

**CENTRAL SAVINGS BANK** (now Apple Bank for Savings), first floor interior consisting of the north, south, and west entrance vestibule and foyer, the main banking hall, and the two staircases leading from the first floor to the mezzanine floor level; the mezzanine floor interior consisting of the open passages above the north and south vestibules, the arcaded loggia with balustrade above the west entrance vestibule and foyer, the upper part of the banking hall, and the ceiling; and the fixtures and interior components of these spaces, including but not limited to, wall surfaces, ceiling surfaces, and marble floor surfaces, doors, stair and balcony railings, fixed counters, lighting fixtures, decorative ironwork, and attached decorative elements; 2100-2114 Broadway, Manhattan. Built 1926-28; York & Sawyer, architects.

Landmark Site: Borough of Manhattan Tax Map Block 1165, Lot 36.

On July 10, 1990, the Landmarks Preservation Commission held a public hearing on the proposed designation as an Interior Landmark of the Central Savings Bank, first floor interior consisting of the north, south, and west entrance vestibules, the main banking hall, and the two staircases leading from the first floor to the mezzanine level; the mezzanine floor interior consisting of balconies above the north and south vestibules, the main balcony above the west entrance vestibule, the upper part of the banking hall, and the ceiling; and the fixtures and interior components of these spaces, including but not limited to, wall, ceiling, and floor surfaces, doors, stair and balcony railings, lighting fixtures, fixed counters, decorative ironwork, and attached decorative elements; and the proposed designation of the related Landmark Site (Item No. 21).<sup>1</sup> The hearing was continued to September 11, 1990 (Item No. 5). Both hearings had been duly advertised in accordance with the provisions of law. A total of six witnesses testified in favor of the designation; a total of three testified in opposition. A total of five letters were received in favor of the designation; one letter was received in opposition.

## DESCRIPTION AND ANALYSIS

### Summary

The Central Savings Bank Interior is located within that bank's headquarters which was designed by the firm of York & Sawyer and constructed in 1927-28 in response to New York State's Branch Banking Law of 1923. This imposing building marked the bank's expansion to the Upper West Side from its former main office at Union Square. The architects demonstrated their appreciation for the organization that characterizes Beaux-Arts planning in their adaptation of the Central Savings Bank's great banking hall and its accessory spaces -- entrance vestibules, foyer, stairways, and mezzanine passages and loggia -- to the bank's irregular four-sided site. The bank interior displays the architects' skill in manipulating scale to create effective transitions between the low entrance sequence, the lofty banking hall, and the mezzanine loggia. The partners Philip Sawyer and W. L. Ayres and head draftsman Benjamin Moscowitz exhibited their ability, from the vantage point of the early twentieth century, to fuse stylistic attributes of other centuries -- the monumentality of the ancient Roman and the drama of the Baroque -- with High Renaissance prototypes. The architects achieved a degree of splendor visible only in a few buildings with their choice of rich materials and fine interior finishes. With this series of spaces the architects raised the routine practice of thrift to the level of an event. The designs of Samuel Yellin, craftsman and leading authority on the history and technique of decorative ironwork, complement York & Sawyer's interior scheme in their adherence to historic prototypes. This bank interior is one of the most impressive in the corpus of bank buildings from the York & Sawyer firm and an outstanding example of the best of the academic classical architectural tradition. The interior, now under the care of the Apple Bank for Savings, is remarkably intact.

### The Development of the Upper West Side

The Upper West Side, prior to the urbanization that occurred in the 1880s, was known as "Bloomingdale" and in the eighteenth century was comprised of working farms which were replaced by landed estates in the early nineteenth century. The first commercial structures were located in the village of Harsenville at or near the intersection of Broadway (the old Bloomingdale Road) and West 71st Street (Harsenville Lane which once connected the Bloomingdale Road to the Boston Post Road on Manhattan's East Side -- now Third Avenue).<sup>2</sup> While included in the Commissioner's Map of 1811, which platted a grid of avenues and streets in Manhattan as far north as 155th Street, the area remained essentially rural and most of the streets were not laid out until after the Civil War. The creation of Central Park, beginning in 1857, contributed to the growth of the areas around the park's perimeter, as did the establishment of Riverside Drive and Park north of 72nd Street for the area west of Broadway between 1876 and 1900. Although development proceeded slowly following the Financial Panic of 1873, by 1885 the Upper West Side had become the scene of the city's most intense real estate speculation.

Improved public transportation gave the development of the Upper West Side its biggest boost. The Ninth Avenue (Columbus Avenue) Elevated Railroad, completed in 1879 with stations at 72nd, 81st, 93rd, and 104th Streets, encouraged the area's growth. In 1900 the new Rapid Transit Commission started construction of New York City's first underground railway. The first Interborough Rapid Transit line commenced at City Hall, ran uptown to Grand Central Station, then west to Times Square, and continued up the West Side under Broadway and into The Bronx to its terminus at Van Cortlandt Park. With an express stop at 72nd Street, the intersection of Broadway, 72nd Street and Amsterdam Avenue became a busy transportation center. As the residential population grew, churches and schools followed and new commercial structures proliferated at the intersection of Broadway, West 72nd Street and Amsterdam Avenue.

### A Brief History of the Central Savings Bank<sup>3</sup>

The Central Savings Bank, chartered on April 9, 1859, as "The German Savings Bank in the City of New York," opened for business on July 1, 1859, in the brand-new Cooper Union Building (1853-59, a designated New York City Landmark), Third Avenue

and Astor Place. Founded by Jacob Windmueller, a native of Munster, Westphalia, this was a mutual savings bank and its first trustees were leading businessmen of the German-American community in New York, among them Daniel F. Tiemann (Mayor, 1858-60), Charles Godfrey Gunther (Mayor, 1864-66), financiers August Belmont and Edwin A. Oelrichs, and publisher Oswald Ottendorfer. Subsequently these were succeeded by other prominent Americans of German descent among whom were the piano makers Charles and Theodore Steinway, financiers James Speyer and Gustav Schwab, lawyer Carl L. Schurz, Jr., and Dwight D. Eisenhower, then President of Columbia University. In the field of banking, mutual savings institutions are a comparatively recent enterprise. Whereas commercial banking had its roots in quattrocento Florence, mutual savings banks -- banks managed for the benefit of the depositors -- originated in the early nineteenth century in Scotland, the United States, and England. The early founders of the mutual savings bank movement -- thrifty Scots for the most part -- encouraged skilled and manual wage-earners to pool their savings, offering a percentage return on investment, both to avoid poverty and, with any surplus, to extend assistance where it might be needed, thus benefitting the community at large. This system of thrift benefited the German-born immigrants to this country -- those who came as a result of the political revolutions in their homeland in the first half of the nineteenth century -- as they assimilated into a new culture.

In 1864 the German Savings Bank moved into the remodelled Napier House hotel (successor to the old Hotel Belvidere) at the southeast corner of Fourth Avenue and 14th Street opposite busy Union Square. Eight years later it was replaced by an impressive four-story stone building designed by Edward Hale Kendall in the Second Empire style.<sup>4</sup> Although this building was replaced by an apartment house in the 1950s, the successor bank still maintains a ground floor office at this corner. In 1918, the last year of the First World War, the bank changed its name from the German Savings Bank to the Central Savings Bank.<sup>5</sup>

After the war, the trend in the banking trade was toward greater centralization and away from the multiplicity of individual banking institutions; smaller banks merged and larger banks sought to create branches. On April 24, 1923, the branch banking bill, sponsored by the Savings Bank Association of the

State of New York, became law.<sup>6</sup> At its regular meeting the following month, the Central Savings Bank's board of trustees authorized the president, Hubert Cellis, to appoint a special committee, made up of members of the bank's committee on finance, to consider both the advisability of opening a branch and a suitable location.<sup>7</sup> Meanwhile, competitive savings institutions in Manhattan in large numbers announced branch openings as each took advantage of the new law.<sup>8</sup> Cellis reiterated to the board the problems faced by thrift institutions in general and by the Central Savings Bank in particular. Although financial strength was growing constantly, the number of depositors was dropping. During the war anti-German feeling accounted for a diminishing clientele, inducing the bank to change its name. But now it was the depositors' migration to the northern part of the city and beyond, as well as the federal government's Postal Savings program and the special deposit departments initiated by commercial banks, that were thinning the customers' ranks. He saw branch banking as the solution.<sup>9</sup>

At the trustees' June meeting the special committee was instructed to select a site for a branch bank.<sup>10</sup> The block bounded by Amsterdam Avenue on the east, Broadway on the west, with full frontages on both 73rd and 74th Streets, was recommended the following month. Mr. Cellis addressed the board: "As to the location of the proposed site, we can only say that it is the choicest location on the West Side." Persuaded, the Board authorized the committee to contract for the purchase of the block.<sup>11</sup> The proposed site consisted of two separate parcels, a southern parcel (lot 26) fronting on 73rd Street and a northern one (lot 32) fronting on 74th Street. Because of leases still in force in the northern parcel, the officers were instructed to purchase the southern parcel first. Although this parcel was also encumbered with existing leases -- the last of which would expire on May 1, 1926, the Central Savings Bank trustees purchased the southern parcel on November 15, 1923,<sup>12</sup> deciding to postpone any building activity until all the leases had expired. They took a five-year lease on a temporary facility at 77th and Broadway on March 10, 1924.<sup>13</sup> The initiative to purchase the northern parcel, recommended by the committee in July, 1925, was delayed by Mr. Cellis' death the following month. It was not until January 6, 1926, that the Bank's trustees could acquire the remainder of the block.<sup>14</sup>

Mr. Cellis' successor, the former first vice-

president Adolph Koppel, appointed a building committee which included himself and the new first vice-president, August Zinsser. The proposed building was described in detail in the Building Committee's report in March, 1926 -- a banking hall 70 to 80 feet high had already been projected as early July, 1923.<sup>15</sup> The building committee presented the plans prepared by York & Sawyer in May and these were approved. But in August Mr. Koppel also passed away and Mr. Zinsser assumed the bank's presidency, a position he held until 1941.<sup>16</sup> The New Building Application was filed on December 9, 1926, and Zinsser contracted with Spencer, White & Prentis, Inc. to demolish the buildings already on the site and to excavate for the foundations of the new bank building the following month; in May, 1927, he contracted with Hegeman-Harris Co., Inc. to construct the new building. The Central Savings Bank at 2100 Broadway was completed on November 13, 1928.

