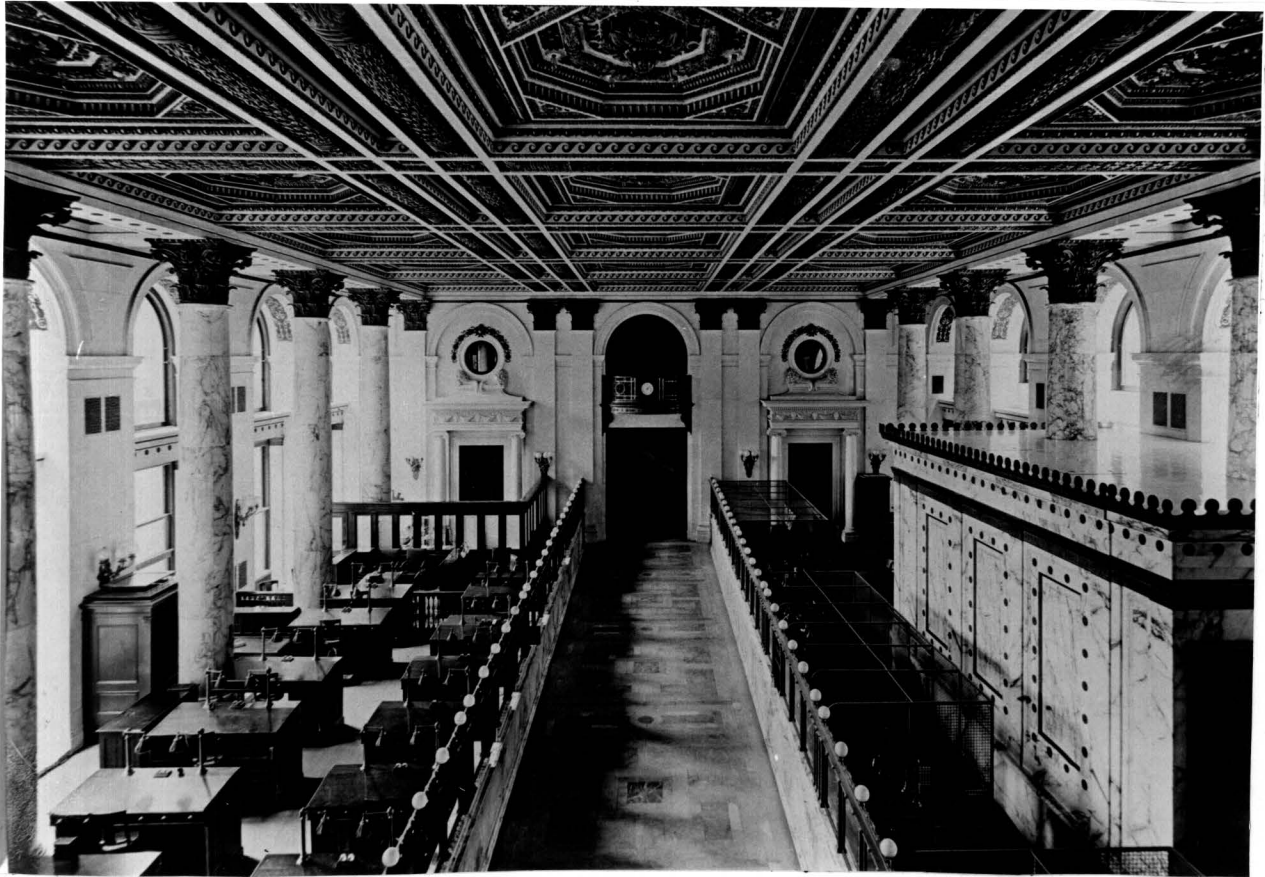


Figure 3: Old view, General Office.



Figure 4: General Office.

