

**BOWERY SAVINGS BANK (NOW HOME SAVINGS OF AMERICA) FIRST FLOOR INTERIOR** consisting of the banking room; the waiting room; the Grand Street entrance lobby; the Bowery and Grand Street revolving door enclosures; the staircase leading to the balcony; the balcony along the north wall; and the staircase leading to the basement level safety deposit vault area; and the fixtures and components of these spaces, including but not limited to, wall and ceiling surfaces; the skylight; floor surfaces; the teller station; doors; windows; decorative metalwork; the wall surfaces of the vault (excluding the vault interior) and the attached clock; and attached furnishings and decorative elements; 130 Bowery, a.k.a. 128-130 Bowery, 108-114 Elizabeth Street and 224-228 Grand Street, Manhattan. Built 1893-95; McKim, Mead & White, architects.

Landmark Site: Borough of Manhattan Tax Map Block 470, Lot 61.

On June 15, 1993, the Landmarks Preservation Commission held a public hearing on the designation as an Interior Landmark of the Bowery Savings Bank (now Home Savings of America), first floor interior, consisting of the Bowery and Grand Street revolving door vestibules; the banking room; the waiting area ("chapel"); the staircase leading to the balcony; the balcony along the north wall; and the staircase leading to the basement level safety deposit vault area; and the fixtures and components of these spaces, including but not limited to, wall and ceiling surfaces; the skylight; floor surfaces; the teller station; doors; windows; decorative metalwork; the wall surfaces of the vault (excluding the vault interior) and the attached clock; and attached furnishings and decorative elements; and the proposed designation of the related Landmark Site (Item No. 7). The hearing had been duly advertised in accordance with the provisions of the law. One witness spoke in favor of designation and no witnesses spoke in opposition to designation. A representative of the owner expressed reservations concerning the effects of the proposed designation with regard to the need for the bank to make alterations in response to changing technology, market conditions and security concerns. The hearing was continued on September 21, 1993, (Item No. 7) at which time the representative of the owner did not express opposition to designation.

### SUMMARY

The Bowery Savings Bank building, constructed in 1893-95 on the site of the bank's first building which had served as the home of New York City's fourth savings bank (established 1834), is a major example of the work of the renowned architectural firm of McKim, Mead & White and its partner Stanford White. The interior is an early example of the Roman Revival style which was to become standard for savings bank buildings, and was intended to express both simplicity and grandeur. The skylit, eighty-foot-square, steel-framed banking room with details that closely follow Roman prototypes compares in scale to the grandest buildings of ancient Rome resulting in an impressive design unsurpassed for its time. The banking room is a prime example of a type which evolved in the second half of the nineteenth century characterized by a symmetrical arrangement and a prominent, axially-placed freestanding bank vault in a large centralized space organized with a peninsular layout of the tellers' area to accommodate male and female depositors. In response to contemporary sanitary concerns, the interior was designed with durable, easily cleaned, surfaces and the building's form was exploited to provide effective natural ventilation. At the time of the building's construction the Bowery Savings Bank was the largest such institution in the country and had established a history of leading the savings bank industry with the introduction of new banking procedures and technology. The interior has continued to be successfully adapted to new practices and technologies while retaining a high degree of integrity. Since 1988, the interior has housed a branch of Home Savings of America.

## THE BOWERY: A NEW YORK PLACE NAME <sup>1</sup>

The Bowery is part of an old road leading up Manhattan Island once known as the Wickquasgeck Road, since it led to lands of that tribe, and as the Post Road to Boston. From the city of New Amsterdam at the south of Manhattan it veered northeast around a freshwater pond known as the Collect, beyond which in 1625–26 Crijn Fredericksz set out a dozen *bouweries*, or company farms, intended to provision the initial settlement. The vulnerability of these scattered farms to Indian attacks prompted an order, in 1660, that settlers gather in towns “after the English fashion,” and Bowery Village was established on part of what had been the Company’s Great Bouwerie. The road leading to it became

known as “Bowry Lane,” which served as the city’s principal expansion route during its two first centuries of growth. Much industrial and manufacturing development, especially associated with the docks along the East River, occurred in the neighborhood, and was accompanied by housing for the working- and middle-class. Bowery Road, the widest road on the island, was officially designated “The Bowery” in 1813.<sup>2</sup> As wealthier residents moved uptown, the popular character of the Bowery was reinforced, but it was ultimately belied by the respectability of its premier savings bank, long considered a cornerstone of neighborhood stability.

## EVOLUTION OF *THE BOWERY SAVINGS BANK* <sup>3</sup>

The Bowery Savings Bank was the fourth savings bank to be chartered by the State of New York, and like many it was named after the locality it aimed to serve.<sup>4</sup> It was a group of “sundry inhabitants,”—largely Quakers, specifically Bowery merchants; grocers; master butchers; ships-carpenters; shipmasters; aldermen; the gas company president; proprietors of a lumberyard, a comb store and a paper warehouse; dealers in feed, hardware and mineral water; an “executive officer”; and six “gentlemen”—who in seeking to encourage saving among the burgeoning working class population of the area, enlisted the help of three local notables, Anson G. Phelps, Hamilton Fish and Peter G. Stuyvesant, to petition for the creation of the Bowery Savings Bank. The act of incorporation of May 1, 1834, required that the banking house “be located in the Bowery, north of Grand-street,” and it was in a pre-existing three-story wood-frame house at 128 Bowery, loaned gratis by the Butchers’ and Drovers’ Bank, that the Bowery Savings Bank opened for business on June 2, 1834.<sup>5</sup> The forty petitioners and their successors became the trustees, who for the next sixteen years, in committees of three a week, opened from 5:00 to 8:00 pm Monday and Saturday evenings (Thursday evenings for women were added in 1836) to receive deposits and perform all clerical work, all for no salary. Paid employees were only introduced in 1850 when the bank held deposits of almost \$3 million.

*The First New Building*<sup>6</sup> Savings banks came of age in America in the 1850s when many of them

hired professional clerical staff and built new buildings in the “Italian style,” which they opened daily.<sup>7</sup> By January 1852, the Bowery Savings Bank had acquired the neighboring 130 Bowery, and in March 1853 opened for business in a new Italianate style building designed by architects Thomas & Son. Fifty feet wide, the design evoked the appearance of two dwelling houses divided at ground level by a covered passage leading to a banking hall about fifty feet square behind them. This banking room was lit through the roof and appears to have had underground bank vaults, and a U-shaped tellers’ area.

*The Transformation of Savings Bank Design in the Second Half of the Nineteenth Century* After the popularity of the Italianate style, nineteenth-century savings bank architecture in New York City evolved stylistically through French Second Empire in the 1860s and ’70s into a period of eclecticism in the 1870s and ’80s before settling on a Classical Revival mode in the 1890s exemplified by the Bowery Savings Bank building. This mode endured into the twentieth century as the persistent image for banks.<sup>8</sup> In the process the building type was transformed from its resemblance to a residence with an entrance atop a stoop leading to the *piano nobile* banking room with independent offices above, to its resemblance to a temple, dedicated to a single use.<sup>9</sup> New York City’s post-Civil War commercial prosperity engendered a surge in personal savings which on the one hand provided the wherewithal to construct new bank buildings, and on the other fostered the collective psychological need of the savings community

for dignified and imposing buildings in which to confidently deposit their money.<sup>10</sup> In 1891 the *Bankers' Magazine* noted that "one of the evidences of the prosperity of a bank is the construction of larger and handsomer offices...."<sup>11</sup> As existing bank buildings became inadequate to the massively increased number of depositors, so savings banks developed large new monumental buildings which both expressed as well as reinforced pride in their independent identity.<sup>12</sup> This transformation was accompanied by significant developments in the spatial form and organization of the banking room, as well as technological changes.

Spatially there was a growing emphasis on the provision of a great vaulted centralized space for the banking room together with an axially placed highly visible freestanding bank vault. A standard 25 by 100 foot New York City mid-block lot was hardly commensurate with such a layout, so a corner site on a principal thoroughfare was sought, ideally two or more lots wide. Organizationally considerable importance came to be given to providing separate but equal access to savings bank facilities by gender of passbook-holder. This was usually achieved by providing a central clerks' area surrounded on three sides by a U-shaped area for the public, half for men, half for women, for whom separate entrances were provided.

Technologically the banking industry was concerned with advances in security, especially with respect to fire. An 1856 extension to the Bowery Savings Bank was built of iron with the intention of making it both fire- and burglar-proof.<sup>13</sup> Intense use of banking rooms, especially on constricted urban sites, caused bank trustees to be concerned with the accumulation of "foul air," and by about 1865 the Bowery Savings Bank had installed the latest sanitary ducted hot air and ventilation system.<sup>14</sup> The Bowery Savings Bank led in the field of office management by introducing in 1879 a sectional system for bookkeeping considered revolutionary and admired worldwide. Again this innovation emerged in response to the increase in the number of depositors.<sup>15</sup>

In response to congestion many savings banks simply moved uptown with their depositors. But in 1876 the Bowery Savings Bank noted that "we are obligated by our charter and by our word to serve the people of this community; and to serve them where they live, we need adequate space,"<sup>16</sup> and again set about extending and internally altering its building. The Committee also astutely noted that

with continued growth the building should be good for another fifteen years. Indeed fourteen years later, the 1853 building, as extended and modified, was obsolete, not only in style, but was bursting at the seams.<sup>17</sup>

***The New Building of 1893-95*** Because no suitable property was available on the Bowery, the trustees elected to expand to the rear, by purchasing three 25 by 100 foot lots on Grand Street. These lots which stood between the bank's earlier extension at 228 Grand Street and the corner of Elizabeth Street, were acquired by November 1891 for \$155,500, providing a large L-shaped building site (fig. 1).<sup>18</sup>

Having gained the commitment of five architectural firms, N. LeBrun & Son, George B. Post, McKim, Mead & White, Cyrus L. W. Eidlitz, and Charles W. Clinton, to compete for the design, the Building Committee set about preparing a brief. First a sub-committee visited six of the most distinctive recent savings bank buildings in the cities of New York and Brooklyn. But other than noting that it should "be thoroughly fire-proof and furnish all necessary facilities...without sacrificing artistic effects," they concluded only with respect to the unspoken infamous character of the Bowery itself "that an edifice ought to be erected which should impress the beholder with its dignity and fortress-like strength on account of the neighborhood in which it is to be located." The program which they prepared called for a waiting room on the 50 by 100 foot Bowery lot, leading to a domed banking room on the 100 foot square portion on Grand and Elizabeth Streets. Once all the entries had been received and the architects interviewed, the Committee referred all five to Columbia College Professor William R. Ware, whose positive evaluation of the McKim, Mead & White design it then endorsed.<sup>19</sup>

Demolition commenced soon after the leases of the recently acquired Grand Street properties expired on May 1, 1893. But business continued in that part of the old building at 128-130 Bowery—which had been modified for this purpose by the insertion of a gallery—until the new banking room was opened in June 1894. The waiting room, with Trustees' and Committee Rooms on its second floor, was then built on the Bowery lots, and though it was in use by January 1895, the waiting room's decoration was still incomplete in December 1895, when a total of \$570,421.57 had been expended.<sup>20</sup>

## THE BOWERY SAVINGS BANK IN THE ŒUVRE OF MCKIM, MEAD & WHITE <sup>21</sup>

From its creation in 1879 the famous architectural firm of McKim, Mead & White continued prolifically into the 1920s, and today the name alone is a byword for architectural quality. Charles Follen McKim and Stanford White, the two design partners, received their training in the office of H.H. Richardson, where they also learned the importance of studying European architecture firsthand. This they applied so successfully that it has been claimed that McKim, Mead & White did for American architecture what Henry James did for its literature, having “interpreted the old world to the new in such a way that the new was able to enter for the first time into its new inheritance.”<sup>22</sup>

The richly variegated œuvre of McKim, Mead & White shows the firm to have been masters of the felicitous and expressive matching of architectural style with building type. McKim, Mead & White noted in its Bowery Savings Bank competition text, “in determining upon a style of Architecture best adapted for [such] an institution...we believe that an expression of simplicity and grandeur,...should be sought, and...have selected a classic type as best suited to our purpose.”<sup>23</sup> For residences the Queen Anne, François Première and Adam-Georgian-Colonial Revival were favored styles; for churches, styles included Byzantine, Romanesque, Norman and English Gothic; urban clubs and institutions are predominantly Renaissance in style. The classical architecture of antiquity was the firm’s inspiration for what may be called the civic and the most dignified of urban institutions.