The new Central Savings Bank building interior impressed the bank's trustees and staff as much as it did the general public. Even before it was finished, the trustees resolved that upon the new building's completion it would become the bank's main office; the old headquarters downtown at Fourth Avenue and 14th Street would continue as a branch. When, on December 8, 1928, the temporary office was moved into the new building, the number of new accounts increased significantly. Two years later August Zinsser directed the attention of his trustees to the growth of the bank's "uptown" office in the two years of its operation.<sup>17</sup>

#### Banks and Architectural Imagery<sup>18</sup>

The freestanding bank building, although not a new building type, became more prevalent at the end of the last century when the savings bank industry made itself more accessible to the individual depositor. Edward Hale Kendall's German Savings Bank (1872) on Union Square was an early example in the Second Empire style. Robert W. Gibson's building for the Greenwich Savings Bank (1892) at Sixth Avenue and 16th Street marked a return to the classic orders from the intervening Queen Anne and Romanesque Revival styles. Other examples of classically-inspired bank buildings include the Bank for Savings (1892) at 22nd Street and Fourth Avenue, designed by Cyrus L. W. Eidlitz; McKim, Mead & White's Bowery Savings Bank (1893-95, a designated New York City Landmark) at Grand Street and the Bowery; and R. H. Robertson's New York Bank for Savings (1896-97, a designated New York City Landmark) at Eighth

Avenue and 14th Street. Historic associations with the civic pride that gave rise to the treasuries and temples built in ancient Greece have prompted architects to return to this classical prototype. The architects of ancient Rome introduced a spatial factor to the prototype, linking the idea of civic pride with their designs for large public shelters, law courts and baths. This ancient Roman innovation was revived by Renaissance architects and, repeated subsequently in a multitude of variations, became the source for the new banking temples cited above. Kendall's German Savings Bank building was one such variation. Forty years later York & Sawyer strongly endorsed this traditional model for the firm's numerous bank building commissions, bringing to it an academic refinement until then unseen in this country.

#### York & Sawyer<sup>19</sup>

Four of the five partners in the York & Sawyer firm -- Edward Palmer York (1863-1928), Philip Sawyer (1868-1949), Lindley Murray Franklin (1875-1960), and William Louis Ayres (1874-1947) -- had received their earliest professional training in the office of McKim, Mead & White<sup>20</sup> where the spirit of the Italian Renaissance was adapted to the requirements of modern commercial and public buildings and the monumental tradition in American architecture was born.<sup>21</sup> Sawyer asserted that in the 1890s the McKim, Mead & White office had offered the best opportunity for experience, the most diverse criticism, the best ideas of planning, design and construction, and a setting of architectural professionalism.<sup>22</sup>

York was born in Wellsville, New York, the son of a banker. Studying architecture at Cornell from 1887 to 1889, he then entered the office of McKim, Mead & White in 1890 where he became Stanford White's assistant and supervised the construction of the Governor Levi P. Morton house (1896-1898) at 681 Fifth Avenue (demolished). In 1898 he established his own practice in partnership with Philip Sawyer. Sawyer was born in New London, Connecticut, but grew up in Washington, D.C. He first studied engineering and then architecture at Columbia University. In 1889 he worked as an engineer for the Fort Payne Coal and Iron Co., near Birmingham, Alabama, and the following year for the United States Geological Survey in the Sangre de Cristo mountain range of New Mexico and in Yellowstone. In 1891 he entered the office of McKim, Mead & White, only to leave a year later for the Ecole des Beaux-Arts in Paris where he was in

Odilon Redon's atelier.<sup>23</sup> His sketchbooks reflect not only his itinerary on the continent but his enthusiasm for recording the details and component profiles of the architectural monuments he visited, especially the examples of classical antiquity. He returned to the McKim, Mead & White office in 1894.

William Louis Ayres was born in Bergen Point, New Jersey. After receiving a B.S. degree in electrical engineering from Rutgers College in 1896, Ayres entered the McKim, Mead & White office the following year. Ayres and L.M. Franklin were hired away from McKim, Mead & White by York and Sawyer about 1901 and both were made partners in 1910. The individual strengths of the future partners were complementary. Sawyer's recollection of his days at McKim, Mead & White was that York had a desk while he, himself, worked at a drafting table. York was occupied with overall management, organizing programs and winning good clients. He was also counselor and critic. Sawyer's greatest pleasure was "rounding out" a building on paper to its last details.<sup>24</sup> At the York & Sawyer firm, as at McKim, Mead & White after 1890, any one of the partners might be responsible for a commission. For example, the Bowery Savings Bank (1923) at 42nd Street and Park Avenue was York's commission and Louis Ayres was the designer. The Greenwich Savings Bank (1922-24, a designated New York City Landmark) was designed by Sawyer.<sup>25</sup> Ayres collaborated on many of the firm's projects, including the Central Savings Bank, but the Rutgers College commissions of 1908 and 1924-1932 are most likely his, as is the Brick Presbyterian Church (1938-40) on Park Avenue at 91st Street. The firm's head draftsman, Benjamin Moscovitz, also participated in the design of the interior of the Central Savings Bank.<sup>26</sup>

York & Sawyer designed hospitals, collegiate and federal buildings, and won a number of ecclesiastic and residential commissions, but the firm is best known for its bank buildings. After a decade of practice, a whole sequence of the work of the York & Sawyer firm -- including several banks -- was discussed and illustrated in *The Architectural Review*.<sup>27</sup> The Franklin Savings Bank, 42nd Street and Eighth Avenue (1901, demolished) appears to have been the firm's first bank commission. York & Sawyer went on to design other major banks in New York and elsewhere, including the Provident Savings Bank, Baltimore (1902); the National Commercial Bank, Albany (1903); the American Security & Trust



Company, Washington (1904); the Rochester Trust & Safe Deposit Company, Rochester, New York (1905); the Guaranty Trust Company, Broadway and Liberty (1912, demolished); the Federal Reserve Bank, 33 Liberty (1919-24, a designated New York City Landmark); the Bowery Savings Bank, 110-116 East 42nd Street (1923); the Greenwich Savings Bank, 1352-1362 Broadway (1922-24, a designated New York City Landmark); and the Central Savings Bank, 2100-2114 Broadway (1926-28, a designated New York City Landmark and Interior Landmark). These bank buildings illustrate the evolution of York & Sawyer's work in the representation of academic classicism during the first quarter of this century.

The popularity of the York & Sawyer firm as bank architects did not rest solely on their academicism nor on the practical experience their working with the banking profession gained for them. Rather it is the imaginative selection and combination of academic classical prototypes with which they dramatized the activity of banking that they continued to win commissions from bank building committees. Here with the Central Savings Bank, as they had with the Greenwich Savings Bank, York & Sawyer employed low-ceilinged vestibules leading to vast, well-lit and richly finished banking rooms. In the design for the Central Savings Bank they synthesized these attributes of Baroque architecture with the building's predominant Italian High Renaissance style. The success of this synthesis of time-honored precedents demonstrates the measure to which York & Sawyer were able to suggest that banking was a ritual and that their bank buildings were appropriate sanctuaries for the practice of this ritual.

#### Samuel Yellin<sup>28</sup>

Samuel Yellin (1885-1940) was one of the finest metal craftsmen of the twentieth century. His workshop in Philadelphia produced original metalwork for banks, hospitals, colleges, churches, libraries, government buildings, private residences and universities. Born in Galicia, Poland, Yellin was apprenticed to a blacksmith at the age of seven, and became a master craftsman at the age of 17. Between 1902 and 1905 Yellin travelled across Europe working in different shops and studying the finest medieval metalwork. With little opportunity to produce original ironwork in Europe, he immigrated in 1906 to the United States, settling in Philadelphia. Yellin was engaged by the Philadelphia Museum School of Industrial Art (now the Philadelphia College of Art) to organize classes, and in 1909 established his own

studio.

In 1910 Yellin was commissioned by architect Christopher LaFarge to design a gate for the estate of J. Pierpont Morgan at Glen Cove, Long Island.<sup>29</sup> This iron gate initiated the steady stream of commissions that would sustain a workshop that at its busiest employed 200 craftsmen. Yellin's work was the subject of an exhibition at the Philadelphia Museum in 1911. He expanded his operations and in 1915 had Mellor, Meigs & Howe design for him a new studio building at 5520 Arch Street, complete with library and museum for which he designed the wrought-iron window grilles and other metal components. In 1920 Yellin won the competition for the ornamental ironwork for the Federal Reserve Bank in New York, his first collaboration with York & Sawyer. Other Yellin commissions included: Grace Cathedral, San Francisco; the Clark Library, Los Angeles; Federal Reserve Board Building, Chamber of Commerce and the National Cathedral, Washington, D.C.; United States Courthouse, Sarasota, Florida; Curtis Institute of Music, Philadelphia; buildings for Bowdoin College, Harvard, Northwestern, Pittsburgh, Princeton, and Yale Universities, and the University of Pennsylvania; and numerous private residences. He was acknowledged as a leading authority on the history and technique of decorative ironwork. His craftsmanship won him many awards including the American Institute of Architect medal in 1920. His careful study of the medieval and Renaissance masters enabled him to craft ornamental ironwork which perfectly complemented the academically refined architecture for which York & Sawyer was known.

#### The Design of the Interior of the Central Savings Bank

York & Sawyer met the challenge posed by the Central Savings Bank's irregular site. Sawyer's Beaux-Arts training and his success in accommodating Broadway's diagonal path with the plan of the Greenwich Savings Bank served him well here. In plan (Plates 2A and 2B), the architects reserved the larger rectangular space -- the width of the block at West 73rd Street and the length of the block along Amsterdam Avenue -- for the high-ceilinged banking hall desired by the Bank's trustees and used the remaining triangle to accommodate the Broadway entrance vestibule and foyer, the flanking, ground-story offices, and the two stairways. The vestibule and foyer are used to re-align the entrance axis from Broadway to that running at right angles to the banking room's long axis stretching from the West

73rd Street entrance to the West 74th Street entrance. On the mezzanine level, above the Broadway entrance and flanking ground-story spaces, the architects created more office space in the form of a wedge-shaped loggia overlooking the banking room. Two stairways permit access up to the loggia from the banking hall floor. Also at mezzanine level are the passages above the screens across either end of the banking room. The walls, ceilings, and balustrades encompassing the loggias and passages are visible from the banking room floor.