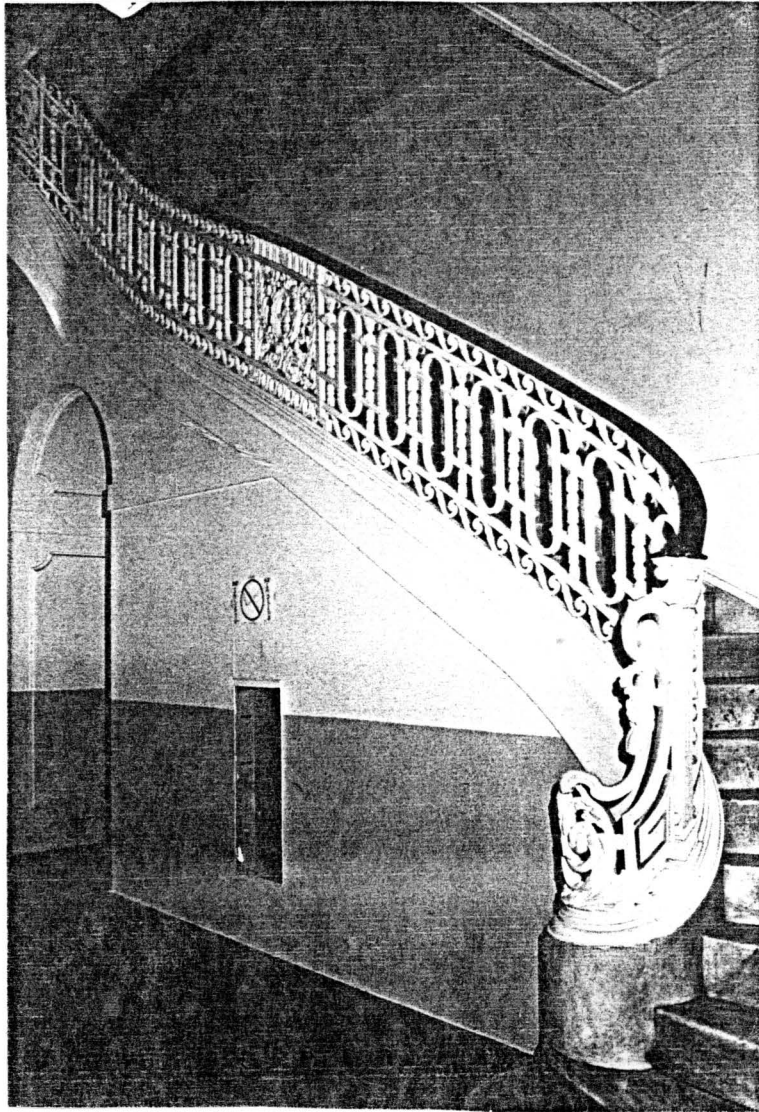


Figure 6: Stairhall to second floor offices.