This group includes such distinguished New York City buildings designed by McKim, Mead & White as the Washington Arch (1891–92), the (former) New York University Gould Library (1896–1903), the Brooklyn Museum (1895–1907) and the United States Post Office (1909–18), all designated landmarks, as well as the demolished Pennsylvania Railroad Station (1905–11). Relatively few buildings for urban banking institutions were designed by the firm, and only two of these were for savings banks. The earliest of these, the Bowery Savings Bank building (1893–95), is a powerful

essay in an Imperial Roman architectural style which informed its later classical bank designs and especially their interiors. These include the State Savings Bank building in Detroit, Michigan (1898–1900), the conversion of the former New York City Merchants Exchange on Wall Street as the National City Bank building (1908–14), and the Girard Trust Company building in Philadelphia (1905–09), all of which have large centralized spaces lit from above with peninsular tellers’ areas.<sup>24</sup>

It is generally accepted that the partner in charge of the design and construction of the Bowery Savings Bank building was Stanford White.<sup>25</sup> Indeed, the firm’s claim that the building was designed “relying more upon our proportions and the scale of the parts than upon any over-elaboration of details,”<sup>26</sup> is characteristic of White. The intended grandeur was certainly achieved, for the 82 foot clear square space of the banking room is exceeded as a two-way span in the firm’s œuvre only by Pennsylvania Station, but, the varying relationship of columns to walls in the banking room, and the abrupt junction of the latter with the waiting room suggest that the precise and orderly Charles McKim, was little involved in the design of the Bowery Savings Bank building.<sup>27</sup> Many precedents existed among New York area savings banks for certain forms and features of the Bowery Savings Bank building, notably the triumphal arch entry at the Greenwich Savings Bank building (1892), and the giant order exterior of the Dime Savings Bank of Brooklyn (1883), but it was the way Stanford White brought these and the other established modes of internal arrangement, spatial centrality, banking organization, and construction technology under the banner of an august Roman Revival style, especially with the giant order carried from the exterior into the vaulted interior of the building, that mark the Bowery Savings Bank building as a turning point in bank design which ultimately [re]established, the classical, especially the Roman, temple form in the national psyche as the bank type.<sup>28</sup>

### DESIGN AND CONSTRUCTION OF THE BOWERY SAVINGS BANK INTERIOR

The new building of 1893–95 addressed all the historically documented internal concerns of the institution. The building maintained the presence of

the bank among the working class community that it was founded and dedicated to serve. The depositors upon entering were transported to the glimmering

image of an ancient temple, unsurpassed for its time in its awe-inspiring size, the focus of which was the vault containing their savings. The bank trustees had long been concerned with providing fireproof hygienic premises, with which the architects concurred, noting that "owing to the fact that your bank is situated in a part of the city where you receive depositors from a very mixed population, it seems to us that light, air and cleanliness are important factors in the plan," and specified marble as a durable and easily-cleaned material for surfaces exposed to the public.<sup>29</sup> The Roman Revival style, magnificent but austere, provided a dignified but not overly ostentatious setting appropriate on the one hand to the largest savings bank in the country without, on the other, appearing to squander the resources of the depositors who in fact paid for the new building. It commodiously housed the operational procedures of this savings bank as they existed at the end of the nineteenth century.<sup>30</sup>

**The Banking Room** The building was designed to be built in two phases beginning with the banking room. White not only recognized that "the problem presented in the programme...is one rarely given to architects, offering as it does a grand and adequate approach to a Banking room which, from its size and proportion, should be without parallel in this city, or in the Country," but seized the opportunity, and in fact achieved that result. An overriding functional factor faced by the designer was that of providing adequate daylight deep within a one hundred foot square lot, with only corner street frontage.<sup>31</sup> This was compounded by the competition suggestion that the banking room be domed; for, such spaces, while impressive, can be quite dim. White solved this problem by glazing one quarter of the roof with a huge fifty-foot-square pyramidal skylight set sixty feet above the floor, and by proposing to articulate part of the skylight's inner diffusing surface as a dome (fig. 4)—though it was actually glazed flat. In order to provide as large and unobstructed a space as possible for the banking room, the skylight was made the cap of a pyramid of structural steel, standing upon an 83 foot square of steel stanchions.

White accommodated a square banking room (fig. 2) to the oblique site—Elizabeth and Grand Streets intersect at about 98°—by making its west aisle triangular in plan.<sup>32</sup> Otherwise, except that the north aisle was made wide enough for a gallery

passage, the columns of the banking room were set out so as to maximize its size.

The details and proportioning of the design of the interior are based on several antique prototypes. The ratio of the banking room's width to height is 4:3, while the height of the columnar order is about half the hall's width. Almost identical in scale and proportions to the colonnades of the Basilica Ulpia (A.D. 98) in Rome, the colonnades of the five-bay aisles are defined by giant order Corinthian columns on pedestals. These columns align with the hexastyle articulation of the Grand and Elizabeth Street façades. Accordingly, on the interior the columns of the east and west aisles are equally spaced, while the central bays of both the south and north aisles are slightly wider (fig. 5). This facilitated the use of the central bay of the southern aisle to accommodate the Grand Street entrance lobby. The columns' Corinthian capitals, which are closely modelled on those of the portico of the Pantheon (A.D. 120–24) in Rome, bear a fully ornamented entablature and a coved ceiling which is richly coffered like the barrel vaulted aisles of the Basilica of Constantine (A.D. 312) also in Rome. The garlanded interior faces of the outer walls are articulated by matching giant order Corinthian pilasters. A secondary Ionic order of pilastered aedicules frames the Grand Street entrance lobby enclosure, and windows or blind panels in the other bays (figs. 5–8). Above these, the walls are charged with double scroll cartouches, crowned by helmeted heads and flanked by torchères, which frame windows and marble panels.

White exploited the form of the banking room to provide ventilation. Fresh air introduced by opening the doors and windows was naturally vented through the louvered monitor of the skylight.<sup>33</sup> Heating, in addition to hot water radiators, was by warm air ducts concealed in the thickness of the wall leading to decorative grilles, some of which are carefully integrated into the design of the cartouches on the outer walls.

The banking counter encloses the hall's central space beneath the skylight, so that, with a raised platform for the President and Secretary to the west, a U-shape was left for the public. The northern arm of this public space was for men, the southern for women, with a cashier's window in the center of the east side. At the west end of this central axis the prominent bank vault mirrored the cashier.

**The Waiting Room** With the banking room complete, the old building on the Bowery could be demolished, but for security the temporary wall between them remained.<sup>34</sup> The waiting room in the form of a basilica is 45 by 83 feet, built of steel within masonry walls, and finished as a trabeated Ionic order (figs. 12–13). It has two five-bay colonnades of six columns which define narrow side aisles to a broad nave. Two doors lead in from the magnificent recessed barrel vaulted entrance portal on the Bowery, the northern originally intended for men, the southern for women. This division was maintained by railings set in the floor down the axis of the room (fig. 2). Further railings defined the central three bays as a sitting area, where one waited to be called to the cashier, and constrained those leaving to pass down the outer aisles.

A special feature of the space is that the central of its five ceiling bays (fig. 14) has intricate grilles opening to a shaft through the second floor (between the Trustees' and Committee rooms) to a skylight, which provided some light and ventilation to those seated below. In form, seating arrangement, and

perhaps illumination, the waiting room resembled a chapel, and was affectionately so known.<sup>35</sup>

**Twentieth-Century Alterations** In the early twentieth century revolving doors were installed in both the Bowery and Grand Street entrances (figs. 6 & 15). Other alterations at this time included the insertion of an elevator in the eastern bay of the waiting room's south aisle (fig. 13);<sup>36</sup> and the cutting of a staircase down to the basement vaults in the fourth bay from the east of the south aisle of the banking room. The most recent significant alterations, completed by architects Swanke Hayden Connell & Partners in 1980 included total artificial lighting redesign, the repair and refinishing of painted and plastered surfaces, and the reduction in size of the tellers' area in the banking room (fig. 3).<sup>37</sup> Various internally illuminated exit, and other signs, and surveillance cameras have been affixed to the fabric of the interior, notably atop the bank vault and in association with the revolving door enclosures (figs. 6, 9, & 15).

## DESCRIPTION OF MATERIALS, FIXTURES, COMPONENTS AND FINISHES

**Floors** With the exception of the east-west marble bands between the waiting room columns, the floors of the public spaces are finished with marble mosaic of gray/white tesserae. With the addition of black, yellow, orange and red tesserae, classical border patterns were created. The public circulation area in the banking room is outlined with an elaborate border (fig. 17) whose principal elements are alternating red palmettos and orange anthemias beneath a miniature arcade. The border has been cut away at the central southern bay and the bay adjacent to the west for the white marble floor of the revolving door enclosure in the Grand Street entrance lobby and for the inserted travertine marble staircase down to the basement, respectively. Rectangular panels between the column pedestals of the banking room are each outlined by a band featuring a red vine with alternating tendrils on a yellow field punctuated by black dots.

Much of the floor mosaic border of the central portion of the waiting room—which continues beneath the enclosure for the pair of revolving doors—remains visible (fig. 16). It includes a simple checker, Greek key fret, and a wave. Rectangular panels in the waiting room's aisles are of a related

design which retains the wave, omits the fret, and has a broader checker.

**Pedestals, Dado and Tellers' Counter** Sienna marble was used to face the banking room throughout to the height of the tellers' counter which was designed to coordinate with the pedestals of the colossal columns. This is also the height of the western platform, around the front of which the dado continues. The pedestals appear as unadorned cubical masses, but the dado and counter fronts have a base molding and are capped with a cyma. The dado in the waiting room is of white marble and has similar moldings. The counter tops in the banking room are recent marble replacements.

**Columns** The architects' stated intention was that the columns would be of "Mycenian marble" with gilded *papier mâché* capitals. The Corinthian and Ionic capitals are gilded, but their underlying composition has not been confirmed. The column shafts are all presently painted in spiral-veined brown-ocher colors. The appearance of the original black-veined scagliola as recorded by early photographs was similar to the actual marble panels set in the cartouches in the upper part of the banking room's

walls, and may be seen where the present paint finish has cracked. The columns have stylistically-appropriate molded bases, of Sienna marble in the banking room, and of white marble in the waiting room.

**Walls and Ceiling** The walls of the Grand Street lobby retain their original, now heavily discolored, gray marble slab facings. The lobby's classically designed ceiling, which has three panels, each with an acanthus rosette at its center, is one of the few unaltered plaster surfaces of the interior. It retains its original, now patinated, gilt finish. In general the interior wall surfaces and ceilings are of gypsum plaster; Keene's cement was proposed to be used for all the pre-cast ornamentation. The manner in which the elevator shaft was inserted in the east bay of the waiting room's south aisle (fig. 13) is notable for the care with which the detail of the surrounding plasterwork was matched.

**Metalwork** The steel *bank vault* (figs. 8-9), inscribed HERRING-HALL-MARVIN CO / MAKERS, has lost the anthemion which marked its corners, and presently has a partial bronze color paint finish. Above a Greek-key fret base mold on its east face, the vault has seven sunken panels framed by miter-jointed rails and stiles bearing plain disks.<sup>38</sup> It is crowned by a denticulated entablature whose frieze is charged with a paterum above each stile. There are doors in both the north and south faces of the vault. The *staircase* (fig. 11) in the fifth bay from the east of the north aisle leads down to the basement and up to a *gallery* passage along the length of the north aisle. Staircase and gallery are of cast iron, the former with marble treads, the latter with a wood floor. Panelled risers are bolted into lugs on rails whose lower edges are rope molded with leaves. The outer faces of the rails have bead-and-reel framed rough cast panels and egg-and-dart finished upper edges. The stair is affixed to the north wall and supported on three attenuated Corinthian columns each standing on a spiral fluted newel. The hand railing is of brass pipe, beneath which are openwork panels of staggered semicircles with five petal buds at their interstices. The gallery front is of similar design.

Other cast-iron work in the interior includes ornamental registers set symmetrically in the floors and walls of the aisles of both the banking and waiting rooms; cast-iron radiators which are now generally masked by plain sheet metal radiator

covers; and the grille work in the rooms' ceilings. Three of the five panels of the waiting room's central bay are large cast-iron grilles (fig. 14). These grilles have a Greek-key fret border to a scrollwork field with central rosette of which now only the border and rosettes are open. The glazing of the inner diffusing surface of the banking room's skylight is set upon a radial grid of rope-molded cast iron; this includes panels of fine anthemion-like openwork, rosettes and Greek-key fret.