To enter the banking hall from outside the building is an experience both dramatic and exhilarating, sensations hardly associated with the practical character of banking. The three entrances to the building from the street -- the revolving doors in the West 73rd and West 74th Street entrances and the sequence of vestibule and foyer from Broadway -- are low, understated to maximize the impact of the lofty banking hall beyond. The spare, paneled, sandstone walls of the Broadway vestibule and foyer (Plate 3), the relatively subdued polychromatic marble geometric patterns underfoot and the muted hues of the molded and burnished flat ceilings, are a foil calculated to enhance the brilliant effect of the banking hall.

The design of the spacious banking hall and the organization of its richly finished fabric are complex and subtle. Stylistically, the hall evokes the architecture of the Italian High Renaissance (Plate 4). The scale of the hall is monumental and its architectural components, despite their interior location, are those more familiarly associated with the exterior design of a building.<sup>30</sup> A major order of six piers on each of the hall's long sides carries the lateral arches which support the hall's great barrel vault. The sandstone ashlar walls are rusticated. Two strong horizontal elements balance the substantial vertical components; a continuous water table incorporates the bases of these piers and the uppermost course is a denticulated running cornice. Behind the major order of piers a minor order is apparent at mezzanine level -- in the screens across the West 73rd and West 74th Street entrances (within the banking room's north and south alcoves), and underneath the Greek key fret running below the windows in the east wall and below the west wall arcade. But it is the textures and colors of the pavement's reflective surface of polished, polychromatic marble and the lofty grid of the deeply coffered and gilded barrel vault, in contrast with the monochromatic sandstone walls, which dispel the

exterior allusion. The geometric patterns in the pavement (alternating squares and circles within squares) and over the surface of the barrel-vaulted ceiling (octagonal and square coffers) are the modular element establishing the room's monumental scale.

The great oblong tellers' counter of *mondragone* marble, situated in the middle of the banking hall, announces the hall's function. Yellin's tellers' grilles still remain at the north and south ends of the counter. His cresting of spikey, halberd-like, foliated finials is intact. A ferrous complement to the sixteenth-century aspect of the hall, these cresting elements are rough-cast and their design suggests historic authenticity.

The stairways ascend, tunnel-like, through the building's fabric to the loggia overlooking the banking hall (Plate 5). The loggia's convex southern wall and its concave northern wall were conceived to bring visual relief to what might otherwise have been a cramped and uncongenial space. By introducing the blind arch with its doorway and the flanking lower doorways (Plate 6) into the concave north wall, the architects transposed the scale of the banking room to that of the loggia. The loggia ceiling's hexagonal pattern, smaller than the grid of octagons and squares of the banking hall vault, confirms this transposition.

The exterior aspect of the banking hall's interior elevations -- the thick piers and the rustication -- suggests the High Renaissance Veronese architect and engineer of fortifications, Michele Sanmicheli.<sup>31</sup> Sawyer, Ayers and Moscowitz acknowledged Sanmicheli's contemporaries as well; architectural details like the Greek key frieze and the deep coffering suggest Giulio Romano at the Palazzo del Te in Mantua and Antonio da San Gallo the younger's work on the Farnese Palace in Rome. The grand scale of the banking hall evokes an ancient Roman basilica or bath, but the architectural vocabulary is that of the High Renaissance. York & Sawyer, working in the early twentieth century, could draw upon a variety of sources to achieve a desired effect. Even the drama of the Baroque -- the controlled approaches to the vast banking hall, the polished polychrome marbles, and the allusion to historicity -- was assimilated to intensify the experience of the space.

#### Description of the Interior of the Central Savings Bank<sup>32</sup>

*The Broadway Vestibule.* From Broadway the building is entered through an irregularly four-sided vestibule (Plate 3, seen beyond the Foyer). The

vestibule's polychromatic pavement pattern consists of angulated strips of polished marble, contained within an outer border of polished black slate. The paneled sandstone walls, above a polished black slate base, are penetrated by radiator grilles of wrought iron, turned and hammered in the workshop of Samuel Yellin. Above the radiator in the wider, north wall there is an inscription.<sup>33</sup> The dark metal, Broadway double entrance doors and sidelights contain single sheets of plate-glass protected by raised grilles of twisted iron rods. A revolving doorway, containing four plate-glass doors protected by the twisted, raised grilles, fills two-thirds of the foyer entrance. Incised designs ornament the interior of the revolving door housing. In the entrance's remaining third there is a single, plate-glass side door and raised grilles. Fixed at the foot of each pane of the six-paned transom overhead there is a stylized wrought-iron flower on a long, leafy stem, the work of the Yellin atelier. The door frame and the transom muntins are articulated with twisted iron rods. The plaster coffered ceiling is painted to resemble burnished iron. From a foliated boss in the ceiling's center hangs a lantern; its simple iron frame holds sides, a rounded top and bottom, of opaque glass.

*The Foyer.* The plan of the foyer is irregularly octagonal; the right angle axis off of Broadway is realigned approximately 40 degrees to accord with the east-west axis of the banking hall beyond (Plate 1). The foyer's polychromatic pavement pattern (Plate 3) is bordered with polished black slate. The paneled walls (Plate 4), above a polished black slate base, are revetted with sandstone. The north and south wall surfaces are penetrated by wrought-iron radiator grilles, turned and hammered in the atelier of Samuel Yellin. The revolving door housing projects into the foyer. The foyer's coffered, plaster ceiling is colored to look like burnished iron. From its center depends an open-work lantern of wrought iron fabricated by Samuel Yellin. The soffits of the polished, mondragone marble banking hall entrance architrave are set within the foyer's doorway to the banking room.

*The West 73rd Street Vestibule.* This vestibule consists of a revolving door and its housing. An incised design ornaments the interior of the revolving door housing. The pavement is travertine with tesserae margins set in black slate (Plate 7). The plate-glass doors are dark metal with the raised grilles of twisted rods. The door posts are articulated with paired, twisted rods; the lintel with a molding of small

shields. Above the revolving door there is a transom of plate glass screened by a broad panel of decorative iron, wrought in the Yellin atelier.

*The West 74th Street Vestibule,* though currently blocked, sealed and unused, is treated in the same manner as the West 73rd Street vestibule.

*The Banking Hall.* The public area of the banking hall is paved with polychrome marble squares (Plate 4).<sup>34</sup> Twelve monumental piers, six on the east side (Amsterdam Avenue) and six on the west (Broadway side), carry lateral arches in "support" of the vast banking room's deep barrel vault.<sup>35</sup> The piers, as well as the north and south walls and the walls within the alcoves, rise from a water table of smooth-faced ashlar sandstone on a polished black slate base. The piers, the north and south walls and the walls within the alcoves are revetted with smooth-faced ashlar sandstone rustication. A continuous dentiled cornice caps the piers and the walls. Within this monumental order a minor order is apparent; characterized by a Greek key frieze running at the level of the mezzanine loggia on the banking hall's west side and reappearing at the foot of the large windows on the banking hall's east side, the minor order encompasses the polished marble screens within the banking room's north and south alcoves as well.

Five large windows, the soffits of which are smooth-faced ashlar sandstone, fill the arches on the banking hall's east side.<sup>36</sup> Fitted below each of these large windows are heating ventilator grilles. Below the Greek key frieze are paired, single-pane casement windows. Heating ventilator grilles are flush with the window sills. Two heating ventilator grilles are set within the foot of each pier and one under each of the casement windows. The center three of the five arches on the banking hall's west side open to the mezzanine loggia; their soffits are smooth-faced but the arches' intrados are paneled. Within each arch are the mezzanine's polished travertine balustrades. The west wall's two extreme arches are blind and inscribed as memorials to the bank's trustees. The minor order is distinguished by the polished mondragone marble architrave and entablature of the Broadway foyer entrance and the double openings to the north and south offices. Below the memorials in the extreme arches are the polished mondragone marble architraves of the doorways to the mezzanine stairways. A flight of six polished travertine steps leads up to the landing within the doorway. Yellin-designed, wrought-iron flag brackets (four in all) are attached to the piers flanking the eastern wall's central window and the

western wall's central arch. Two heating ventilator grilles are set into the face of the water table of each pier. The plaster expanse of the barrel-vaulted ceiling is deeply molded with a busy geometry of octagonal and square coffers.<sup>37</sup> Three large bronze chandeliers (Plates 4 and 8) hang from medallions equally spaced along the ceiling's center.<sup>38</sup>

Barrel-vaulted alcoves extend the north and south ends of the banking hall (Plate 7). Large radiator grilles are set into the east and west walls of both alcoves. The vaults' wide, ashlar sandstone soffits are paneled; the vaults' surfaces are coffered. A large round-headed window fills each of the alcoves above the marble entrance screens.<sup>39</sup> Iron standards with foliated finials, the work of the Yellin atelier, support the glazed barriers fronting the lower part of each window. A bronze chandelier hangs within each of these alcoves.

The banking hall's minor order is most distinctly articulated in the nearly identical polished travertine marble screens across the West 73rd and 74th Street entrances -- each screen carries a passage at mezzanine level from one side of the banking room across to the other (Plate 7).<sup>40</sup> An order of Renaissance Corinthian pilasters supports an entablature and balustrade above.<sup>41</sup> Engaged Renaissance Corinthian columns supporting round pediments with coffered intrados mark the entrances at the center of each screen. The entrance architrave is of polished mondragone marble. An open-work bronze clock face is centered within each pediment; ornamenting the top of each pediment is a pierced marble rinceaux cresting. Corinthian pilasters define the screen's paneled surface. The marble of the four longer, lower panels is pierced in a decorative pattern; these grilles cover radiators.

The continuous tellers' counter area in the center of the banking room is of polished mondragone marble. A lower wall of the same material extends southward from the main tellers' enclosure. Remnants of the tellers' screen, designed by Samuel Yellin, exist at the counter's southern end and partially at the northern end flanking the gate. Yellin's cresting for the screen -- wrought-iron spear-like foliate forms punctuated by taller finials representing flowering stems in baskets -- still runs the counter's full circuit.<sup>42</sup>

*Stairways and Mezzanine.* Two enclosed stairways of polished travertine rise within the banking room's western wall from the main floor to the mezzanine

loggia; each is two flights with landings paved in travertine and polychrome marble (Plate 5). The walls within this tunnel-like space are of rusticated sandstone ashlar. The canted ceiling above the long flight, segmental in section, is articulated with shallow coffers. Each stairway emerges from below a segmental arch at either end of the mezzanine loggia. The handrails and balusters are from the Yellin atelier.