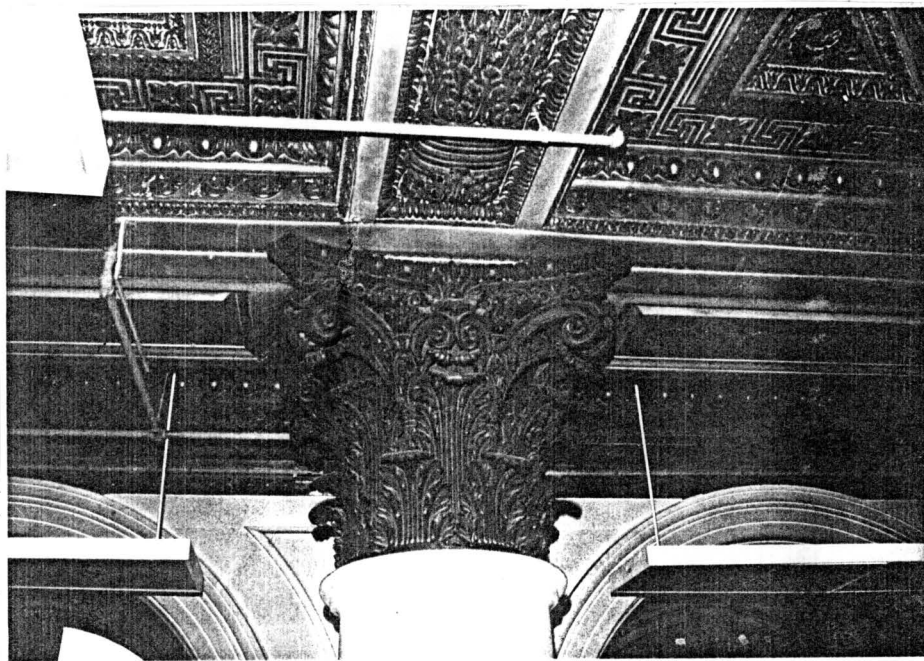


Figure 5: Column detail, General Office



Figure 7: Committee Room, second floor.