The early twentieth-century revolving doors installed at the Bowery entrance (fig. 15) and in the Grand Street lobby (fig. 6) are of sheet metal articulated with slender Corinthian pilasters with cast-brass capitals.

**Woodwork** The glazed mahogany screens which partitioned-off the President's and Secretary's offices atop the western platform have been cut down (fig. 8) except for two short lengths of solid panelling at the platform's north and south ends (figs. 7 & 11). Solid panelling of the same design survives to enclose the cloakroom behind the bank vault (fig. 8) and the bathroom (fig. 10) at the north end of the west aisle (the interior of which is not included in this designation). All this mahogany work has been refinished, as have the panelled mahogany doors and door frames at the east end of the gallery and in the southern bay of the banking room's east aisle (both of which lead to spaces not included in this designation).

**Lighting and Attached Fixtures** A heavily spiked lantern suspended in the Grand Street lobby is the only original light fixture to survive *in situ*. The outer—originally, heavily ribbed—glass of the banking room's skylight was been blocked-off with an opaque material whose inner white surface is used to reflect light from high intensity uplighters down through replacement yellow-brown glass of the inner diffuser. Rectangular slots (figs. 5 & 7) were cut in the base of the coved ceiling for similar fixtures to wash its surface; and two tiers of tungsten halogen uplighters in chamfered brushed aluminum fixtures were set on the pilasters behind the Corinthian columns (fig. 6), which are thus seen in relief. In the waiting room, whose skylight has also been blocked-off, large brass drum-like trays are suspended in the center of each bay. Light sources hidden in these cylindrical objects pick out the Ionic capitals and wash the ceiling. These artificial light

sources were executed by Rambusch Lighting Design in 1980.

**Other Notable Features** The upper level windows on the Grand and Elizabeth Street sides of the banking room are multipaned, presently with yellow glass. Equivalent panels elsewhere are marble slabs, except in the two northern bays of the east aisle (fig. 4) where what are the original window openings to the trustees' room (a space not included in this

designation) are presently covered over by panels painted to resemble the marble slabs. The wall above the entrance from the Bowery (fig. 15) bears an historic gilt painted inscription in Trajan Roman capitals: YOUR FINANCIAL WELFARE IS THE BUSINESS OF THIS BANK.

Affixed atop the east face of the bank vault is the Italianate style clock (fig. 19) from the banking room of the previous building on the site.

## SUBSEQUENT HISTORY

The building on the Bowery was the sole location of the savings bank until the first branch of the Bowery Savings Bank was opened in 1923 in a new building designed by architects York and Sawyer at 100-116 East 42nd Street.<sup>39</sup> As the largest American savings bank institution, the Bowery continued in the twentieth century both to innovate and to lead: in 1964, for example, it acquired the first computer system to be used in the banking industry; and in 1972, with some seven hundred thousand accounts at ten branches in the metropolitan area, became the first savings

bank to reach \$3 billion in deposits. The bank building on the Bowery, designated a New York City Landmark in 1966, was acquired by Home Savings of America in 1988. The building and its interior continue, regardless of changes in the banking industry, to communicate the values intended by the institution and its designers.

*Report prepared by Richard Brotherton  
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## NOTES

1. The essential introduction to the sources for the study of this neighborhood is I. N. Phelps Stokes, *The Iconography of Manhattan Island 1498-1909*, 6 volumes (New York: Robert H. Dodd, 1915-28). Other information is included in Alvin F. Harlow, *Old Bowery Days: The Chronicles of a Famous Street* (New York & London: D. Appleton, 1931); Stephen Jenkins, *The Old Boston Post Road* (New York: Putnams, 1914); and Hopper Striker Mott, "The road to the *Bouwerij* historically, cartographically and genealogically considered," *Americana* 8 (New York, 1913), 483-504, 573-607, and 719-38.

2. *Minutes of the Common Council of the City of New York* 7 (New York, 1917), 549 [Manuscript volume 27 (August 23, 1813), 182]. The definite article is generally dropped in street signs and addresses.

3. The primary source for this section are manuscript volumes 1-3 of the *Secretary's Book of Minutes* (covering the period May 8, 1834-June 14, 1897) located in the archives at the 130 Bowery building, where they were examined by the present author through the generous co-operation of Mr. Joseph DiSanto, Branch Bank Manager. The following were also consulted: *The Act of Incorporation of the Bowery Savings Bank and Laws Amendatory Thereof together with the By-laws* (New York: Embree & Jacobs, 134 Bowery, 1858); William Dana Orcutt, *The Miracle of Mutual Savings, as illustrated by one hundred years of the Bowery Savings Bank* (New York: The Bowery Savings Bank, 1934); Oscar Schisgall, *The Bowery Savings Bank of New York: A Social and Financial History* (New York: American Management Associations, Publication Group, 1984); and Anthony M. Galleno, Veronica Kuckel & Barbara Haws, *A Chronology of The Bowery Savings Bank 1834-1984* (New York: privately published, 1984, based on: John P. Townsend, Robert M. Field 1875, *Manual of the Bowery Savings Bank*; Henry A. Schenck 1903, *Revised Manual of the Bowery Savings Bank*; and R. Benson Ray 1947, *A Chronology of The Bowery Savings Bank*). For New York City Savings Banks in general see King's *Handbook of New York, An Outline History and Description of the American Metropolis*, 2nd edition, (Boston MA: Moses King, 1893), 772-81, and Henry R. Stiles, *The Civil, Political, Professional and Ecclesiastical History and Commercial and Industrial Record of the County of King's and the City of Brooklyn, N.Y. from 1683 to 1884* 1 (New York; W.W. Munsell & Co., 1884), 619-628.

4. In 1819, the year New York State authorized the creation of special legislative charters for savings banks, the *Bank for Savings in the City of New York* was founded; a decade later came the *Seamen's Bank for Savings*, followed in 1833 by the *Greenwich Savings Bank*, all in New York City. The first savings bank in America was a voluntary organization, the *Philadelphia Savings Fund Society*, established in 1816.



5. No. 128 Bowery had been the premises of the *Butchers' and Drovers' Bank* (established 1830) which was shortly to move to a new three-story granite-fronted Greek Revival bank and office building at 124 Bowery, at the northwest corner of Grand Street. The *B[owery] S[avings] B[ank Secretary's Book of] Minutes* 1, 41–42, records that on July 28, 1836, presumably just after this move, “The President informed the meeting that the Butchers' and Drovers' Bank were prepared to execute the Deed conveying the Property purchased of them, on the first proximo, whereupon it was resolved that Insurance to the amount of Seven thousand Dollars, be effected on the Banking House, including the main and rear buildings from the aforesaid date.”

6. See *BSB Minutes* 1 (March 10, 1852) 329, (April 14, 1852) 331, and (October 8, 1851) 314. While estimates had not been received by April 14, 1852, the *Bankers' Magazine* 6 (June 1852), 1012, noted that “the Bowery Savings Bank have commenced tearing away between Grand and Broome Streets, preparatory to erecting their new banking house. It will be 30 (sic) by 80 feet.” The May 12, 1852–March 9, 1853, Trustees' meetings were “held at their temporary Banking House (Offices of the Butchers' & Drovers' Bank).” The street façade, also known from photographs, is recorded in a *Sarony & Major* lithograph (copy in the New-York Historical Society) inscribed with the names of the Building Committee and Architect. For the interior see the engraving, “Dividend Day at the Bowery Savings Bank,” in *Harper's Weekly*, July 23, 1870. For the architects, Thomas Thomas and Griffith Thomas, see *Macmillan Encyclopaedia of Architects* 4 (1982), 204, where the following New York City bank buildings are credited to them: *Chemical Bank* (1850–1851), *Broadway Bank* (1852–1853), *Greenwich Savings Bank* (1854), *Bank for Savings* (1854–1856). Two other architects, George Platt and Frederick Diaper, had also supplied plans.

7. In the *Bankers' Magazine* 7 (July 1851), 81, the Italian architecture of the façades of the new buildings for the *Bank of the Republic* and the *Seamen's Bank for Savings*, both on Wall Street, is described in some detail. For these two subsequently demolished buildings see Lois Severini, *The Architecture of Finance: Early Wall Street*, (Ann Arbor MI: UMI Research Press, *Studies in the Fine Arts: Art Patronage* 1, 1983), 59–61, where the 1851–52 *Bank of the Republic* building is stated to be “apparently the first application to New York banking architecture of the elements of design which characterize the private palace of the Italian Renaissance.” Only on May 11, 1853, after moving into its new building did the Bowery trustees vote to open daily 10 am to 2 pm in addition to the established Monday, Thursday and Saturday evenings (*BSB Minutes* 1, 305).

8. Among designated New York City Landmark bank buildings the French Second Empire style is represented by the *Metropolitan Savings Bank* (Carl Pfeiffer, 1867), the *King's County Savings Bank* (King & Wilcox, 1868) and the *Bond Street Savings Bank* (Henry Engelbert, 1874); and '70s and '80s eclecticism by the Renaissance Revival *Williamsburgh Savings Bank* (George B. Post, 1875), the Romanesque/Queen Anne *Mount Morris Bank* (Lamb & Rich, 1883–84) and the demolished Ruskinian Gothic *Dry Dock Savings Institution* (Leopold Eidlitz, 1875). Later Classical Revival style bank buildings include the *New York Bank for Savings* (Robert H. Robertson, 1896–97) and the *New York County National Bank* (De Lemos & Cordes, 1907).

9. The effect, if not the intention, of such an image is attested by popular usage, for the great domed Renaissance Revival style *Williamsburgh Savings Bank* (George B. Post, 1875) at 175 Broadway in Brooklyn was known as the “Temple,” see *King's Views of Brooklyn*, 1904, plate 21[a].

10. The often-cited 1903 opinion of A.C. David, “Private Residences for Banking Firms” *Architectural Record* 14 (1903), 18, was that “it has seemed necessary to make something of a show, to express in the building the fact that banks...are suffering, as it were, from the possession of too much cash, and are somewhat self conscious about it.” See also Robert A.M. Stern, Gregory Gilmartin & John Montague Massengale, *New York 1900, Metropolitan Architecture and Urbanism 1890–1915* (New York: Rizzoli, 1983), 177–190, where it is asserted that “savings banks...felt it incumbent on themselves to convey a reassuring sense of stability in a period of volatile economic conditions.”

11. For several years the *Bankers' Magazine* published lists of new bank buildings. The first of these entries (August 1891) also judiciously notes that “perhaps the banks have never improved their offices so generally, or shown so much taste in improving them as during the last half dozen years.” The lists were carried until March 1893, after which the editorial policy was changed to concentrate on the bank failures of that year, so that the completion of the new Bowery Savings Bank building in 1895 was not even noted.

12. The premises of downtown commercial banks were often constrained to provide rentable office space on upper floors. *King's Handbook* (1893), 775, explicitly stated concerning the monumental banking house built in 1892 for the *Greenwich Savings Bank* that “the whole of the structure is devoted to the uses of the bank, none of it being rented for other purposes.”

13. See *BSB Minutes* 1 (June 11, 1856) 469–471, and (July 8, 1856) 474, for the purchase of the rear part of 228 Grand Street and the construction on it of a Trustees and Committee Meeting Room “made fireproof, with iron beams and rafters, iron roof, iron rolling shutters in the main story and iron doors in the Cellar.” This building pre-dates the *American Exchange National Bank* building (Leopold Eidlitz, 1857) whose floors of brick jack-arches between rolled iron beams are usually cited (Severini, 72–75, and 227–228) as the precedent for new bank buildings of similar “fireproof” construction. For earlier examples of this technique, especially the 1853–54 United States Essay Office on Wall Street, see Charles E. Peterson, “Inventing the I-beam: Richard Turner, Cooper & Hewitt and Others,” *The Technology of Historic American*

*Buildings: Studies of the Materials, Craft Processes, and the Mechanization of Building Construction*, ed. H. Ward Jandl (Washington, D.C.: Foundation for Preservation Technology, 1983), 63–96.

14. *BSB Minutes* 2 (February 11, 1863) 107, (March 11, 1863) 109–112, and (September 13, 1865) 198. The committee made a study of the arrangements at the *Brooklyn Savings Bank*, which were considered unsatisfactory; the system installed was modelled on that of *The New York Hospital*.