The walls, up to the denticulated cornice, are rusticated sandstone ashlar (Plate 8); above the cornice they are smooth-faced sandstone ashlar. Three arched windows in the western (Broadway) wall correspond to the arcade overlooking the banking hall.<sup>43</sup> The narrow, convex, southern wall is broken only by the segmentally-headed stairway arch (Plate 9). The wider, concave, northern wall is more symmetrical (Plate 6): a blind arch, the same dimensions as those of the windows and the arcade, is flanked by lower, segmentally-headed arches -- one to the stairway and the other to an adjoining room (not within the designated interior). A doorway with pedimented architrave, centered within the arch, leads to the same room. Within the arch-head itself is a segmentally-headed window architrave; the window is a single-paned plate-glass casement. Three bronze chandeliers depend from the coffered ceiling, painted to simulate wood grain.<sup>44</sup>

#### Subsequent History

Central Savings Bank merged with the Harlem Bank for Savings in 1981; the Harlem Bank for Savings was renamed the Apple Bank for Savings in 1983. The bank's interior is remarkably intact, thanks to the care of the current owners, although there have been minor modifications to accommodate the changing needs of banking technology and security. The West 74th Street entrance has been closed off. The greater part of the tellers' screen -- the long eastern and western sides, designed by Samuel Yellin, has been removed and replaced by transparent cast-acrylic infill resting on the top of the tellers' counter and secured within Yellin's original metal framework. Two rows of square coffers in the banking room ceiling have been pierced to accommodate down spots lighting the tellers' area below.

*Report prepared by Charles Savage,  
Research Department*



## NOTES

1. The Central Savings Bank interior had been heard twice previously: on May 30, 1974 (LP-0855, Item No. 1) and continued to June 25, 1974, July 23, 1974, and October 8, 1974; and on September 14, 1982 (LP-1388, Item No. 5), continued to January 11, 1983 (Item No. 4) and to February 8, 1983 (Item No. 3).
2. The Jacob Harsen farm house stood on the west side of the Bloomingdale Road (Broadway) between the present West 70th and 71st Streets.
3. The following have been cited in this section: Reginald Pelham Bolton, *The Path of Progress* (New York: The Central Savings Bank, 1928); *By-Laws of the Central Savings Bank in the City of New York* (New York: 1929); *Central Savings Bank, 1859-1934 - Diamond Anniversary* (New York: 1934), n.p.; *Central Savings Bank - Statement July 1, 1919*; *Central Savings Bank - Statement January 1, 1920*; *Charter and By-Laws of the German Savings Bank in the City of New York* (New York: Sudhaus & Erlenkoeter, 1888); *German Savings Bank in the City of New York, Statement January 1, 1901* (New York: Charles Erlenkoeter Estate, 1901); *German Savings Bank in the City of New York - Statement January 1, 1911* (Adolph Engel, 1911); *German Savings Bank - Statement January 1, 1917*; *German Savings Bank - Statement July 1, 1918*; *Records - Board of Trustees, Central Savings Bank*, vols. 5 and 6, 1923-1931; New York City, Department of Buildings, Manhattan, Plans, Permits and Dockets, Block 1165, Lots 28 & 36, NB 609-1926; Franklin J. Sherman, *Modern Story of Mutual Savings Banks* (New York: J.J. Little & Ives Co., 1934).
4. Edward Hale Kendall obituary, *American Architect & Building News* 71, no. 1316, (March 16, 1901), p.81. This commission followed the important Equitable Life Insurance Company Building competition which Kendall, with then partner Arthur Gilman, had won in 1867. This early skyscraper, in the same style as the subsequent German Savings Bank, influenced the commercial architecture of New York for a decade.
5. "From August 1, 1918 the Corporate name of this bank will be 'Central Savings Bank in the City of New York'." *German Savings Bank - Statement July 1, 1918*. Because of anti-German sentiment, many of the corporate names of German-American commercial institutions were changed at this time, an indication of a new patriotic affiliation. For example, the German-American Bank became the Continental Bank, the Germania Bank became the Commonwealth Bank and the Germania Life Insurance Company changed its name to the Guardian Life Insurance Company of America.
6. Chapter 248 of the [New York State banking] Laws of 1923, permitting a savings bank to operate one branch office in the same city in which its main office is located -- in the case of New York City, the same borough or county, superseded Chapter 689, Laws of 1892, which required that the usual business of the bank be transacted at the one location of the bank's legal address and nowhere else.
7. *Records - Board of Trustees, Central Savings Bank*, vol. 5, May 14, 1923, pp.100-101.
8. The new law required a bank opening a branch to notify its competitors. Announcements of competitors' openings are recorded in the *Records - Board of Trustees, Central Savings Bank*, vol. 5, pp.101, 103, 118, 128, 156, 159; vol. 6, p. 10.
9. *Records*, vol. 5, pp. 120-21, 149 and 186-87.
10. *Records*, vol. 5, p.103.
11. *Records*, vol. 5, pp.105-107.
12. Central Savings Bank bought this lot, lot 26, from James Butler and the executors of Peter McDonnell, who had purchased it from Harsen descendents in 1905 (New York County, Office of the Register, Deeds and Conveyances, Liber 3364, p.416 and Liber 3387, p.48). These two lots, lot 26 and lot 32, appear to be from two abutting eighteenth-century farms, Jacob Harsen's (Tract 60) and Richard Somarindych's (Tract 35). That lot 26 belonged to the Harsens was established through a deed examination in 1866. Lots 26 and 32 were consolidated into lot 36 about 1949.
13. To publicize the existence of the new branch, the bank offered prizes to the pupils in Upper West Side schools who would enter an essay competition, "The Advantages of Savings Banks to the Community." *Records*, vol. 5, p.121.
14. Central Savings Bank bought lot 32 from the Eugene Realty Corporation (New York County, Office of the Register, Liber Deeds and Conveyances, Liber 3509, p.431) which had purchased it the year before from the 4 & 6 West 93rd Street Corporation and Paul H. Zagat. 4 & 6 West 93rd Street Corporation had acquired it in 1921 but leased the improved premises in 1921 and 1922 through 1925. 4 & 6 West 93rd Street Corporation acquired lot 32 from the heirs of Thomas

J. Powers who had purchased it in 1861. Lot 32, along with lot 26, was consolidated into lot 36 about 1949.

15. *Records*, vol. 5, p. 106.
16. Much of the impetus for the new bank building may be attributed to August Zinsser (1871-1941). Zinsser was born in New York. He graduated from Columbia University in 1892 and subsequently from the Columbia Law School. He was president of the Yorkville Bank at 1511 Third Avenue (85th Street) from 1909 until 1925 when, upon the Yorkville Bank's merger with Manufacturers' Trust Company, he was made a vice-president and director at Manufacturers' Trust. He became a trustee of the German Savings Bank in 1915. A member of the bank's Finance Committee two years later, he was on the Special Committee which recommended the branch bank and selected its site in 1923. In April 1925, after Zinsser became a vice-president and director of Manufacturers' Trust, the bank's Finance Committee voted unanimously to designate the Yorkville Bank office of the Manufacturers' Trust Company a depository of the Central Savings Bank; Zinsser recused himself. Zinsser was appointed the Central Savings Bank's first vice-president six months later. In retrospect, it appears that it was Zinsser who carried out Mr. Cellis' expansion policies while he lived and gave them solid form after his death. Of all the members of the Committee of Finance it was Zinsser, with his wide-ranging experience in the banking industry, his relative youth, his rapid rise in the management of Central Savings Bank, and his participation on the special committees, who would have been most familiar with York & Sawyer's impressive roster of bank commissions.
17. *Records*, vol. 6, Dec. 8, 1930, p. 87.
18. For a comprehensive discussion of banks and architectural imagery, the reader can refer to L.P.C., *Manufacturers Hanover Trust Building Designation Report* (LP-1633), prepared by Elisa Urbanelli (New York: City of New York, 1988).
19. This section compiled from: Philip Sawyer Collection, Archives and Drawings, Avery Architectural and Fine Arts Library, Columbia University, New York; "Edward Palmer York (1865-1928)," *Pencil Points* 10 (1929), 128-129; Leland Roth, *McKim, Mead & White* (New York: Harper & Row, 1983); Philip Sawyer, *Edward Palmer York* preface by Royal Cortissoz (Stonington, CT., 1951); Philip Sawyer Obituary, *Architectural Record* 106, no.1 (July 1949), 22, 164, 166; William Rhinelander Stewart, *Grace Church and Old New York* (New York: E.P. Dutton & Co., 1924); "The Greenwich Savings Bank - York & Sawyer, Architects," *Architecture* 50, no. 2 (Aug. 1924), 272-273, plates CXIII-CXVIII; "The Greenwich Savings Bank," *Architecture & Building* 56, no. 8 (Aug. 1924), 75-76; "The Federal Reserve Bank in New York," *American Architect* 116, no. 2289 (Nov. 5, 1919), 569-580; *American Architect-Architectural Review* 125 (June 4, 1924), n.p.; "The Recent Work of York & Sawyer," *The Architectural Review* 16, no. 8 (1909), 97-116; Muriel York, "Personal Reminiscences by His Friend and Partner, Philip Sawyer," *Journal of the American Institute of Architects* 16 (Nov. 1951), 195-200 and (Dec. 1951), 275-279.
20. The fifth partner, Frederick Staples Benedict (1861-1936), had worked at Babb, Cook & Willard, and was in charge of personnel and office management. Throughout his professional career, friends called, or referred to, William Louis Ayres by his middle name which is spelled variously: In the *Macmillan Encyclopedia* it is spelled Louis; in "Personal Reminiscences" it is spelled Lewis.
21. Roth, 84ff.
22. Sawyer, 19.
23. Many of the foreigners attending the Ecole des Beaux-Arts, regardless of discipline -- be they students of painting, sculpture or architecture -- were assigned to Odilon Redon's atelier. (Sawyer remembered him as Odile Redon.)
24. Sawyer, 23. Sawyer recalled that, for York, architectural drawings were a means to an end, and that York seldom made any himself. For Sawyer a career in architecture had been a compromise; had he been able to afford it, he would have spent his life drawing, etching, and painting.
25. Though credit for several of the firm's commissions overlaps in the partners' obituaries, these two attributions cannot be disputed. "Edward Palmer York (1865-1928)," 128-129. Philip Sawyer Obituary, 22.
26. Otto J. Teegen, F.A.I.A. and former chairman of the New York Chapter's Historical Buildings Committee, in his written testimony recommending designation for both the exterior and interior of the Central Savings Bank in 1975, recalled the partners Sawyer and Ayres studying the irregular site plan with Moscovitz for weeks. An exhibition of drawings by Moscovitz, including drawings for the Central Savings Bank, was held at the Max Protech Gallery in the Spring of 1991.
27. "The Recent Work of York & Sawyer," 97-116.