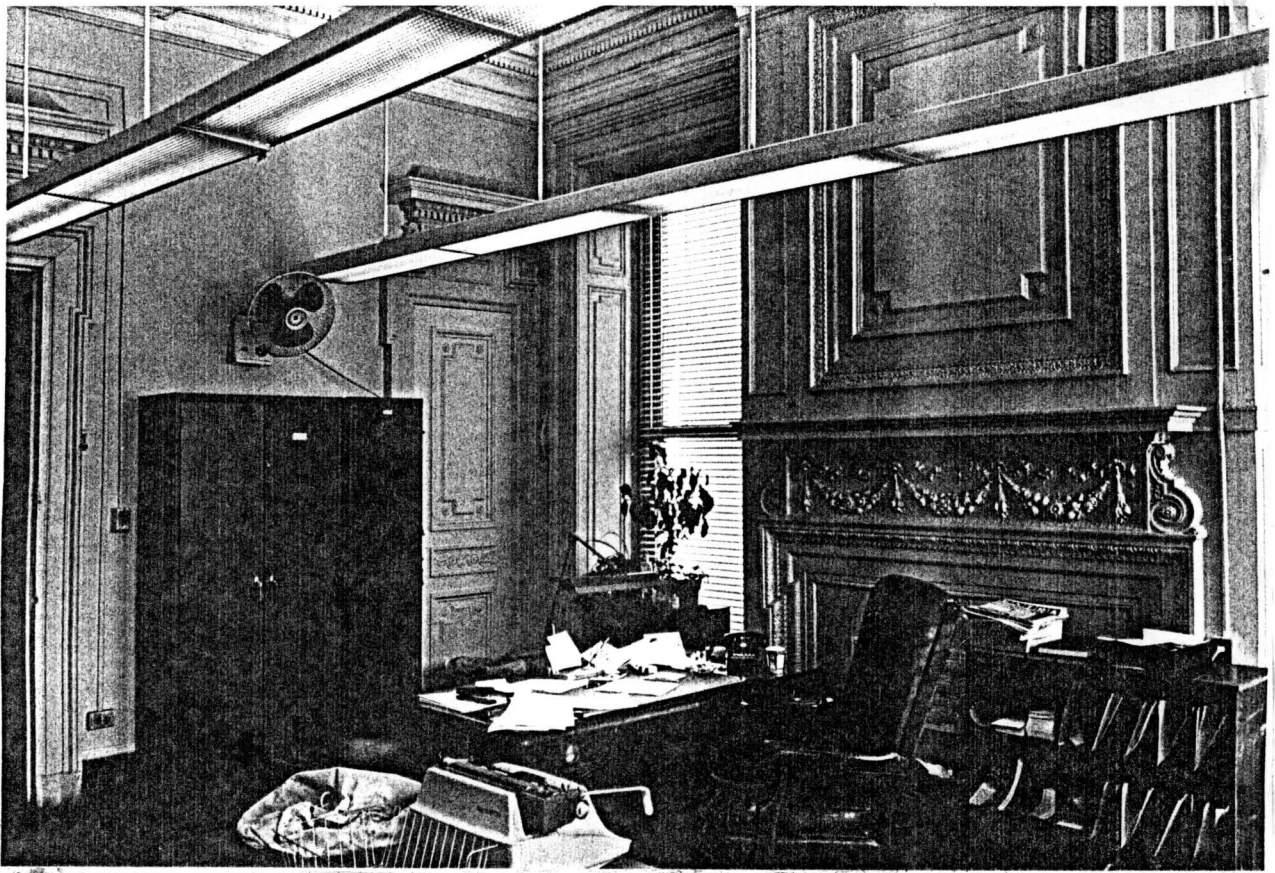


Figure 8: Executive office, second floor (south).