15. For these and later timesaving administrative changes, see Orcutt, 62f.

16. Schisgall, 57.

17. President Samuel Brown appointed a committee to report what alterations in the banking house were required for the better accommodation of the business. By 1877 the ceiling of the banking room had been raised, apparently with a fifty foot clear span; the counters rearranged probably on a peninsular plan; and the building itself had been extended in an L-shape to Grand Street to cover the entire site, all to the designs of architect E.L. Roberts. The extension had a two-story stone pedimented façade, with no entrance door, at 228 Grand Street. The raising of the ceiling is noted by Orcutt, 58. Otherwise see *BSB Minutes* 2 (January 19, 1876) 629–630, (March 13, 1876) 637, (March 27, 1876) 638, (April 10, 1876) 641: adoption of estimate of E.L. Roberts, "...will not exceed \$27,000 including...placing iron beams and arches in the present [banking] hall ...this estimate does not include rearranging the Counters &c in the banking room or frescoing the room," (May 8, 1876) 646, (December 11, 1876) 662, (March 12, 1877) 673–675: final report of the Committee on Alteration and Improvement of the Banking House, cost \$63,574.35, "they aimed to secure a banking building which should be lighted, heated and ventilated according to the most approved methods that the present state of architectural science has developed, and which should, at the same time, afford to depositors, employe's (sic), officers and trustees of the Institution, the greatest amount of accommodation, convenience and comfort for the discharge of their duties that the prescribed limits of our building admitted." The 59,460 deposit accounts in 1876 had almost doubled to 107,353 in 1890; see Galleno, Kuckel & Haws, 49–105, for the bank's annual statements from 1834 to 1893.

18. See *BSB Minutes* 3 (September 30, 1891) 453–454, (November 9, 1891) 459–461 (with dimensioned block plan of the lots and of the existing bank), (December 24, 1891) 464, and (February 13, 1893) 513. The Broker's Report provides the costs as: 222 Grand Street (the corner lot), \$62,500; 224, \$45,000; and 226, \$48,000, all variously encumbered through May 1, 1893. The 222–228 Grand Street frontage of Borough of Manhattan Tax Map Block 470, Lot 61, is now numbered 224–228. John P. Townsend, William H. Parsons, John Sinclair, Joseph B. Lockwood, George M. Olcott, Washington Wilson and Robert Maclay were appointed a Committee on Plans and Building of the New Banking House; however, Mr. Olcott having declined to serve, the President, Mr. Wood, was elected in his place.

19. The Report of the Committee on Plans and Buildings of the New Banking House is transcribed in *BSB Minutes* 3 (February 13, 1893), 513–525, and includes their "Suggestions of Programme for Competition for Designs for the New Banking House & Alterations of the Present one for the Bowery Savings Bank" which must have been written in 1892. The subcommittee's intention in visiting bank buildings of the *Greenwich Savings Bank* (R.W. Gibson, 1892), the *Emigrant Industrial Savings Bank* (c.1890), the *Manhattan Savings Institution* (1890), the *Dry Dock Savings Institution* (Leopold W. Eidlitz, 1875), the *Williamsburgh Savings Bank* (George B. Post, 1875), and the *Dime Savings Bank of Brooklyn* (Mercein Thomas, 1883) was "to ascertain if any of them could suggest ideas to guide them in arriving at a general plan for their purposes," but was evidently also to establish what they should outdo architecturally. Richard Morris Hunt and W. Wheeler Smith both declined to compete. Paul R. Baker, *Stanley. The Gilded Life of Stanford White* (New York: the Free Press, 1989), 215, states, apparently incorrectly, that the subcommittee only recommended further consideration by Professor Ware of but two sets of plans, namely those of McKim, Mead & White, and George B. Post. Nothing is presently known of the other four proposals.

20. A temporary wall was built to close off the old banking hall from the construction site of the new one. For the gallery see the photograph, "The staff of 130 Bowery in 1894," in Schisgall, 210–211, which also shows the clock destined to be reused atop the vault in the new building. The accounts are given in "Report [of] the Committee on Plans and Buildings of the New Banking House," *BSB Minutes* 3 (December 9, 1895), 688–691: \$2,000 was allowed for the unfinished decoration; proposed additional expenditures included \$1,740 for a pair of bronze lamp-posts at the Bowery entrance (which appear never to have been put up); and \$1,500 for an iron fence around the areaway on Grand and Elizabeth Streets "high enough to prevent children from climbing over it."

21. Among published resources for the study of this firm are [Kendall et al.] *A Monograph of the Work of McKim, Mead & White, 1879–1915*, 4 volumes (New York, 1914–20) reprinted in 1 volume with an essay, p. 11–54, "McKim, Mead & White Reappraised," by Leland Roth (New York: Arno Press, 1977); Leland M. Roth, *The Architecture of McKim, Mead & White, A Building List* (New York: Garland, 1978); Leland M. Roth, *McKim, Mead & White, Architects* (New York: Harper & Row, 1983); and Paul R. Baker, *Stanley, The Gilded Life of Stanford White* (New York: The Free Press, 1989). Of especial importance here is the manuscript copy of a "Description of the New Bowery Savings Bank Building," *BSB Minutes* 3 (February 13, 1893), 520–524, written by McKim, Mead & White in 1892 to accompany their design drawings.

22. C.H. Reilly, *McKim, Mead & White* (New York: Charles Scribner's Sons, 1924), 23.

23. *BSB Minutes* 3 (February 13, 1893), 520.

24. See *Monograph* plates 124–126, 298, and 329–331. The exterior of the (demolished) *Knickerbocker Trust Company* bank building (1902–04) at 358 Fifth Avenue, New York, was modelled on the Temple of Mars Ultor, Rome, see plates 208–212; other strictly classical bank buildings include an extension to and remodelling of the *Bank of Montreal*, Montreal (1901–05), plates 213–216A, and perhaps the consummate example of the temple form, the branch building of this bank in Winnipeg, Manitoba (1910–12), plates 355–356A. Other, especially later, buildings for financial institutions are more Renaissance in character, like the (extant) palazzo built in 1908 as the *Second National Bank*, 250 Fifth Avenue, New York, plates 338–339. The 1896–99 McKim, Mead & White remodelled banking room of the *New York Life Insurance Company* at 346 Broadway is a designated Interior Landmark, with a prominent if eccentrically located freestanding cast-iron vault.

25. The principal authority is the list of attributions now in the McKim, Mead & White archives, New-York Historical Society, prepared about 1920 by William Mitchell Kendall, a later partner in the firm, and which is cited by Leland M. Roth in the 1977 edition of the *Monograph*, 64, with the caveat that “all designs were a joint effort by all the partners...the attributions are meant to indicate who supervised the job rather than who had sole artistic control.” The list in Appendix 1, of Charles C. Baldwin, *Stanford White* (New York: Dodd, Mead, 1931), 321, includes the bank.

26. *BSB Minutes* 3 (February 13, 1893), 520.

27. This is further indicated by a story told by Stanford White’s son, Lawrence Grant White, *Sketches and Designs by Stanford White* (New York, 1920), as cited by Roth “McKim, Mead & White Reappraised,” 13. A draftsman reportedly “came to him in despair because the axis of a scheme which [White] had indicated could not be maintained,” only to be told “Damn it all, bend the axis;” for, among the firm’s known buildings it appears that this can *only* apply to the entrance of the Bowery Savings Bank building with its extraordinary skewed barrel vault.

28. Immediate imitators appear to include George B. Post (a competitor for the Bowery commission), for his August 1894 Roman Revival style design for the *Bank of Pittsburgh* with hexastyle portico, attic and pyramidal roof is very close in spirit and detail to the Bowery Savings Bank building; see the ink and watercolor perspective drawing now in the New-York Historical Society as reproduced in Richard Guy Wilson, “Architecture, Landscape, and City Planning,” *The American Renaissance 1876–1917* (New York: The Brooklyn Museum, 1979), 75, fig. 52. Leland Roth has claimed (“McKim, Mead & White Reappraised,” 12) that “by the time of Mead’s death in 1928, there was virtually no village or town in the United States that could not boast a bank or courthouse in some variant of the classic theme.” A New York City example of this phenomenon is the *New York Savings Bank* building (R. H. Robertson, 1896), a designated New York City Landmark and Interior Landmark.

29. The competition brief, *BSB Minutes* 3 (February 13, 1893), 515, suggested that “the main floor of the Bowery building...be wainscoted with glazed tiles or enamelled bricks say 7 ft. up from the floor or to the ceiling as may be decided,” and that “the floor of the banking room...be paved with tessellated marble pavement outside the enclosures. The walls to be wainscotted with marble say 6 to 8 ft. up from the floor.

30. We can be fairly sure of the accuracy of these sentiments and concerns, for they had been previously expressed by the committee responsible for the 1876 extension and rebuilding work. Their report on the completion of the work states, *BSE Minutes* 2 (March 12, 1877), 675, “The Committee have sought, in the matter of style, finish and decoration, to observe such happy medium as, according to their ideas, should comport with the dignity and, at the same time, with the nature of the Institution. They remembered that this is The Bowery Savings bank, and they felt it to be their duty to give it a home so finished and furnished and appointed as should be not unworthy of the largest Savings Bank upon the American Continent: a home at once substantial, respectable, commodious, tasteful and moderately elegant. But they did not forget that it was nevertheless a Savings bank, and that the entire cost of the improvements was to be drawn from the savings of the people of which the Members of this Board are appointed Custodians. They therefore did not feel justified in expending a single dollar for ostentation or in extravagance, or that did not in some way meet the wants, or directly promote the interests of the Institution.” For a description of the protracted and cumbersome manual bookkeeping procedures see Orcutt, 62–65.

31. From the summary of Professor Ware’s report, *BSB Minutes* 3, 519, he placed considerable emphasis on this aspect of the design, so, it may have been inadequacies in this respect which worked against the other competitors.

32. A triangular sliver east of the east wall of the orthogonal east aisle houses a staircase, hoistway and air shafts.

33. The original chain and pulley system by which the louvers were operated remains in part in the gallery-roofspace above the aisles and behind the coved ceiling. Hot water radiators were installed in the skylight space to preempt the reverse effect in cold weather, and perhaps to minimize condensation. Solar gain was reduced by retractable striped canvas awnings (the metal frames for most of which survive in 1994) in the door and windows openings in the Grand and Elizabeth Street façades.

34. This wall and the phased construction appear to have caused some minor problems. The plan published in the *McKim, Mead & White, Monograph*, plate 66[b], shows the second column from the north of the banking room’s east range—the column which is on the axis of the waiting room—as having a pilaster respond set in a stretch of wall, but neither was actually built. This makes for an abrupt transition between the two spaces. At the level of the banking room’s column capitals, a swag replaces the missing pilaster’s capital.

35. For an evocative description of *Sitting in the “Chapel”* see Orcutt, 65–69.

36. Thereby blocking this aisle as an exit route. Hence it was at or before the time of the installation of the elevator that the railings separating men and women were removed from the waiting room.

37. Documentation of these alterations has not been located, though a booklet, *The 130 Bowery Restoration*, available at the bank provides general information.

38. Affixed to the central panel is a plaque inscribed "Erected / 1893-1895 / McKim, Mead & White / Architects / Restored / 1980 / Swanke Hayden Connell & Partners / Architects."