28. This section is based upon the following: Jack Andrews, "Samuel Yellin, Metalworker," *Anvil's Ring*, Summer 1982; Myra Tolmach Davis, "Samuel Yellin's Sketches in Iron," *Historic Preservation*, Dec. 1971, pp.4-13; Ty Harrington, "The Wizardry of Samuel Yellin, Artist in Metals," *Smithsonian*, March 1982, pp.66-74; and information collected by Evelyn Costa, student intern, in Research Dept. files.
29. Although the house was demolished in 1980, the gate still exists.
30. This interior-turned-exterior treatment was also employed by York & Sawyer in the design of the banking room of the Greenwich Savings Bank, Landmarks Preservation Commission, *Greenwich Savings Bank (now Crossland Federal Savings Bank) Interior Designation Report* (LP-1767), report prepared by Charles Savage, (New York, City of New York, 1992), pp.2,5.
31. Otto Teegen, who was a draftsman in the York & Sawyer office at the time that this was on the boards, recalled in his testimony before the Commission in 1975 that Sawyer, Ayres, and Moscowitz relied upon the work of High Renaissance architects, Michele Sanmichele of Verona in particular, as a source. The rusticated portions of the facades of Sanmichele's Canossa and Lavezzola-Pompei palaces and his city gates, especially the Porte Pallio, suggest the walls of the banking hall interior of the Central Savings Bank.
32. The following Apple Bank staff members facilitated the on-site research for this section: John Alfke, Elizabeth Andino, Frank Corbitt, Robert Lefetridge, Lisa Paisley, Austin Reveria, and Sherlock Shattuck, who had been the building's superintendent since 1971.
33. "The Broadway Association / of New York City Presented / this Inscription in Recognition / of the / Central Savings Bank / to the Advancement of a / Greater Broadway by the / Erection of this Building / Anno Domini MCMXXVIII.
34. The two alternating patterns -- a square within a square and a circle within a square -- comprise eight different color combinations. The colors can be described as: a tight white-grained verde, a large white-veined verde, a very deep verde antique, rose, plum, a large white-veined plum, sienna, and red with generous waves of white. South and north of the tellers' counter there are fifteen squares east to west and five north and south. The public aisles flanking the counter are forty squares long and three squares wide. The paving within the alcoves at either end of the banking hall is four squares deep and there are seven squares east to west. This multihued geometry is set in a ground of polished travertine and contained within margins of tesserae set in polished black slate, with a peripheral border of polished black slate. A single file of hexagonal tesserae are embedded in the travertine pavement within the soffits of the banking hall's north (West 74th Street) and south (West 73rd Street) entrances.
35. This is how the banking hall appears to be built when, in fact, this interior is but a shell; the walls are a revetment and the ceiling is suspended from the building's steel frame.
36. Two mullions separate each window into a wider central section and narrower sidelights; a horizontal mullion, at cornice height, separates the larger, lower section of each window from its arched head. The majority of the opaque panes are tinted yellow and are the original panes from Austria. Those that are white are more recent replacements. The lower section of each window is six panes high; the central section is three panes in width and the sidelights are two panes in width. The round head of each window is three panes high.
37. All of these coffers are gilded: the octagonal coffers contain gilded bosses, alternating a row of conventionalized flaming suns with a row of conventionalized star bursts, on a gray field; but the bosses within the squares are uniform, quadrupartite foliate forms, also on a gray field. The ribs framing the coffers are articulated with a raised pattern of stylized foliation reminiscent of the iron screens in the transoms over the banking room's north and south entrances. The edges of the segmental spandrels above the arches are defined with a rope molding; their surfaces are paneled.
38. The medallions comprise two concentric wreathes of acanthus leaves, an inscribed frieze, a third acanthus wreath, and a complex border varying the Greek key with rosettes. The southernmost and northernmost inscriptions are the same: PROSPERITAS - AEQUITAS - FRUGALITAS - AEQUITAS (prosperity, equity, thrift, justice). The central inscription reads: DIFFER - HABENT - PARVAE - COMMODA - MAGNA - MORAE. Although he finds the Latin obscure, the classicist Eric Ayers Grinnell suggests a translation might be: spread the word that small delay can hold great profits (or, in a short time great profits may be won).
39. Two mullions separate each window into a wider central section and narrower sidelights; a horizontal mullion, at cornice height, separates the larger, lower section of each window from its arched head. The majority of the opaque panes are tinted yellow and are original. Those panes that are white are more recent replacements. The lower section of each window is six panes high; the central section is four panes in width and the sidelights are two panes in width. The round head of each window is three panes high.

40. The screens, and the alcoves, differ only in the number and placement of doorways. In the northern screen there is a paneled door in place of the lefthand-most pierced grille. At right angles to this door, in the alcove's western wall, there is another door. A third door is opposite it in the alcove's eastern side. These doors are covered with sheet metal; decorative nail heads punctuate the junctions of their rails and stiles. In the southern alcove's eastern side there is a door similarly treated. Opposite this door, in the alcove's western side, is a passage leading to the stairs down to the vaults in the basement.
41. Inscribed across the entablature friezes of both screens are the words: INDUSTRY; THRIFT (above the entrance); and PROSPERITY.
42. There is a quantity of furniture, from the York & Sawyer office and the Yellin foundry, throughout the designated interior spaces of the bank which is original to the bank and complementary to the quality of historic authenticity that characterizes the bank's design. Ensuete with these and the decorative wrought-iron throughout the vestibules, foyer and the banking room is the heavy wrought-iron furniture, designed by Samuel Yellin, and for the most part located in the banking room. There are eight wrought-iron desks with one-inch-thick polished slate tops. Attached to the back of these desks are their Yellin-designed lamp standards and shades. Like the desks in design, there are a pair of two-seat, wrought-iron benches with leather cushions and a pair of wrought-iron stools with leather cushions. The eight polished marble benches were designed at the York & Sawyer office; their legs and seat edges, carved in low relief with classical antique motifs, correspond with the hall's Renaissance-style composition. These, too, are cushioned. One of these marble benches supports a writing desk -- a frame and plywood superstructure resting on the bench itself -- about midway along the banking room's eastern wall. Another of these marble benches is located within the north office.
43. The configuration of panes and muntins within these windows is comparable with the arched windows in the banking room's east wall. See note 39.
44. The painted ceiling coffers are shallow hexagons and triangles; the ribs are painted with a stylized rope motif.



## FINDINGS AND DESIGNATION

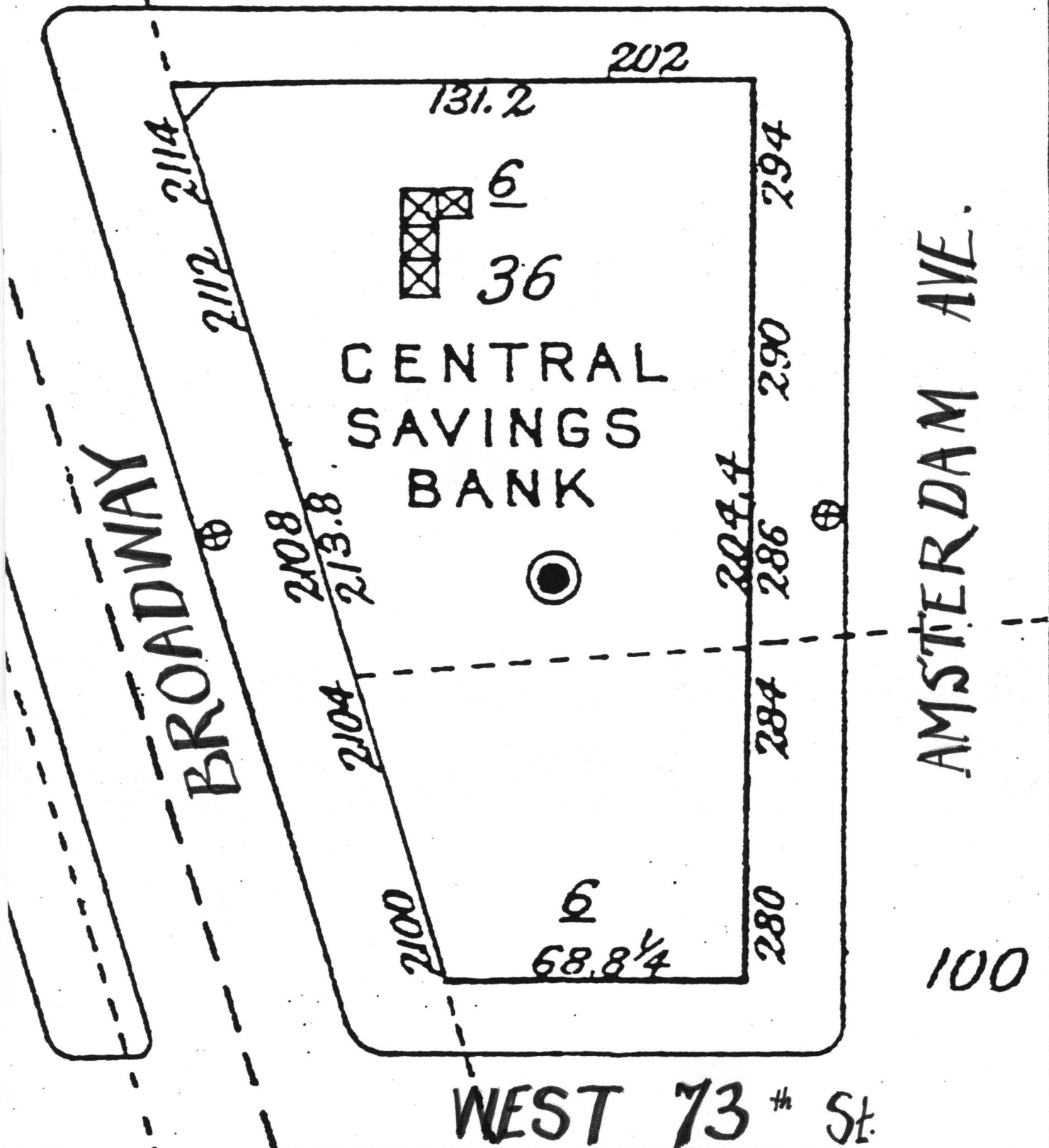
On the basis of a careful consideration of the history, the architecture, and the other features of this Interior, the Landmarks Preservation Commission finds that the Central Savings Bank (now Apple Bank for Savings), first floor interior consisting of the north, south, and west entrance vestibule and foyer, the main banking hall, and the two staircases leading from the first floor to the mezzanine floor level; the mezzanine floor interior consisting of the open passages above the north and south vestibules, the arcaded loggia with balustrade above the west entrance vestibule and foyer, the upper part of the banking hall, and the ceiling; and the fixtures and interior components of these spaces, including but not limited to, wall surfaces, ceiling surfaces, and marble floor surfaces, doors, stair and balcony railings, fixed counters, lighting fixtures, decorative ironwork, 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 Central Savings Bank Interior, located within that bank's imposing headquarters designed by York & Sawyer, and constructed in 1927-28 in response to New York State's Branch Banking Law of 1923, marked this institution's expansion to the Upper West Side from its former main office at Union Square; that the architects demonstrated their appreciation for the organization that characterizes Beaux-Arts planning in their adaptation of the Central Savings Bank's great banking hall and its accessory spaces -- entrance vestibules, foyer, stairways, and mezzanine passages and loggia -- to the bank's irregular four-sided site; that the Central Savings Bank's interior displays the architects' skill in manipulating scale to create effective transitions between successive spaces; that with this design the partners Philip Sawyer and W. L. Ayres and head draftsman Benjamin Moscovitz exhibited their ability, from the vantage point of the twentieth century, to fuse stylistic attributes of other centuries -- the monumentality of the ancient Roman and the drama of the Baroque -- with High Renaissance prototypes; that with rich materials and fine interior finishes the architects achieved a degree of splendor visible in only a few buildings; that with this series of spaces the architects raised the routine practice of thrift to the level of an event; that the designs of Samuel Yellin, craftsman and leading authority on the history and technique of decorative ironwork, complement York & Sawyer's interior in their adherence to historic prototypes; that this bank interior is one of the most impressive in the corpus of bank buildings from the York & Sawyer firm and an outstanding example of the best of the academic classical architectural tradition; and that the interior, now under the care of the Apple Bank for Savings, is remarkably intact.