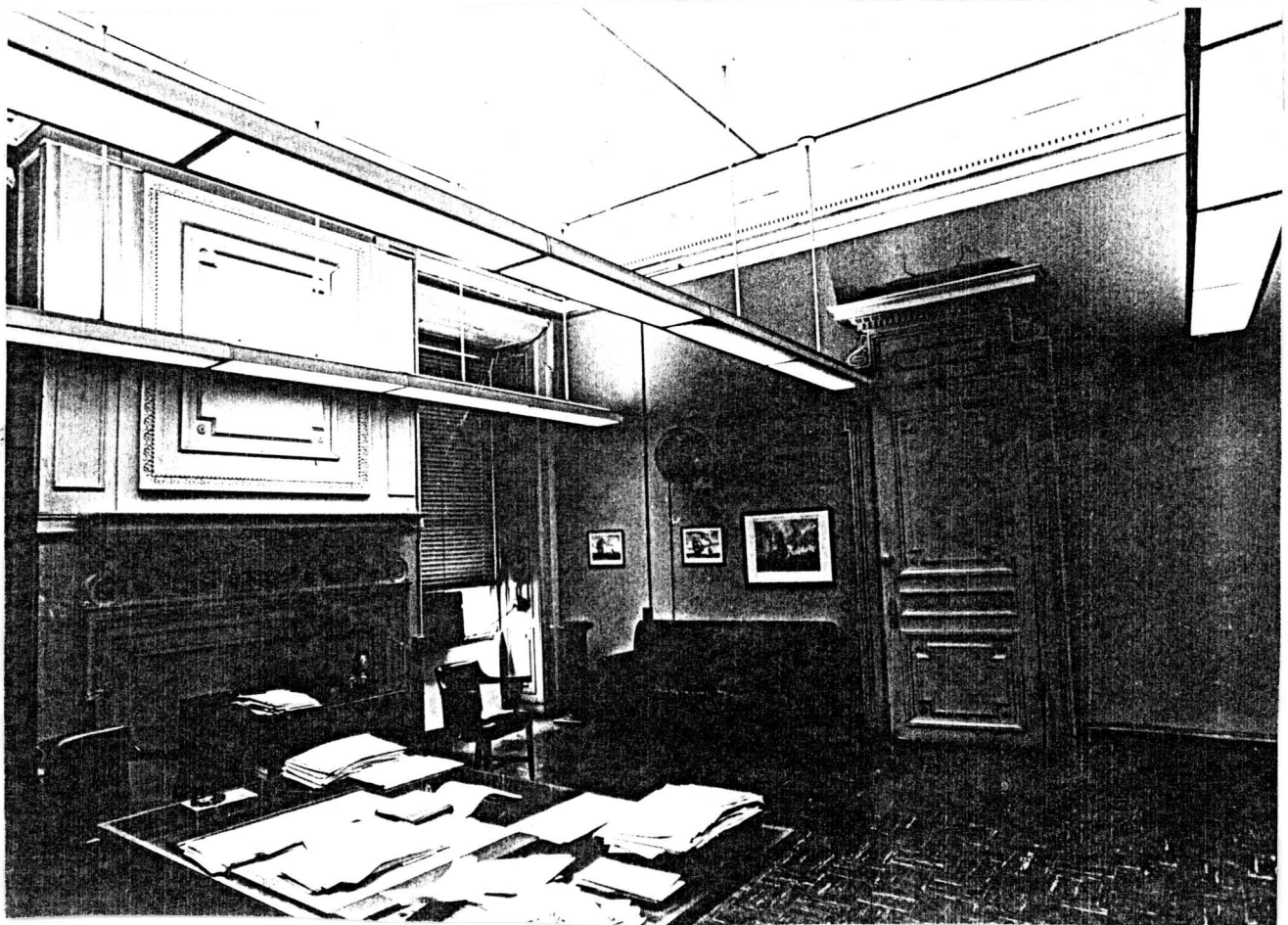


Figure 9: Executive office, second floor (north).



Figure 10: Anteroom, Presidential suite, fourth floor.

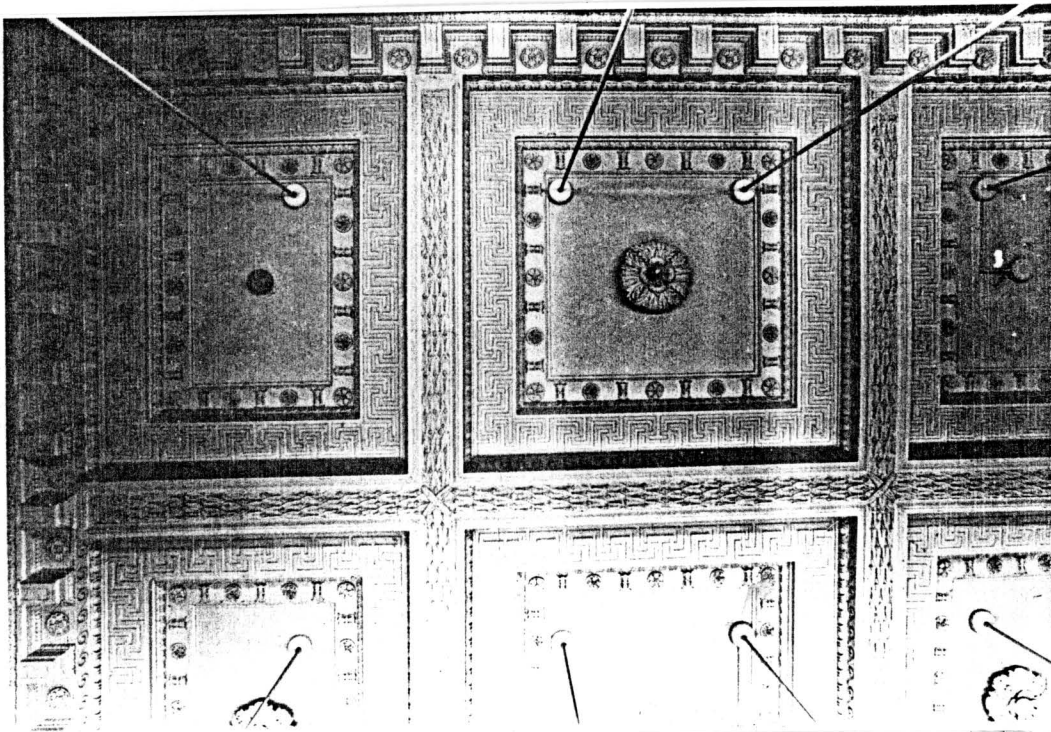


Figure 11: Ceiling detail, anteroom, Presidential suite, fourth floor.



Figure 12: Old view, President's Office, fourth floor.