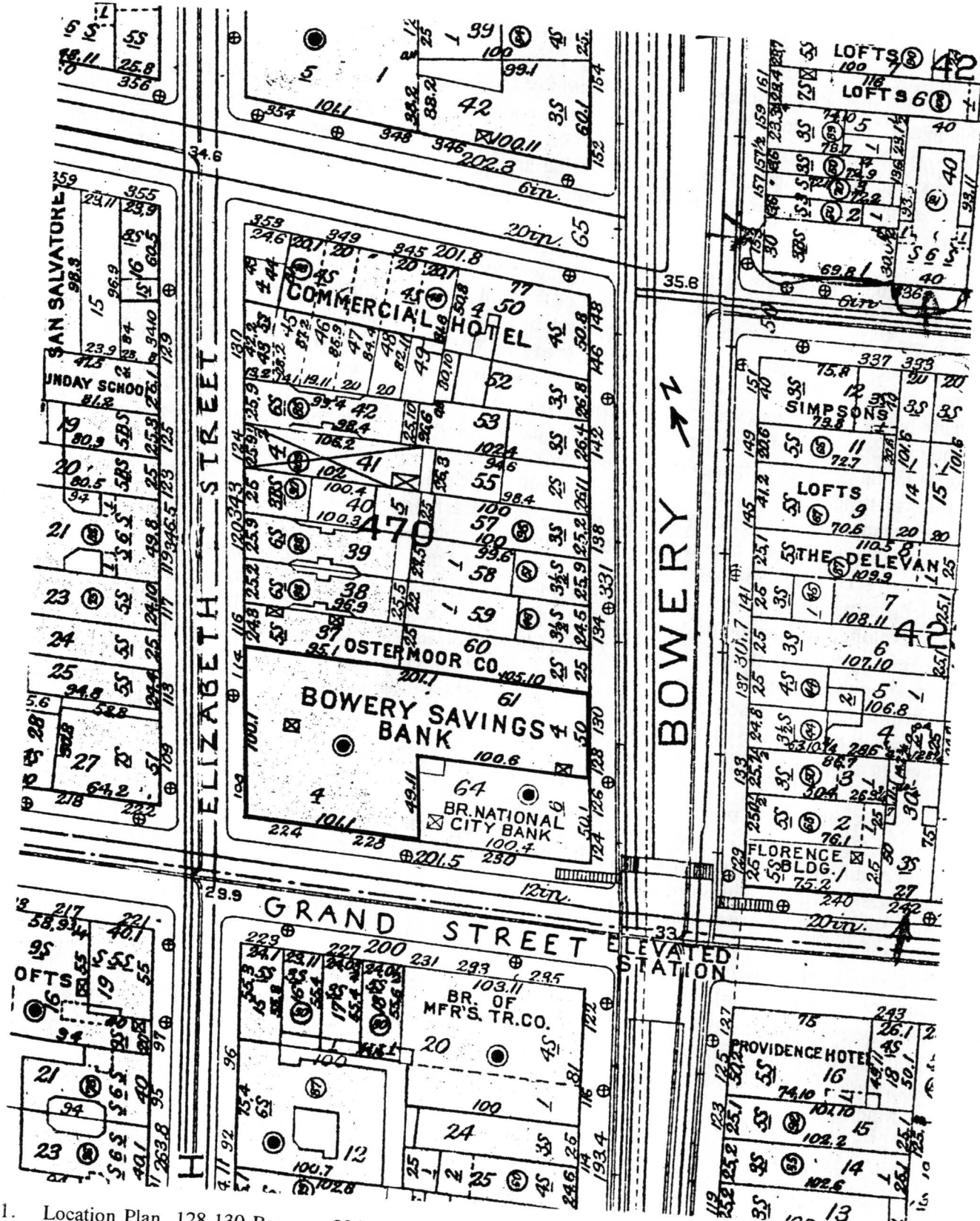
39. Prior to the passage of the 1923 [New York State Banking] Laws, which permitted the operation of one branch bank, the 1892 Laws had made branch banks virtually illegal. The Bowery overcame this obstacle in 1920 by merging with the small *Universal Savings Bank* and moving it uptown from its Pearl Street location as its new branch; see Schisgall, 106-112.

## FINDINGS AND DESIGNATION

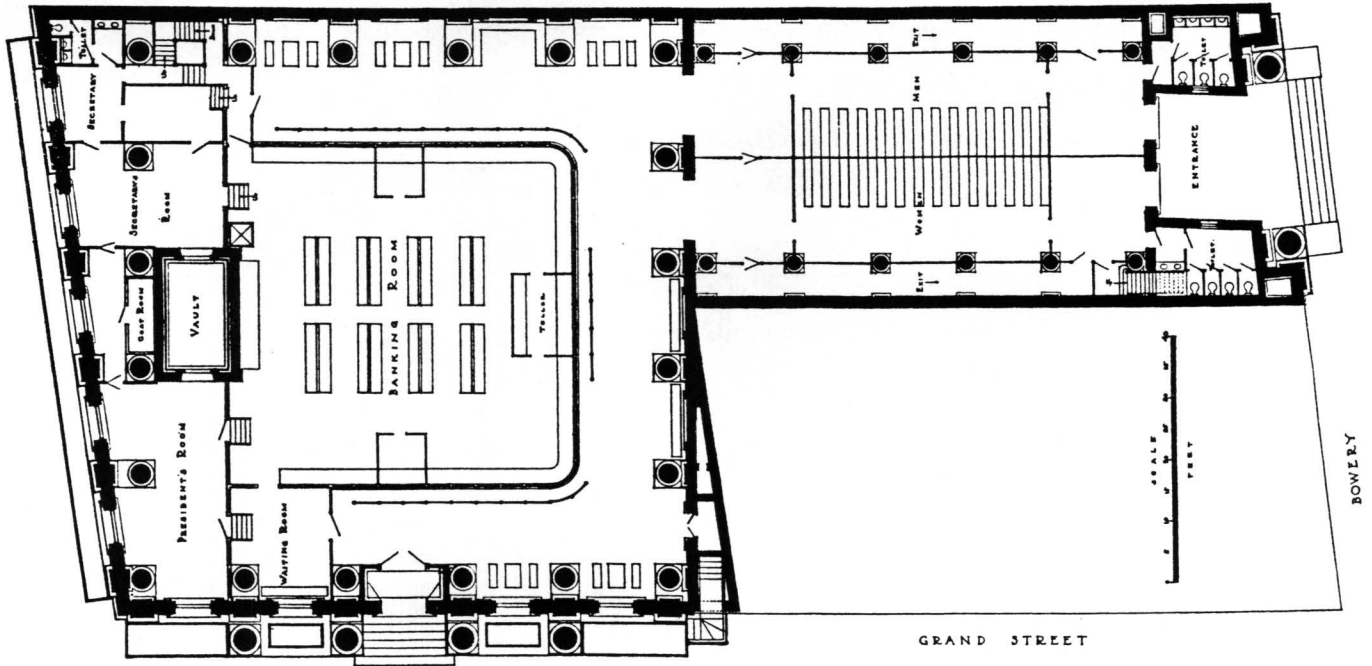
On the basis of a careful consideration of the history, the architecture and other features of this interior the Landmarks Preservation Commission finds that the Bowery Savings Bank (now Home Savings of America) First Floor Interior has a special character, special historical and aesthetic interest and value as part of the development, heritage and cultural characteristics of New York City; and 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 Bowery Savings Bank building, constructed in 1893-95 on the site of the bank's first building which had served as the home of New York City's fourth savings bank (established 1834), is a major example of the work of the renowned architectural firm of McKim, Mead & White and its partner Stanford White; that the interior is an early example of the Roman Revival style which was to become standard for savings bank buildings, and was intended to express both simplicity and grandeur; that the skylit, eighty-foot-square, steel-framed banking room with details that closely follow Roman prototypes compares in scale to the grandest buildings of ancient Rome resulting in an impressive design unsurpassed for its time; that the banking room is a prime example of a type which evolved in the second half of the nineteenth century characterized by a symmetrical arrangement and a prominent, axially-placed freestanding bank vault in a large centralized space organized with a peninsular layout of the tellers' area to accommodate male and female depositors; that in response to contemporary sanitary concerns, the interior was designed with durable, easily cleaned, surfaces and the building's form was exploited to provide effective natural ventilation; that at the time of the building's construction the Bowery Savings Bank was the largest such institution in the country and had established a history of leading the savings bank industry with the introduction of new banking procedures and technology; that the interior has continued to be successfully adapted to new practices and technologies while retaining a high degree of integrity; and that since 1988, this interior has housed a branch of Home Savings of America.

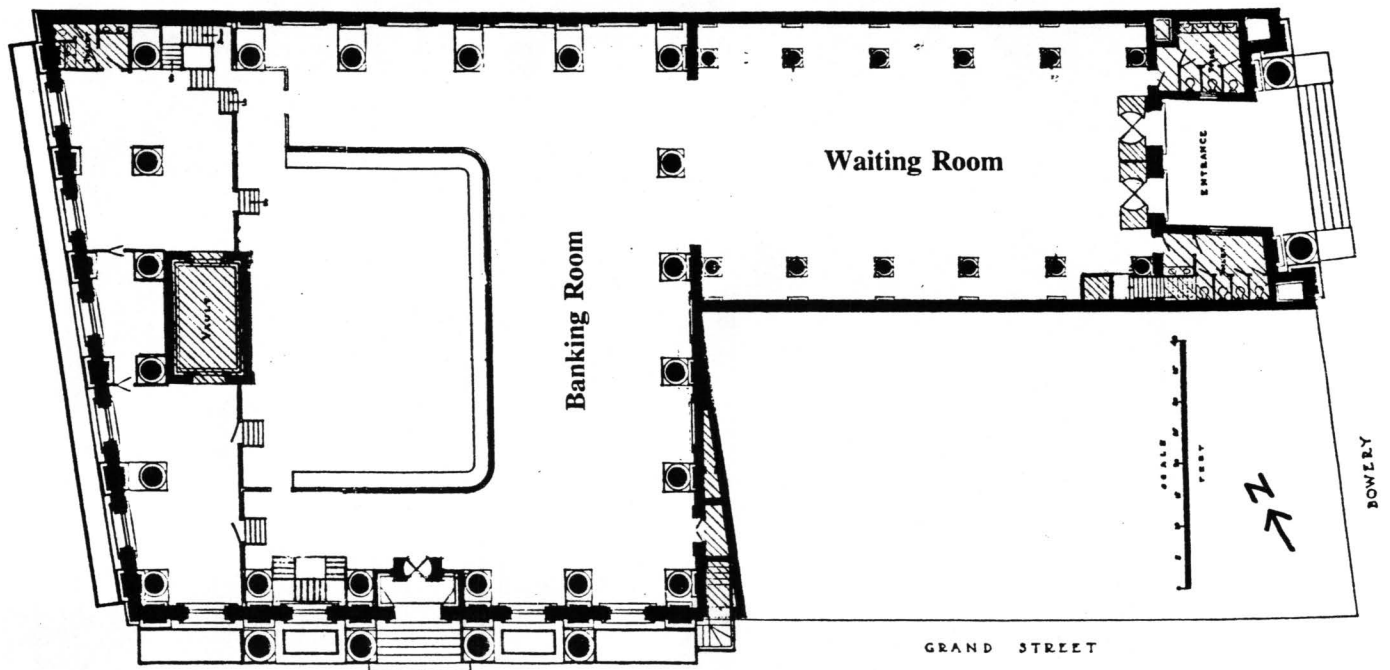
Accordingly, pursuant to the provisions of Chapter 74, Section 3020 of the Charter of the City of New York and Chapter 3 of Title 25 of the Administrative Code of the City of New York, the Landmarks Preservation Commission designates as an Interior Landmark the Bowery Savings Bank (now Home Savings of America) first floor interior, consisting of the banking room; the waiting room; the Grand Street entrance lobby; the Bowery and Grand Street revolving door enclosures; the staircase leading to the balcony; the balcony along the north wall; and the staircase leading to the basement level safety deposit vault area; and the fixtures and components of these spaces, including but not limited to, wall and ceiling surfaces; the skylight; floor surfaces; the teller station; doors; windows; decorative metalwork; the wall surfaces of the vault (excluding the vault interior) and the attached clock; and attached furnishings and decorative elements; 130 Bowery, a.k.a. 128-130 Bowery, 108-114 Elizabeth Street and 224-228 Grand Street, Manhattan, and designates Borough of Manhattan Tax Map Block 470, Lot 61, as its Landmark Site.