Accordingly, pursuant to the provisions of Chapter 74, Section 3020 (formerly Section 534 of Chapter 21) 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 an Interior Landmark the Central Savings Bank (now Apple Bank for Savings), first floor interior consisting of the north, south, and west entrance vestibule and foyer, the main banking hall, and the two staircases leading from the first floor to the mezzanine floor level; the mezzanine floor interior consisting of the open passages above the north and south vestibules, the arcaded loggia with balustrade above the west entrance vestibule and foyer, the upper part of the banking hall, and the ceiling; and the fixtures and interior components of these spaces, including but not limited to, wall surfaces, ceiling surfaces, and marble floor surfaces, doors, stair and balcony railings, fixed counters, lighting fixtures, decorative ironwork, and attached decorative elements; 2100-2114 Broadway, Borough of Manhattan, and designates Manhattan Tax Map Block 1165, Lot 36, as its Landmark Site.

WEST 74<sup>th</sup> St.

73.4



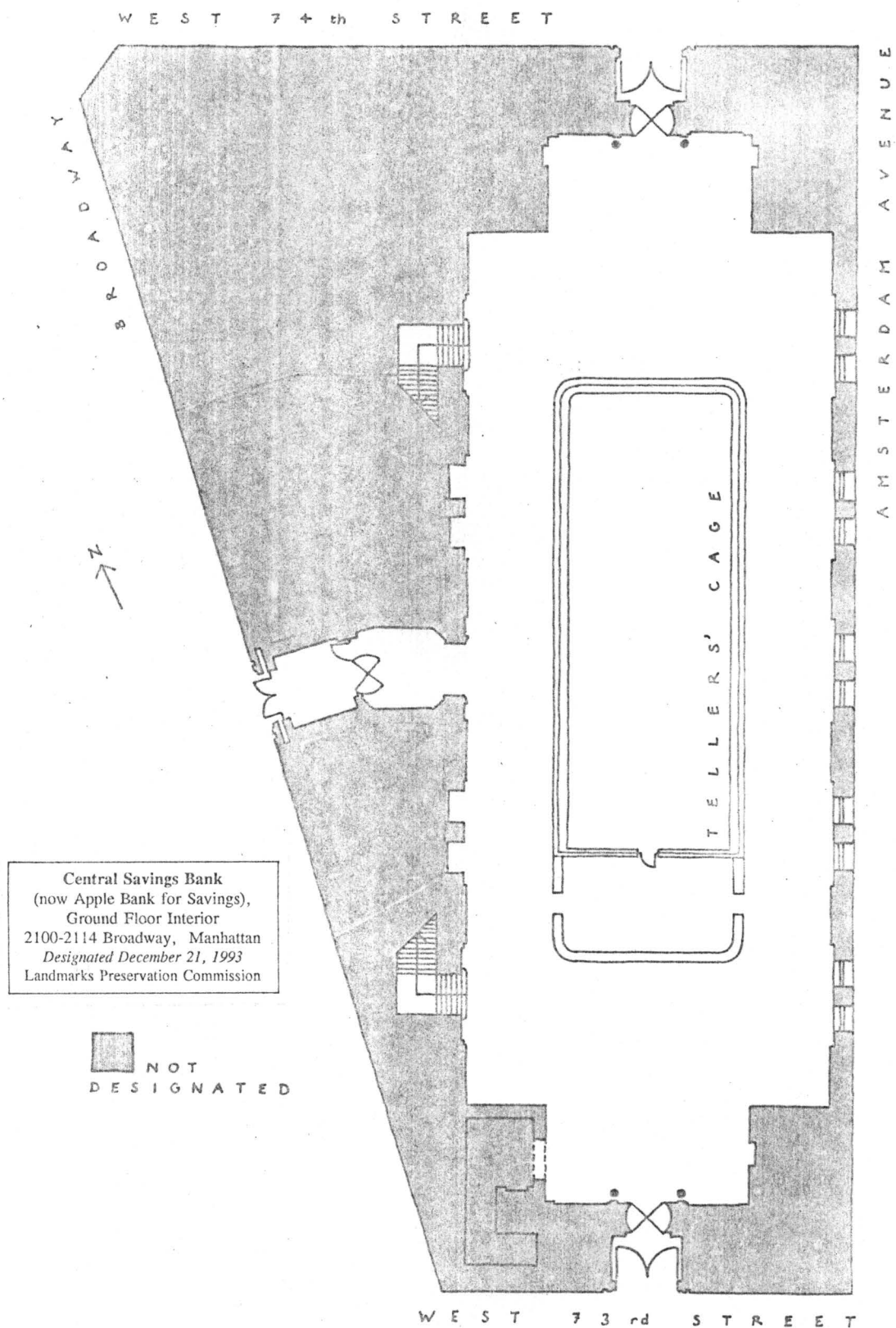


Plate 2A. Plan of the Designated Areas of the Ground Floor of the Central Savings Bank (now Apple Bank for Savings) Interior.

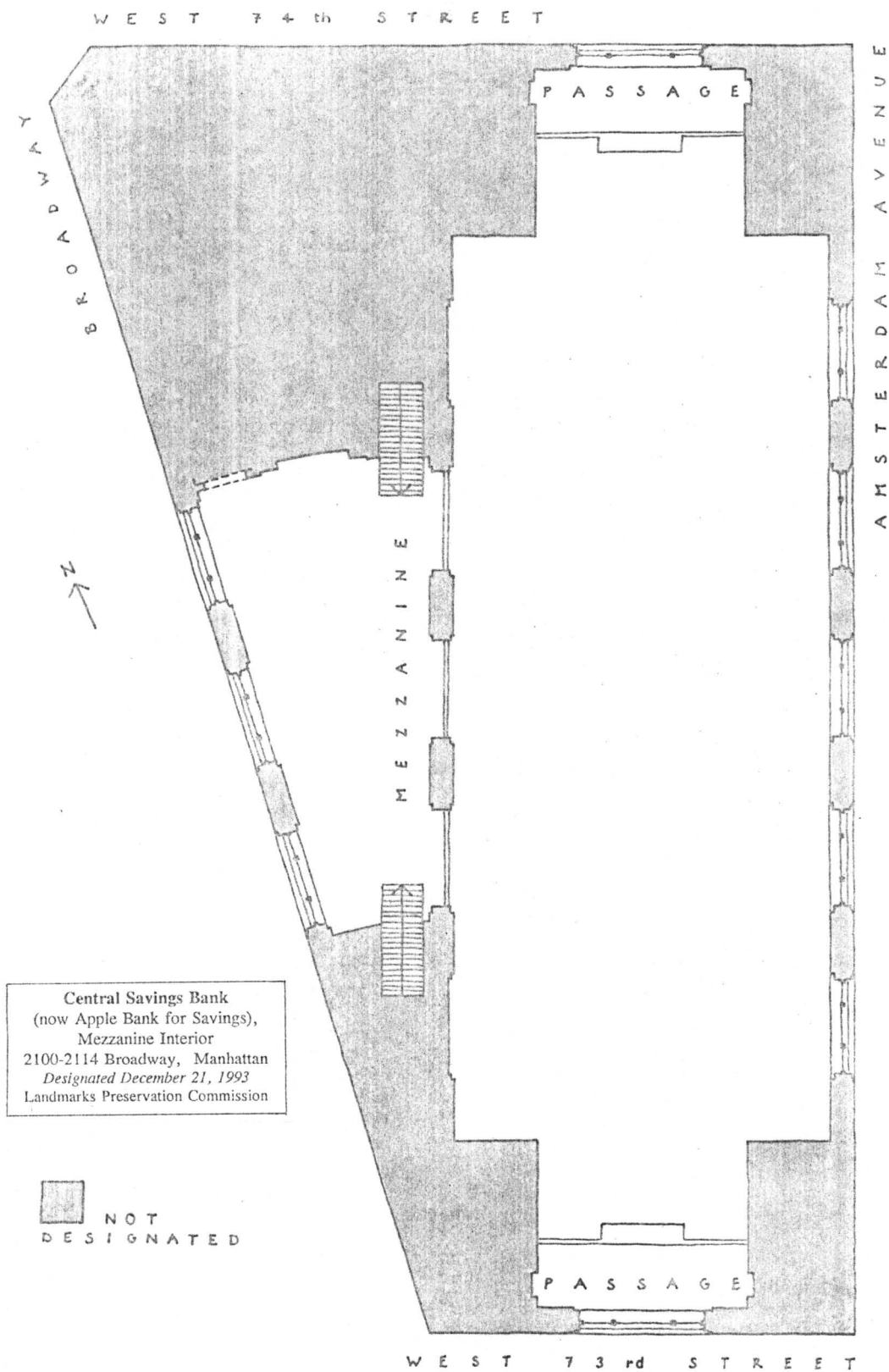


Plate 2B. Plan of the Designated Areas of the Mezzanine Floor of the Central Savings Bank (now Apple Bank for Savings Interior).