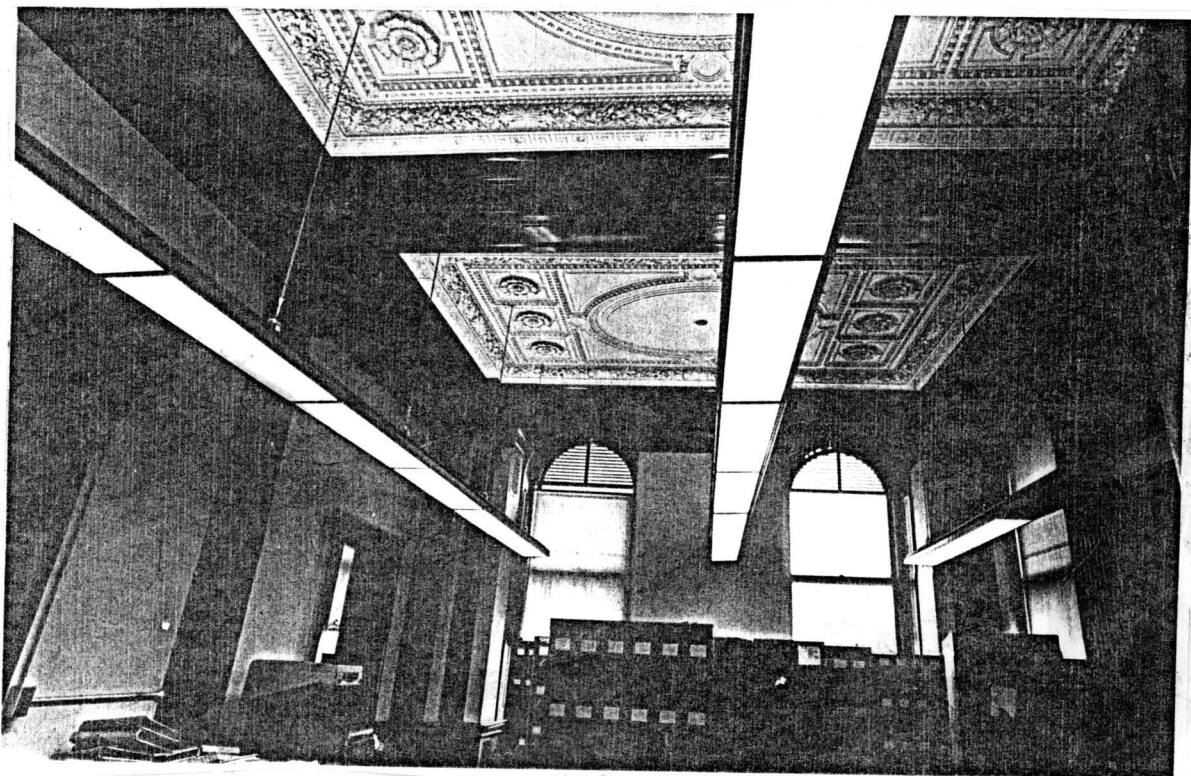


Figure 13: President's Office, fourth floor.