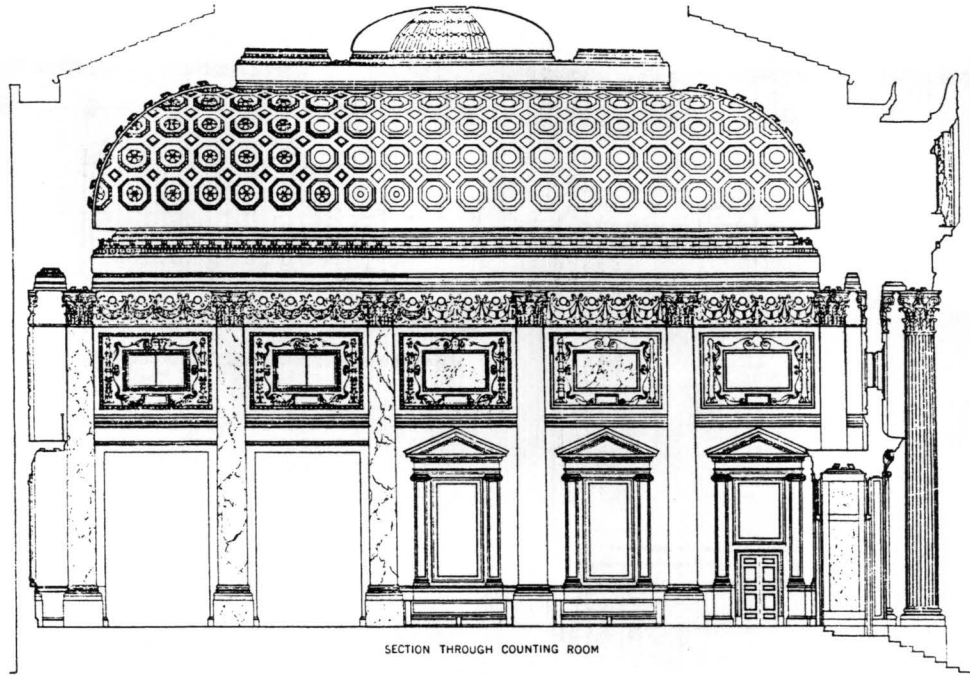
1. Location Plan, 128-130 Bowery, 224-228 Grand Street, & 108-114 Elizabeth Street, (G.W. Bromley, *Manhattan Land Book* [c.1936], plate 18)



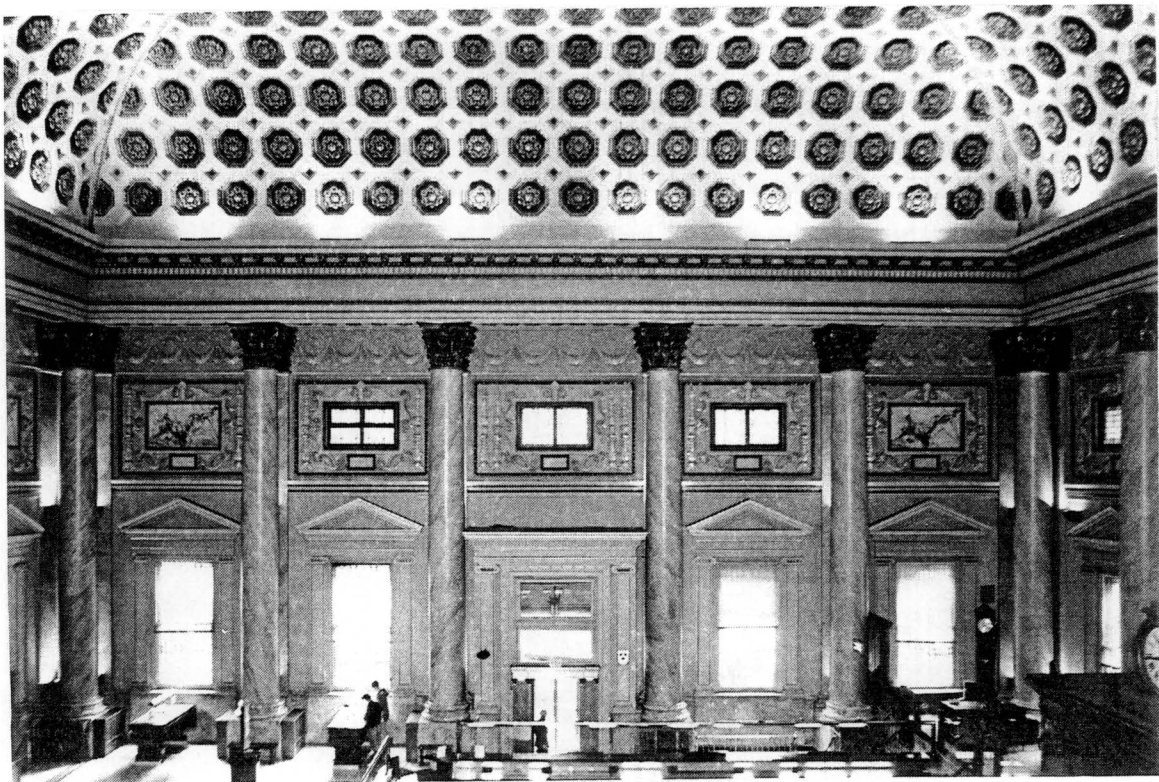
2. First Floor Plan, final design (*A Monograph of the Works of McKim, Mead & White* plate 66[B]).



3. First Floor Plan, designated areas

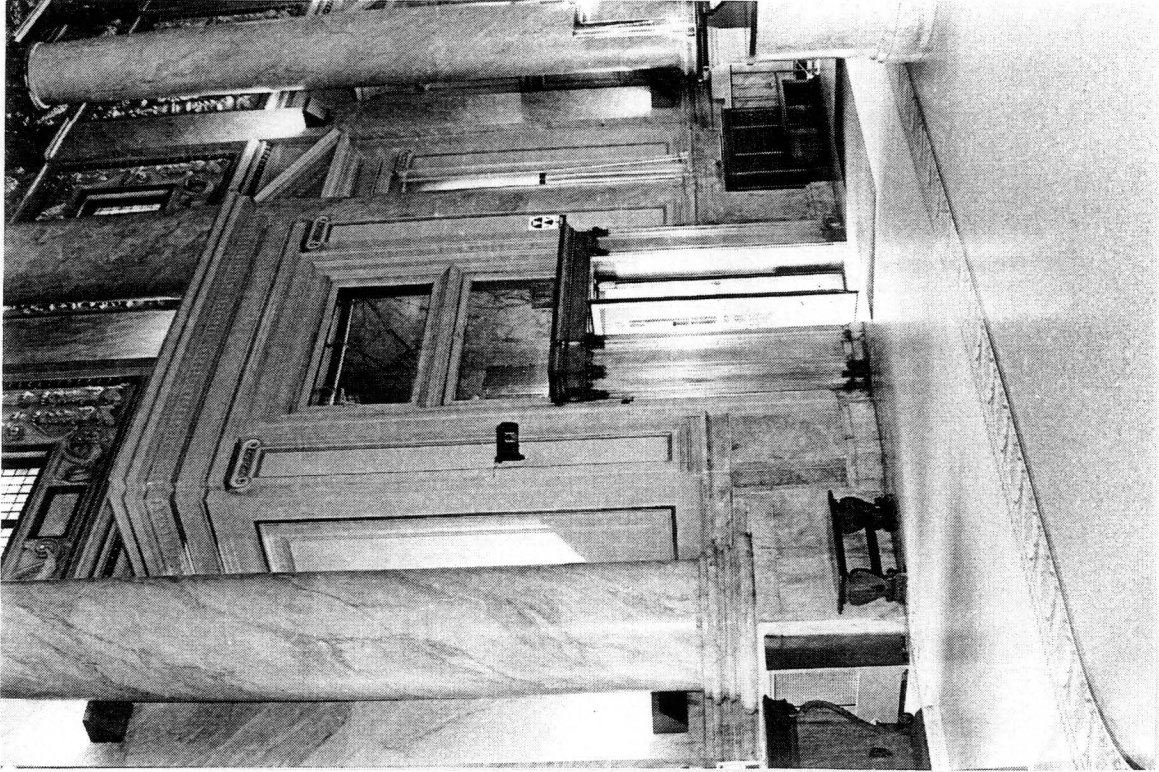


4. Section Through Banking Room (*A Monograph of the Works of McKim, Mead & White* plate 67[A])



5. Banking Room, South Range. (*All photographs by Richard Brotherton, 1994*)

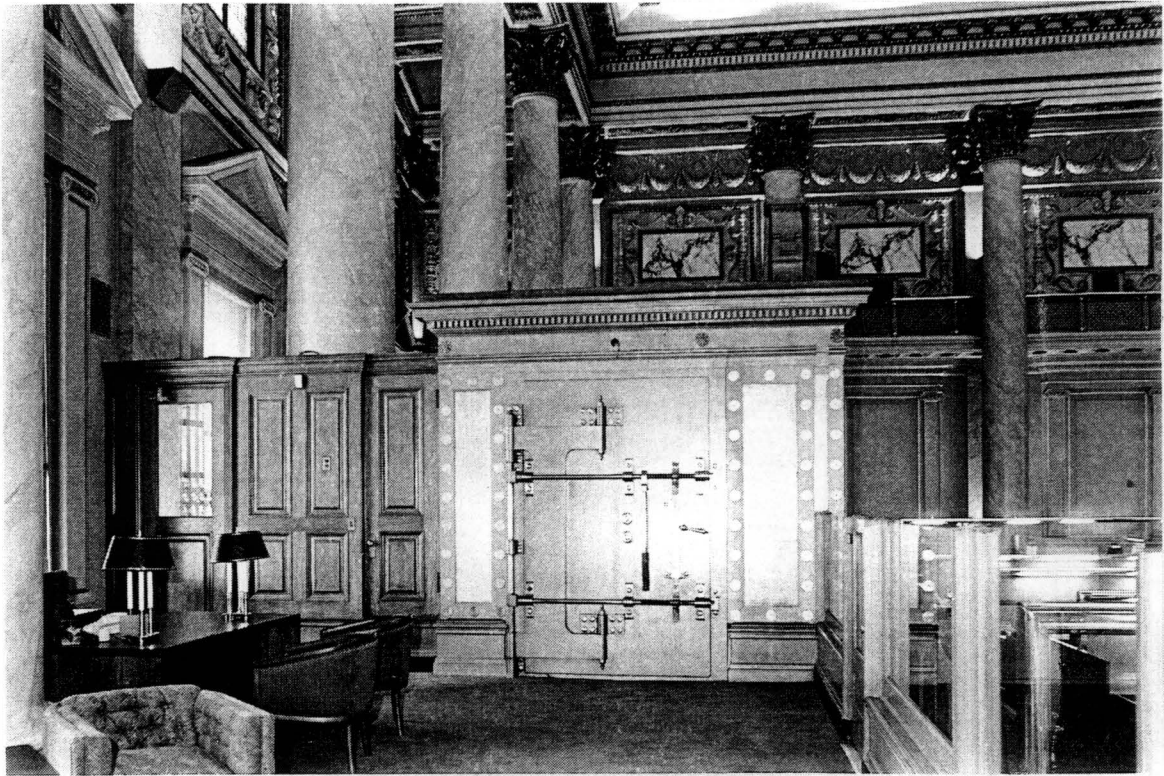




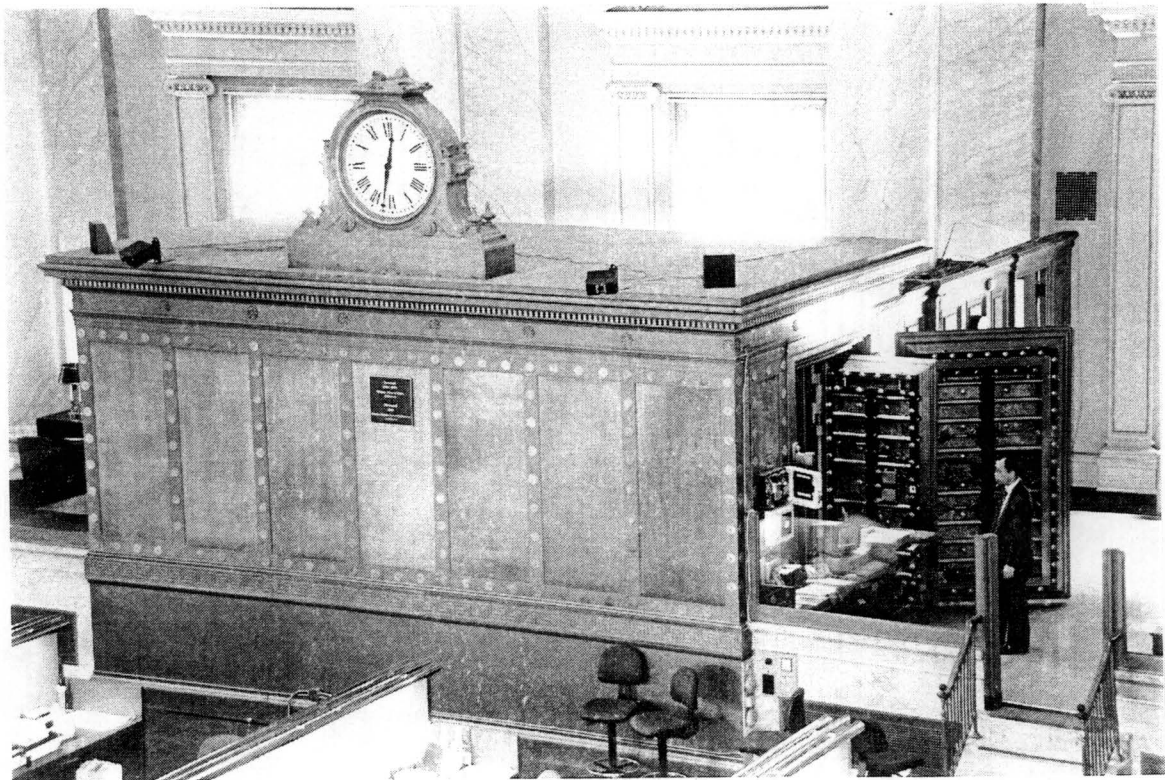
6. Grand Street Entrance Lobby and Revolving Door Enclosure