Plate 3.

(Carl Forster)  
West Entrance Vestibule (beyond) and Foyer (foreground), Central Savings Bank  
(now Apple Bank for Savings) Interior.



Plate 4. Main Banking Hall -- looking south, Central Savings Bank (now Apple Bank for Savings) Interior. (Carl Forster)



Plate 5. North Stairway from the Main Banking Room to the Mezzanine Loggia, Central Savings Bank (now Apple Bank for Savings) Interior. (Carl Forster)



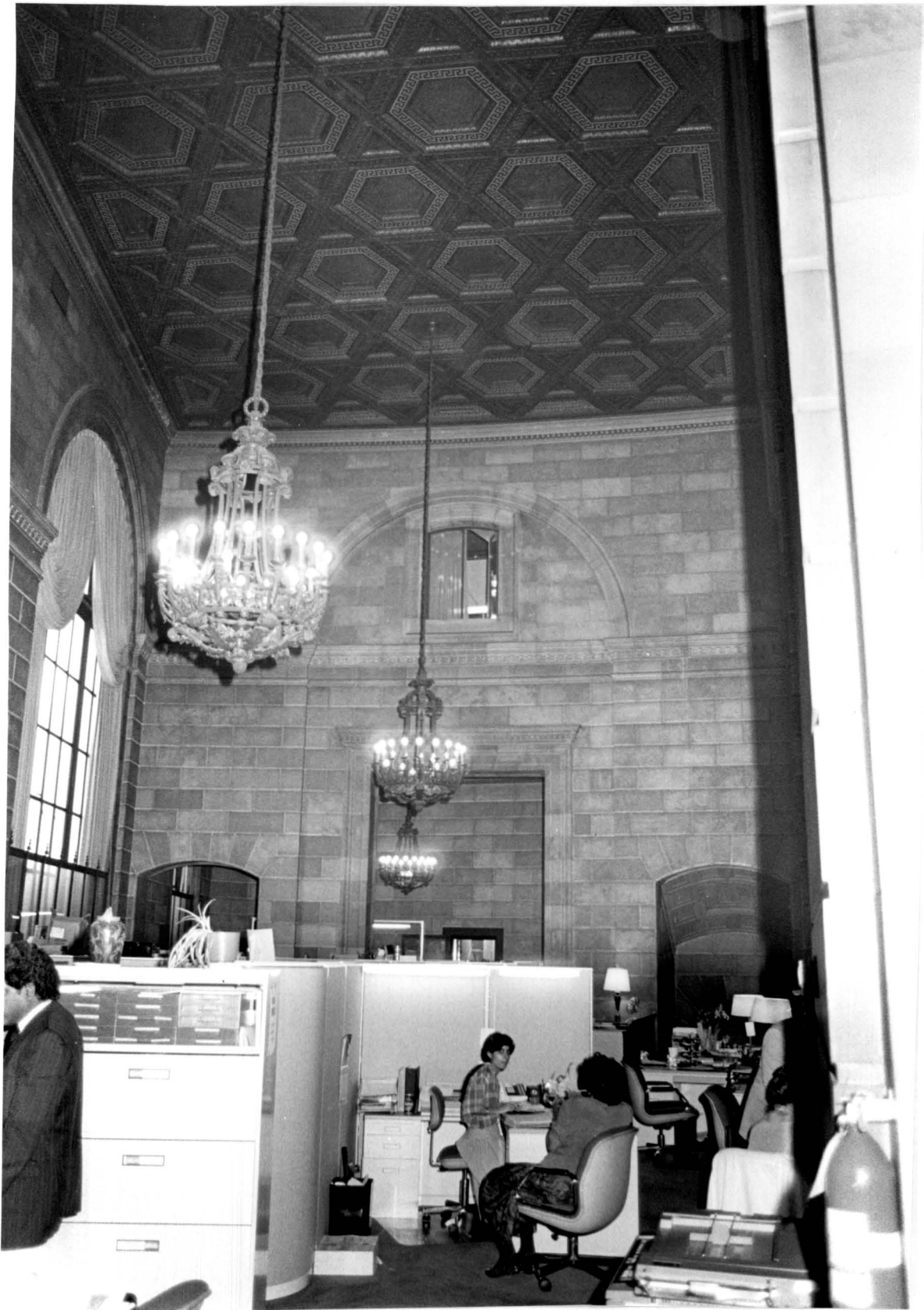


Plate 6. Mezzanine Loggia -- looking north, Central Savings Bank (now Apple Bank for Savings) Interior. (Carl Forster)





(Carl Forster)

Plate 7. Alcove, South End of the Main Banking Room, Central Savings Bank (now Apple Bank for Savings) Interior.



(Carl Forster)

Plate 8. Main Banking Room Chandelier, Central Savings Bank (now Apple Bank for Savings) Interior.



(Carl Forster)

Plate 9. Mezzanine Loggia -- looking south, Central Savings Bank (now Apple Bank for Savings) Interior.

## ATTACHMENT TO LP-1804

Landmarks Preservation Commission  
December 121, 1993, Designation List 256A  
LP-1804A

**CENTRAL SAVINGS BANK** (now Apple Bank for Savings), first floor interior, consisting of the north, south, and west entrance vestibule and foyer, the main banking hall, and the two staircases leading from the first floor to the mezzanine floor level; the mezzanine floor interior consisting of the open passages above the north and south vestibules, the arcaded loggia with balustrade above the west entrance vestibule and foyer, the upper part of the banking hall, and the ceiling; and the fixtures and interior components of these spaces, including but not limited to, wall surfaces, ceiling surfaces, and marble floor surfaces, doors, stair and balcony railings, fixed counters, lighting fixtures, decorative ironwork, and attached decorative elements; 2100-2114 Broadway, Manhattan.

Landmark Site: Borough of Manhattan Tax Map Block 1165, Lot 36.

*Designated a New York City Interior Landmark, the Central Savings Bank (now Apple Bank for Savings) on December 21, 1993.*

On May 14, 1996, the Landmarks Preservation Commission held a public hearing on the proposed amendment of the Interior Landmark designation of the Central Savings Savings Bank 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. 4). 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 Central Savings Bank<sup>1\*</sup>

The Banking Hall. (Plate 4) The public area of the banking hall is paved with polychrome marble squares.<sup>2</sup> Twelve monumental piers, six on the east side (Amsterdam Avenue) and six on the west (Broadway side), carry lateral arches in "support" of the vast banking room's deep barrel vault.<sup>3</sup> The piers, as well as the north and south walls and the walls within the alcoves, rise from a water table of smooth-faced ashlar sandstone on polished black slate base. The piers, the north and south walls and the walls within the alcoves are revetted with smooth-faced ashlar sandstone rustication. A continuous dentiled cornice caps the piers and the walls. Within this monumental order a minor order is apparent; characterized by a Greek key frieze running at the level of the mezzanine loggia on the banking hall's west side and reappearing at the foot of the large windows on the banking hall's east side, the minor order encompasses the polished marble screens within the banking room's north and south alcoves as well.

\*This description has been excerpted from the original designation report for LP-1804. 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 Band Interiors. "Significant features" are defined in Section 9-02 of the Rules.



## ATTACHMENT TO LP-1804

Five large windows, the soffits of which are smooth-faced ashlar sandstone, fill the arches on the banking hall's east side.<sup>4</sup> Fitted below each of these large windows are heating ventilator grilles. Below the Greek key frieze are paired, single-pane casement windows. Heating ventilator grilles are flush with the window sills. Two heating ventilator grilles are set within the foot of each pier and one under each of the casement windows. The center three of the five arches on the banking hall's west side open to the mezzanine loggia; their soffits are smooth-faced but the arches' intrados are paneled. Within each arch are the mezzanine's polished travertine balustrades. The west wall's two extreme arches are blind and inscribed as memorials to the bank's trustees. The minor order is distinguished by the polished mondragone marble architrave and entablature of the Broadway foyer entrance and the double openings to the north and south offices. Below the memorials in the extreme arches are the polished mondragone marble architraves of the doorways to the mezzanine stairways. A flight of six polished travertine steps leads up to the landing within the doorway. Yellin-designed, wrought-iron flag brackets (four in all) are attached to the piers flanking the eastern wall's central window and the western wall's central arch. Two heating ventilator grilles are set into the face of the water table of each pier. The plaster expanse of the barrel-vaulted ceiling is deeply molded with a busy geometry of octagonal and square coffers.<sup>5</sup> Three large bronze chandeliers (Plates 4 and 8) hang from medallions equally spaced along the ceiling's center.<sup>6</sup>

Barrel-vaulted alcoves extend the north and south ends of the banking hall (Plate 7). Large radiator grilles are set into the east and west walls of both alcoves. The vaults' wide, ashlar sandstone soffits are paneled; the vaults' surfaces are coffered. A large round-headed window fills each of the alcoves above the marble entrance screens.<sup>7</sup> Iron standards with foliated finials, the work of the Yellin atelier, support the glazed barriers fronting the lower part of each window. A bronze chandelier hangs within each of these alcoves.

The banking hall's minor order is most distinctly articulated in the nearly identical polished travertine marble screens across the West 73rd and 74th Street entrances -- each screen carries a passage at mezzanine level from one side of the banking room across to the other (Plate 7).<sup>8</sup> An order of Renaissance Corinthian pilasters supports an entablature and balustrade above.<sup>9</sup> Engaged Renaissance Corinthian columns supporting round pediments with coffered intrados mark the entrances at the center of each screen. The entrance architrave is of polished mondragone marble. An open-work bronze clock face is centered within each pediment; ornamenting the top of each pediment is a pierced marble rinceaux cresting. Corinthian pilasters define the screen's paneled surface. The marble of the four longer, lower panels is pierced in a decorative pattern; these grilles cover radiators.