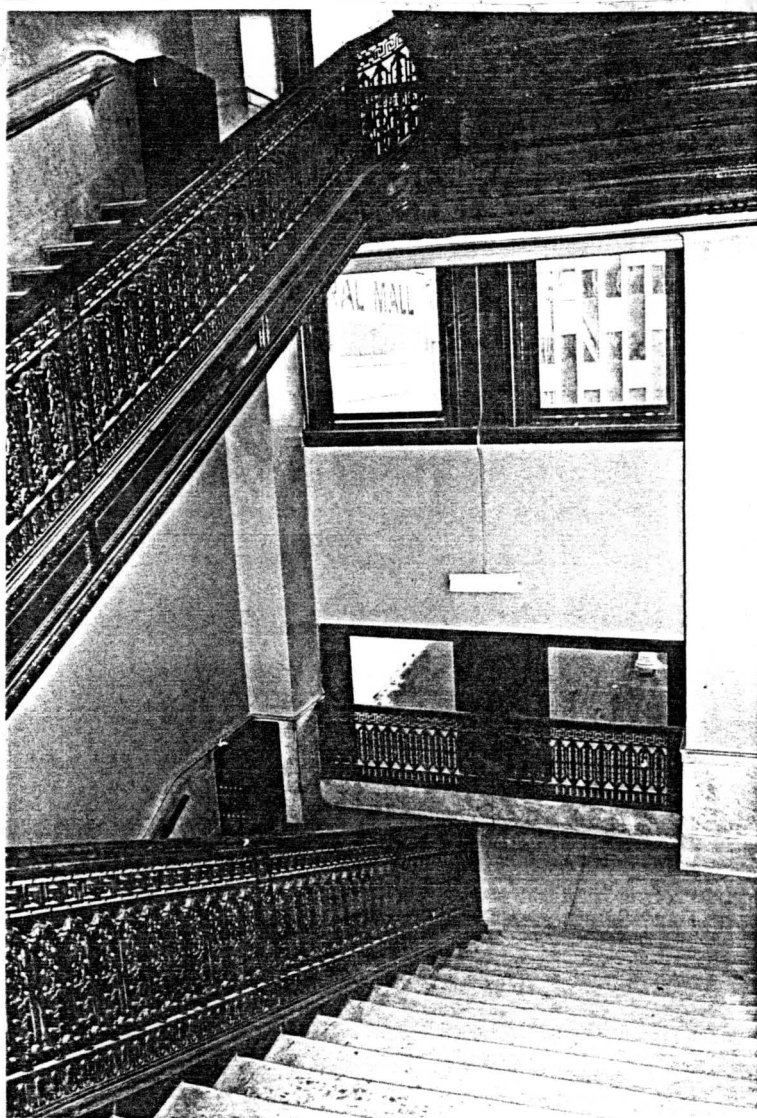
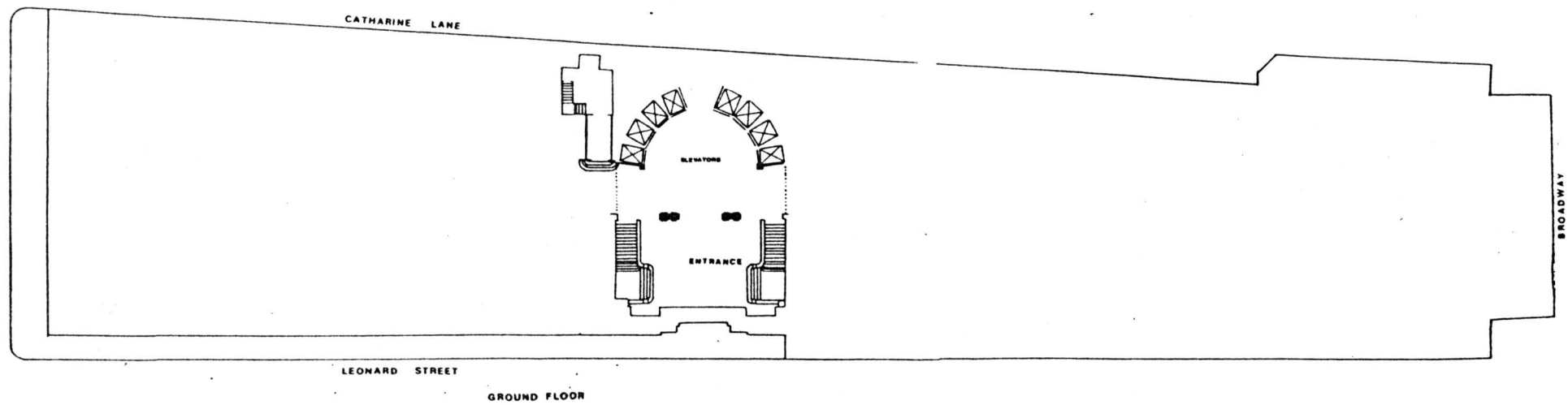
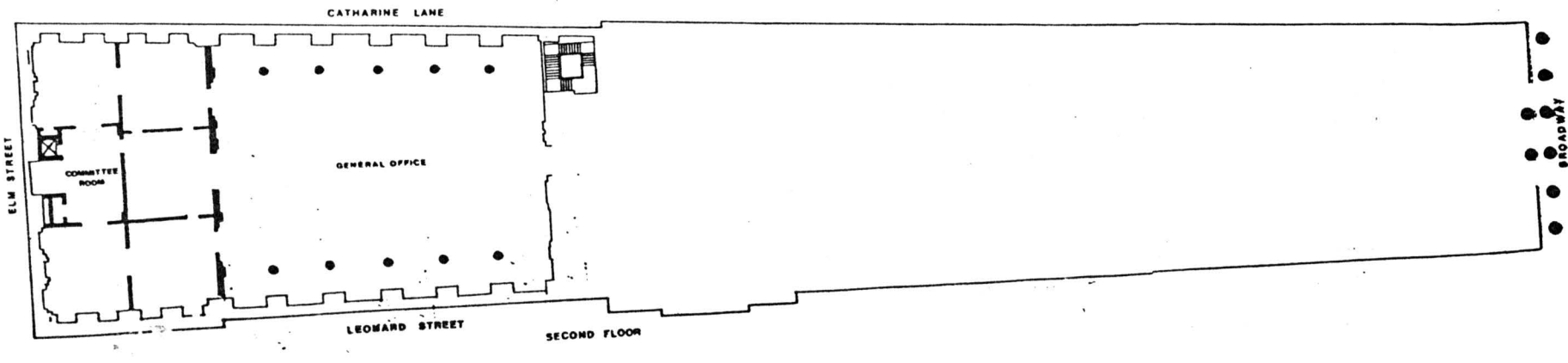
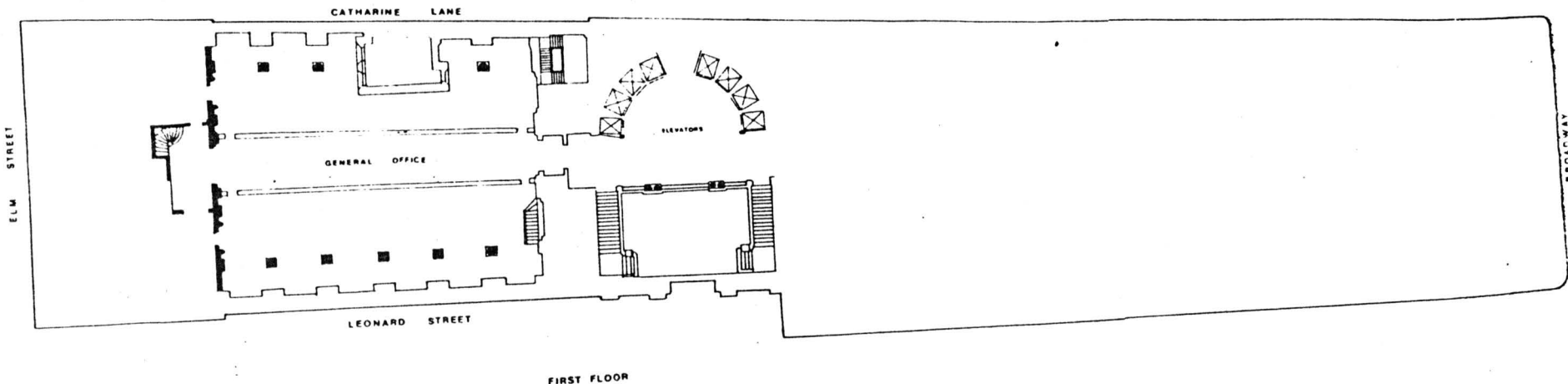


Figure 14: Stairhall (at fourth story).

Former New York Life Insurance Company Building Interior
346 Broadway
Manhattan



Former New York Life Insurance Company Interior
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Manhattan



Former New York Life Insurance Company Interior
346 Broadway
Manhattan