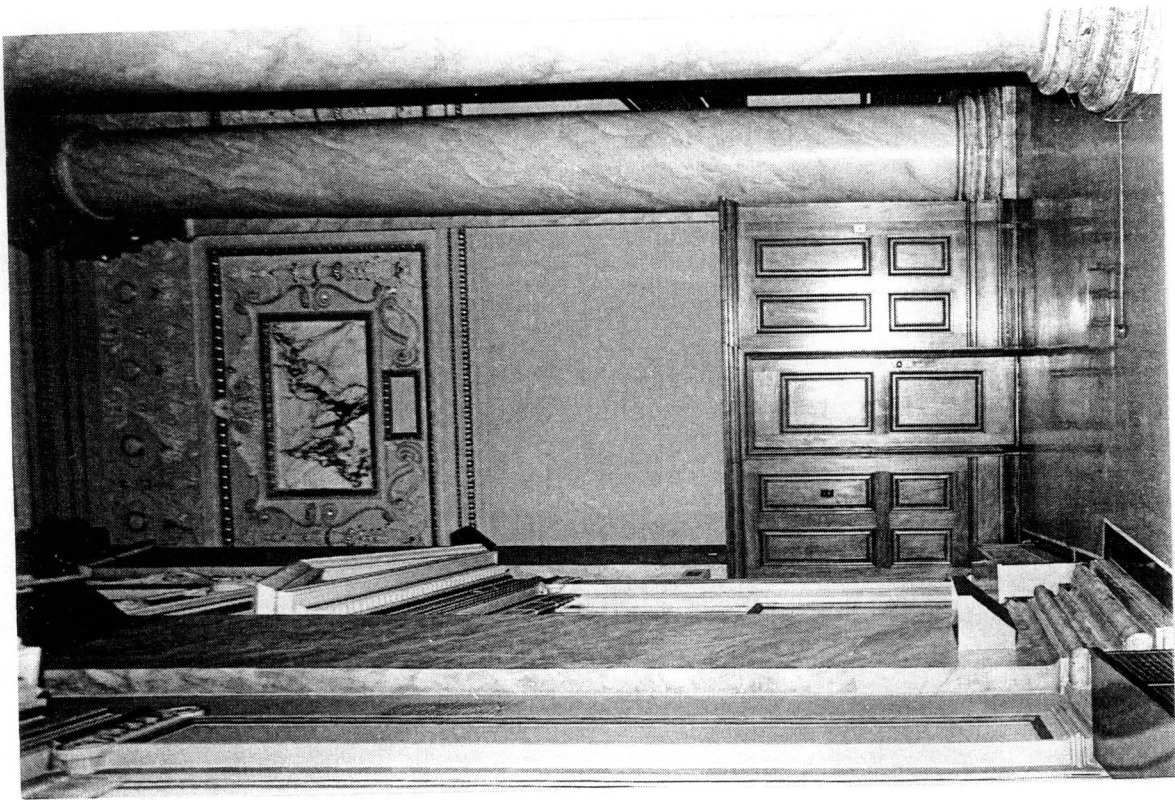
7. Banking Room, from the northeast



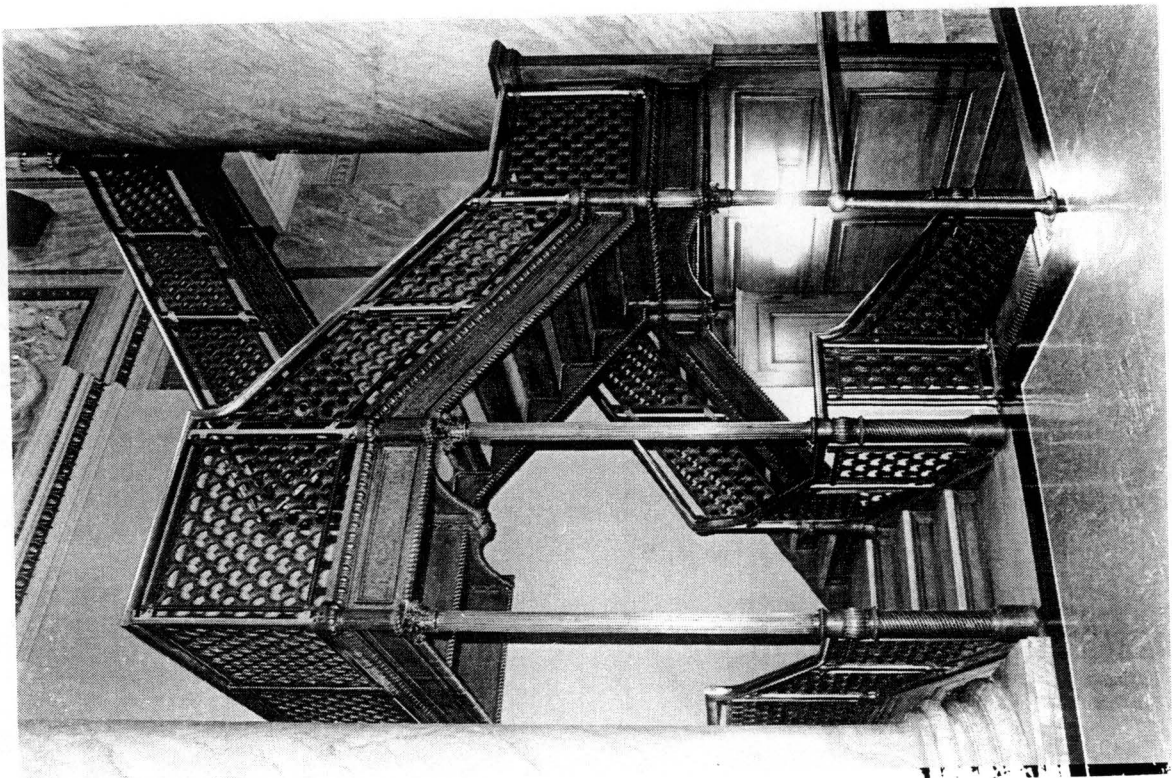
8. The Bank Vault from the south



9. The Bank Vault from the northeast



10. Banking Room, North end of West Aisle



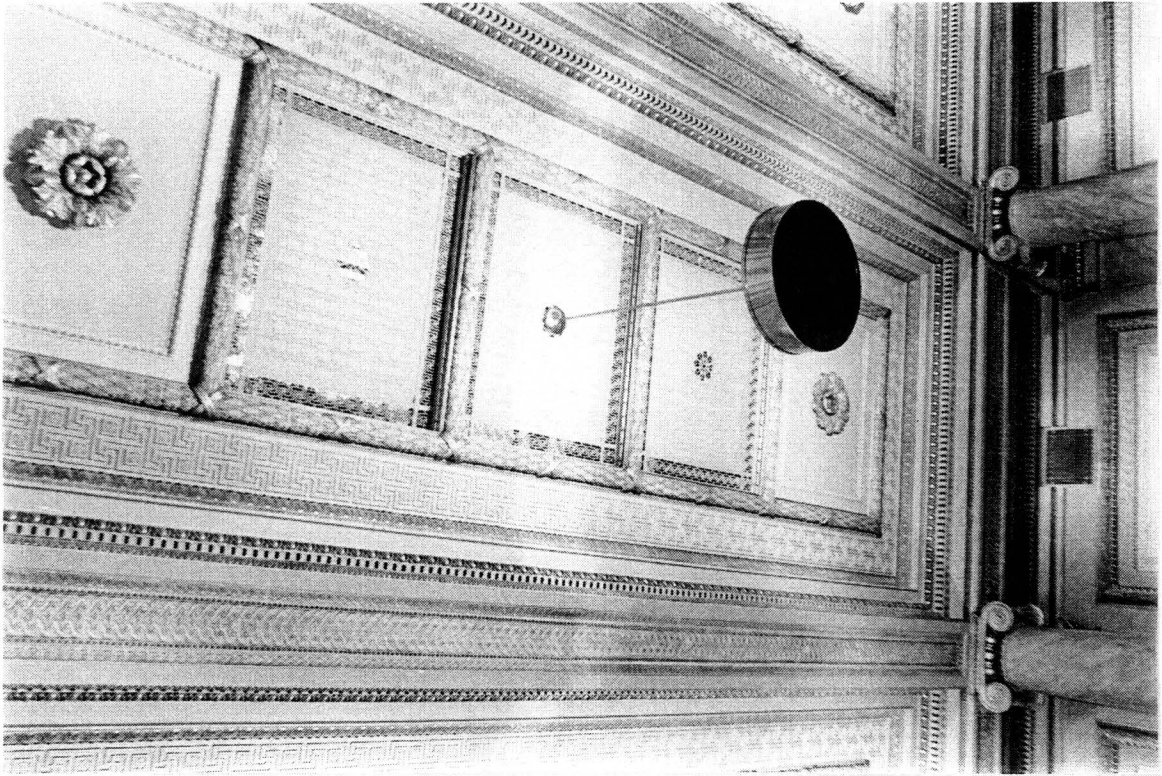
11. Staircase to Gallery



12. Waiting Room, from the southeast



13. Waiting Room, Elevator Shaft inserted in South Aisle



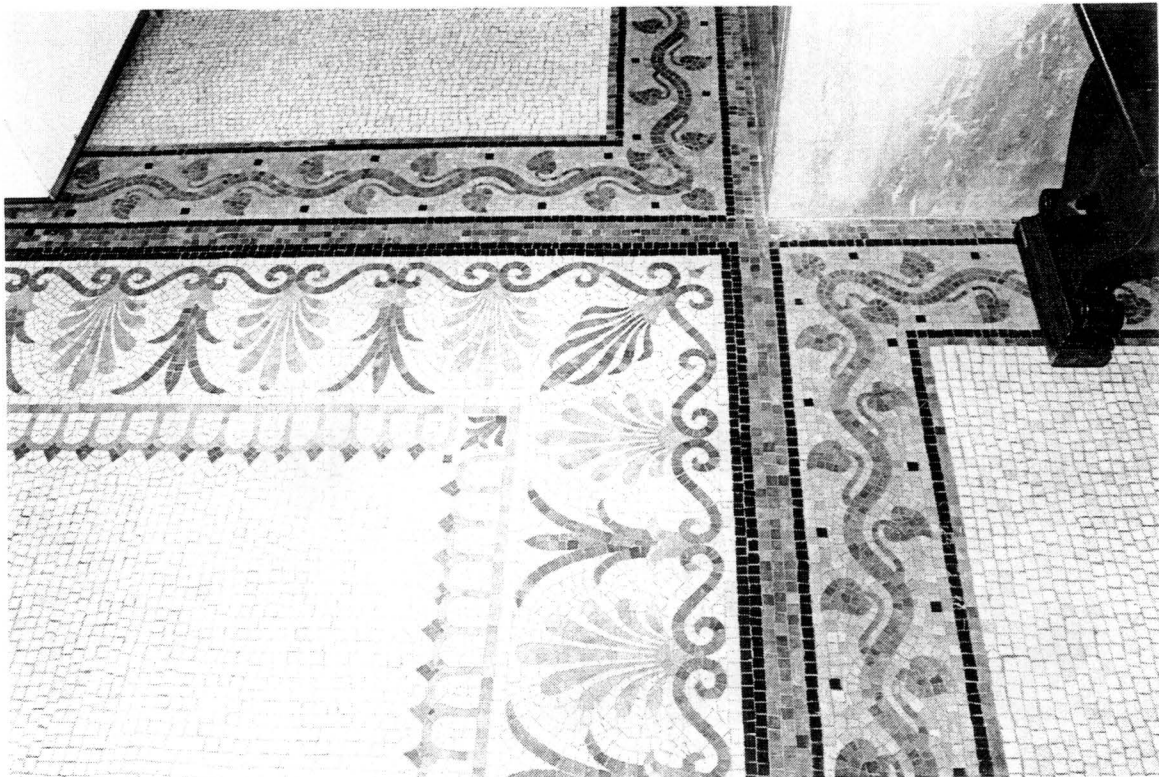
14. Waiting Room, Ventilation Grille in Ceiling