The continuous tellers' counter area in the center of the banking room is of polished mondragone marble. A lower wall of the same material extends southward from the main tellers' enclosure. Remnants of the tellers' screen, designed by Samuel Yellin, exist at the counter's southern end and partially at the northern end flanking the gate. Yellin's cresting for the screen -- wrought-iron spear-like foliate forms punctuated by taller finials representing flowering stems in baskets -- still runs the counter's full circuit.<sup>10</sup>

## ATTACHMENT TO LP-1804

*The Broadway Vestibule.* From Broadway the building is entered through an irregularly four-sided vestibule (Plate 3, seen beyond the Foyer). The vestibule's polychromatic pavement pattern consists of angulated strips of polished marble, contained within an outer border of polished black slate. The paneled sandstone walls, above a polished black slate base, are penetrated by radiator grilles of wrought iron, turned and hammered in the workshop of Samuel Yellin. Above the radiator in the wider, north wall there is an inscription.<sup>11</sup> The dark metal, Broadway double entrance doors and sidelights contain single sheets of plate-glass protected by raised grilles of twisted iron rods. A revolving doorway, containing four plate-glass doors protected by the twisted, raised grilles, fills two-thirds of the foyer entrance. Incised designs ornament the interior of the revolving door housing. In the entrance's remaining third there is a single, plate-glass side door and raised grilles. Fixed at the foot of each pane of the six-paned transom overhead there is a stylized wrought-iron flower on a long, leafy stem, the work of the Yellin atelier. The door frame and the transom muntins are articulated with twisted iron rods. The plaster coffered ceiling is painted to resemble burnished iron. From a foliated boss in the ceiling's center hangs a lantern; its simple iron frame holds sides, a rounded top and bottom, of opaque glass.

*The Foyer.* The plan of the foyer is irregularly octagonal; the right angle axis off of Broadway is realigned approximately 40 degrees to accord with the east-west axis of the banking hall beyond (Plate 2). The foyer's polychromatic pavement pattern (Plate 3) is bordered with polished black slate. The paneled walls (Plate 4), above a polished black slate base, are revetted with sandstone. The north and south wall surfaces are penetrated by wrought-iron radiator grilles, turned and hammered in the atelier of Samuel Yellin. The revolving door housing projects into the foyer. The foyer's coffered, plaster ceiling is colored to look like burnished iron. From its center depends an open-work lantern of wrought iron fabricated by Samuel Yellin. The soffits of the polished, mondragone marble banking hall entrance architrave are set within the foyer's doorway to the banking room.

*The West 73<sup>rd</sup> Street Vestibule.* This vestibule consist of a revolving door and its housing. An incised design ornaments the interior of the revolving door housing. The pavement is travertine with tesserae margins set in black slate (Plate 7). The plate glass doors are dark metal with the raised grilles of twisted rods. The door posts are articulated with paired, twisted rods; the lintel with a molding of small shields. Above the revolving door there is a transom of plate glass screened by a broad panel of decorative iron, wrought in the Yellin atelier.

*The West 74<sup>th</sup> Street Vestibule*, though currently blocked, sealed and unused is treated in the same manner as the West 73<sup>rd</sup> Street vestibule.

*Stairways and Mezzanine.* Two enclosed stairways of polished travertine rise within the banking room's western wall from the main floor to the mezzanine loggia; each is two flights with landings paved in travertine and polychrome marble (Plate 5). The walls within this tunnel-like space are of rusticated sandstone ashlar. The canted ceiling above the long flight, segmental in section, is articulated with shallow coffers. Each stairway emerges from below a segmental arch at either end of the mezzanine loggia. The handrails and balusters are from the Yellin atelier.

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The walls, up to the denticulated cornice, are rusticated sandstone ashlar (Plate 8); above the cornice they are smooth-faced sandstone ashlar. Three arched windows in the western (Broadway) wall correspond to the arcade overlooking the banking hall.<sup>12</sup> The narrow, convex, southern wall is broken only by the segmentally-headed stairway arch (Plate 9). The wider, concave, northern wall is more symmetrical (Plate 6): a blind arch, the same dimensions as those of the windows and the arcade, is flanked by lower, segmentally-headed arches -- one to the stairway and the other to an adjoining room (not within the designated interior). A doorway with pedimented architrave, centered within the arch, leads to the same room. Within the arch-head itself is a segmentally-headed window architrave; the window is a single-paned plate-glass casement. Three bronze chandeliers depend from the coffered ceiling, painted to simulate wood grain.<sup>13</sup>

The bank's interior remains remarkably intact, although there have been minor modifications to accommodate the changing needs of banking technology and security. The West 74th Street entrance has been closed off. The greater part of the tellers' screen -- the long eastern and western side designed by Samuel Yellin -- has been removed and replaced by transparent cast-acrylic infill resting on top of the tellers' counter and secured within Yellin's original metal framework. Two rows of square coffers in the banking room ceiling have been pierced to accommodate down spots lighting the tellers' area below.

### NOTES

- 1 . The following Apple Bank staff members facilitated the on-site research for this section: John Alfke, Elizabeth Andino, Frank Corbitt, Robert Lefetridge, Lisa Paisley, Austin Reveria, and Sherlock Shattuck, who had been the building's superintendent since 1971.
- 2 . The two alternating patterns - a square within a square and a circle within a square -- comprise eight different color combinations. The colors can be described as: a tight white-grained verde, a large white-veined verde, a very deep verde antique, rose, plum, a large white-veined plum, sienna, and red with generous waves of white. South and north of the tellers' counter there are fifteen squares east to west and five north and south. The public aisles flanking the counter are forty squares long and three squares wide. The paving within the alcoves at either end of the banking hall is four squares deep and there are seven squares east to west. This multihued geometry is set in a ground of polished travertine and contained within margins of tesserae set in polished black slate, with a peripheral border of polished black slate. A single file of hexagonal tesserae are embedded in the travertine pavement within the soffits of the banking hall's north (West 74th Street) and south (West 73rd Street) entrances.
- 3 . This is how the banking hall appears to be built when, in fact, this interior is but a shell; the walls are a revetment and the ceiling is suspended from the building's steel frame.
- 4 . Two mullions separate each window into a wider central section and narrower sidelights; a horizontal mullion, at cornice height, separates the larger, lower section of each window from its arched head. The majority of the opaque panes are tinted yellow and are the original panes from Austria. Those that are white are more recent replacements. The lower section of each window is six panes high; the central section is three panes in width and the sidelights are two panes in width. The round head of each window is three panes high.

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- 5 . All of these coffers are gilded: the octagonal coffers contain gilded bosses, alternating a row of conventionalized flaming suns with a row of conventionalized star bursts, on a gray field; but the bosses within the squares are uniform, quadripartite foliate forms, also on a gray field. The ribs framing the coffers are articulated with a raised pattern of stylized foliation reminiscent of the iron screens in the transoms over the banking room's north and south entrances. The edges of the segmental spandrels above the arches are defined with a rope molding; their surfaces are paneled.
- 6 . The medallions comprise two concentric wreathes of acanthus leaves, an inscribed frieze, a third acanthus wreath, and a complex border varying the Greek key with rosettes. The southernmost and northernmost inscriptions are the same: PROSPERITAS - AEQUITAS - FRUGALITAS - AEQUITAS (prosperity, equity, thrift, justice). The central inscription reads: DIFFER - HABENT - PARVAE - COMMODA - MAGNA - MORAE. Although he finds the Latin obscure, the classicist Eric Ayers Grinnell suggests a translation might be: spread the word that small delay can hold great profits (or, in a short time great profits may be won).
- 7 . Two mullions separate each window into a wider central section and narrower sidelights; a horizontal mullion, at cornice height, separates the larger, lower section of each window from its arched head. The majority of the opaque panes are tinted yellow and are original. Those panes that are white are more recent replacements. The lower section of each window is six panes high; the central section is four panes in width and the sidelights are two panes in width. The round head of each window is three panes high.
- 8 . The screens, and the alcoves, differ only in the number and placement of doorways. In the northern screen there is a paneled door in place of the lefthand-most pierced grille. At right angles to this door, in the alcove's western wall, there is another door. A third door is opposite it in the alcove's eastern side. These doors are covered with sheet metal; decorative nail heads punctuate the junctions of their rails and stiles. In the southern alcove's eastern side there is a door similarly treated. Opposite this door, in the alcove's western side, is a passage leading to the stairs down to the vaults in the basement.
- 9 . Inscribed across the entablature friezes of both screens are the words: INDUSTRY; THRIFT (above the entrance); and PROSPERITY.
- 10 . There is a quantity of furniture, from the York & Sawyer office and the Yellin foundry, throughout the designated interior spaces of the bank which is original to the bank and complementary to the quality of historic authenticity that characterizes the bank's design. Ensuited with these and the decorative wrought-iron throughout the vestibules, foyer and the banking room is the heavy wrought iron furniture, designed by Samuel Yellin, and for the most part located in the banking room. There are eight wrought-iron desks with one-inch-thick polished slate tops. Attached to the back of these desks are their Yellin-designed lamp standards and shades. Like the desks in design, there are a pair of two-seat, wrought-iron benches with leather cushions and a pair of wrought-iron stools with leather cushions. The eight polished marble benches were designed at the York & Sawyer office; their legs and seat edges, carved in low relief with classical antique motifs, correspond with the hall's Renaissance-style composition. These, too, are cushioned. One of these marble benches supports a writing desk -- a frame and plywood superstructure resting on the bench itself -- about midway along the banking room's eastern wall. Another of these marble benches is located within the north office.
- 11 . "The Broadway Association / of New York City Presented / this Inscription in Recognition / of the / Central Savings Bank / to the Advancement of a / Greater Broadway by the / Erection of this Building / Anno Domini MCMXXVIII.
- 12 . The configuration of panes and muntins within these windows is comparable with the arched windows in the banking room's east wall. See note 39.



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- 13 . The painted ceiling coffers are shallow hexagons and triangles; the ribs are painted with a stylized rope motif.

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### **FINDINGS AND AMENDED DESIGNATION**

The Landmarks Preservation Commission finds that the Interior of the Central Savings Bank has significant features as identified in the Description section of the designation report (LP-1804) as designated by the Commission on December 21, 1993.

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.