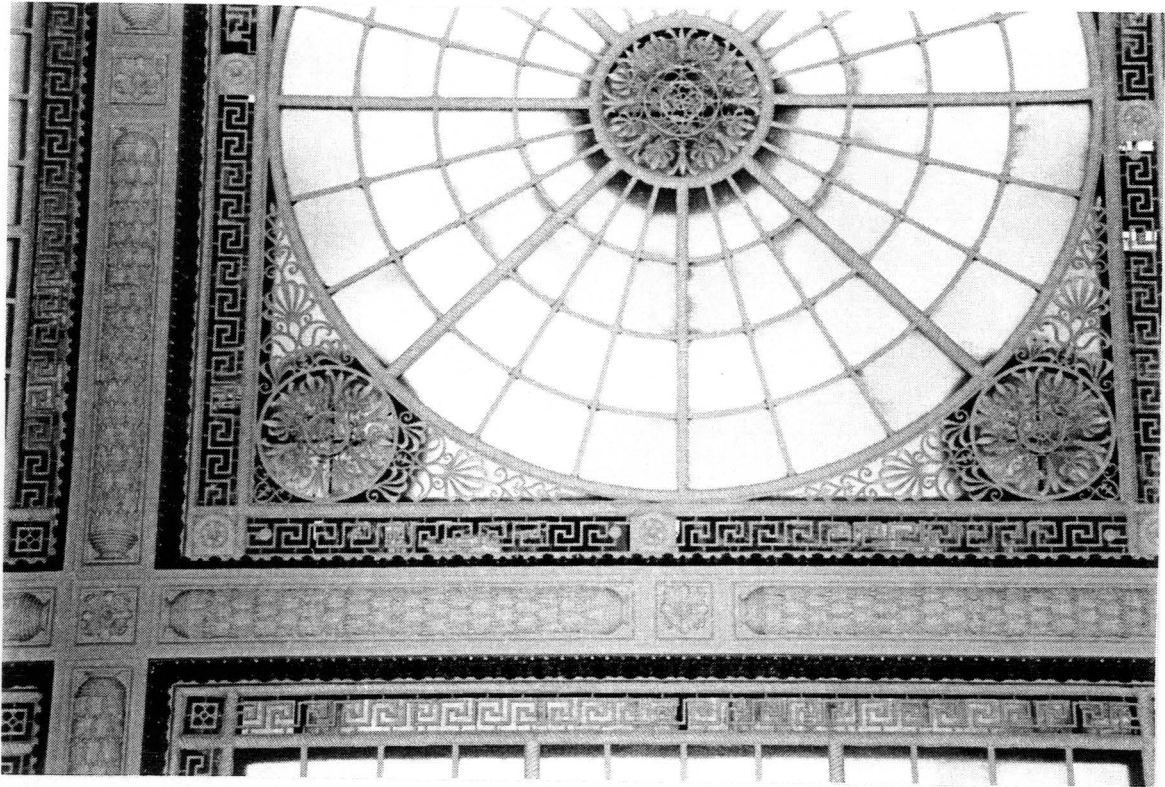
15. Waiting Room, East Wall and Bowery Revolving Door Enclosure



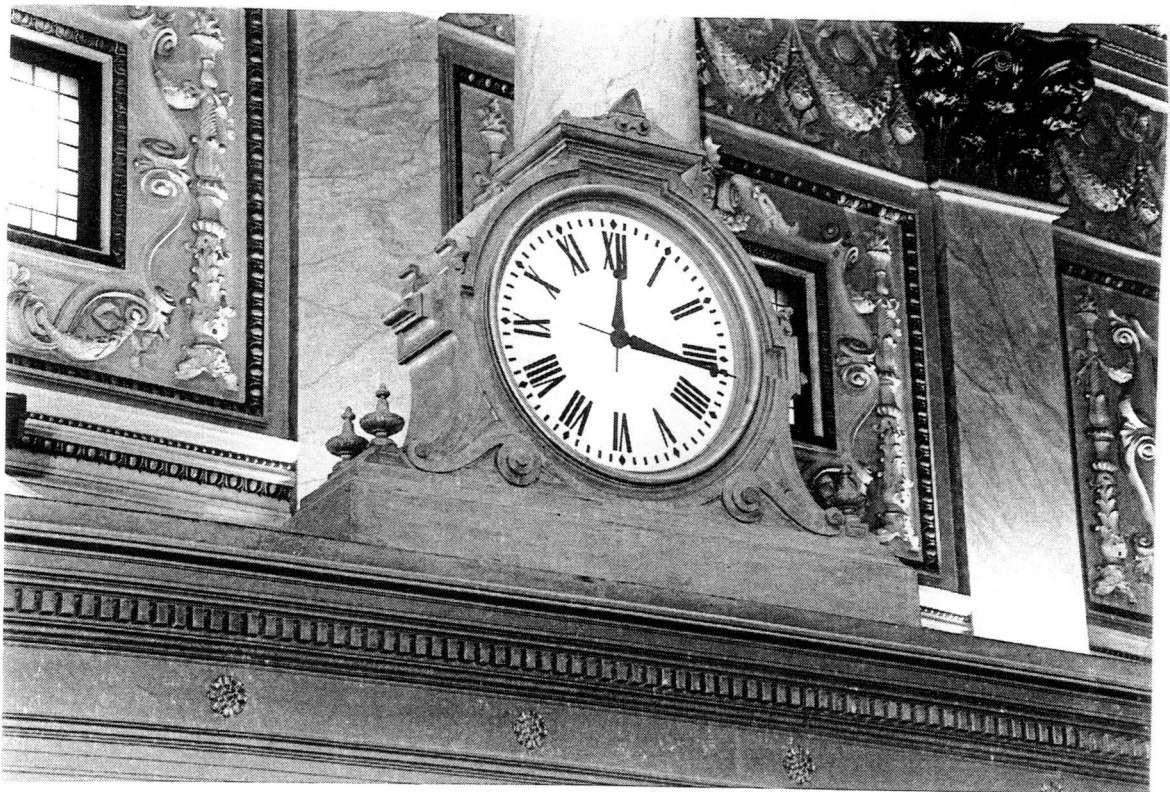
16. Mosaic Floor, Waiting Room



17. Mosaic Floor, Banking Room



18. Banking Room, Plaster and Cast-Ironwork of Skylight



19. Clock affixed atop Bank Vault

## ATTACHMENT TO LP-1911

Landmarks Preservation Commission  
August 23, 1994, Designation List 261  
LP-1911A

**BOWERY SAVINGS BANK** (now GreenPoint Bank), first floor interior, consisting of the banking room; the waiting room; the Grand Street entrance lobby; the Bowery and Grand Street revolving door enclosures; the staircase leading to the balcony; the balcony along the north wall; and the staircase leading to the basement level safety deposit vault area; and the fixtures and components of these spaces, including but not limited to, wall and ceiling surfaces; the skylight; floor surfaces; the teller station; doors; windows; decorative metalwork; the wall surfaces of the vault (excluding the vault interior) and the attached clock; and attached furnishings and decorative elements; 130 Bowery, (aka 108-114 Elizabeth Street and 224-228 Grand Street), Manhattan.

Landmark Site: Borough of Manhattan Tax Map Block 470, Lot 61.

*Designated a New York City Interior Landmark as the Bowery Savings Bank (then Home Savings of America) First Floor Interior on August 23, 1994.*

On May 14, 1996, the Landmarks Preservation Commission held a public hearing on the proposed amendment of the Interior Landmark designation of the Bowery Savings Bank (now GreenPoint 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. 5). 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.

### Design and Description of the Interior of the Bowery Savings Bank\*

The Banking Room. The building was designed to be built in two phases beginning with the banking room. White not only recognized that "the problem presented in the programme ...is one rarely given to architects, offering as it does a grand and adequate approach to a Banking room which, from its size and proportion, should be without parallel in this city, or in the Country," but seized the opportunity, and in fact achieved that result. An overriding functional factor faced by the designer was that of providing adequate daylight deep within a one hundred foot square lot, with only corner street frontage.<sup>1</sup> This was compounded by the competition suggestion that the banking room be domed; for such spaces, while impressive, can be quite dim. White solved this problem by glazing one quarter of the roof with a huge fifty-foot-square pyramidal skylight set

\*This description has been excerpted and slight modified from the original designation report for LP-1911. The plate numbers are those in the original report. Significant features in this interior space are underscored as specified in the Rules for Alterations to Designated Bank Interiors. "Significant features" are defined in Section 9-02 of the Rules.



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sixty feet above the floor, and by proposing to articulate part of the skylight's inner diffusing surface as a dome (fig. 4)-though it was actually glazed flat. In order to provide as large and unobstructed a space as possible for the banking room, the skylight was made the cap of a pyramid of structural steel, standing upon an 83 foot square of steel stanchions.

White accommodated a square banking room (fig. 2) to the oblique site -- Elizabeth and Grand Streets intersect at about 98° -- by making its west aisle triangular in plan.<sup>2</sup> Otherwise, except that the north aisle was made wide enough for a gallery passage, the columns of the banking room were set out so as to maximize its size.

The details and proportioning of the design of the interior are based on several antique prototypes. The ratio of the banking room's width to height is 4:3, while the height of the columnar order is about half the hall's width. Almost identical in scale and proportions to the colonnades of the Basilica Ulpia (A.D. 98) in Rome, the colonnades of the five-bay aisles are defined by giant order Corinthian columns on pedestals. These columns align with the hexastyle articulation of the Grand and Elizabeth Street facades. Accordingly, on the interior the columns of the east and west aisles are equally spaced, while the central bays of both the south and north aisles are slightly wider (fig. 5). This facilitated the use of the central bay of the southern aisle to accommodate the Grand Street entrance lobby. The columns' Corinthian capitals, which are closely modelled on those of the portico of the Pantheon (A.D. 120-24) in Rome, bear a fully ornamented entablature and a coved ceiling which is richly coffered like the barrel vaulted aisles of the Basilica of Constantine (A.D. 312) also in Rome. The garlanded interior faces of the outer walls are articulated by matching giant order Corinthian pilasters. A secondary Ionic order of pilastered aedicules frames the Grand Street entrance lobby enclosure, and windows or blind panels in the other bays (fig. 5-8). Above these, the walls are charged with double scroll cartouches, crowned by helmeted heads and flanked by torches, which frame windows and marble panels.

White exploited the form of the banking room to provide ventilation. Fresh air introduced by opening the doors and windows was naturally vented through the louvered monitor of the skylight.<sup>3</sup> Heating, in addition to hot water radiators, was by warm air ducts concealed in the thickness of the wall leading to decorative grilles, some of which are carefully integrated into the design of the cartouches on the outer walls.

The banking counter encloses the hall's central space beneath the skylight, so that, with a raised platform for the President and Secretary to the west, a U-shape was left for the public. The northern arm of this public space was for men, the southern for women, with a cashier's window in the center of the east side. At the west end of this central axis the prominent bank vault mirrored the cashier.

*The Waiting Room.* With the banking room complete, the old building on the Bowery could be demolished, but for security the temporary wall between them remained.<sup>4</sup> The waiting room in the

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form of a basilica is 45 by 83 feet, built of steel within masonry walls, and finished as a trabeated Ionic order (figs. 12-13). It has two five-bay colonnades of six columns which define narrow side aisles to a broad nave. Two doors lead in from the magnificent recessed barrel vaulted entrance portal on the Bowery, the northern originally intended for men, the southern for women. This division was maintained by railings set in the floor down the axis of the room (fig. 2). Further railings defined the central three bays as a sitting area, where one waited to be called to the cashier, and constrained those leaving to pass down the outer aisles.

A special feature of the space is that the central of its five ceiling bays (fig. 14) has intricate grilles opening to a shaft through the second floor (between the Trustees' and Committee rooms) to a skylight, which provided some light and ventilation to those seated below. In form, seating arrangement, and perhaps illumination, the waiting room resembled a chapel, and was affectionately so known.<sup>5</sup>

*Twentieth-Century Alterations.* In the early twentieth century, revolving doors were installed in both the Bowery and Grand Street entrances (figs. 6 & 15). Other alterations at this time included the insertion of an elevator in the eastern bay of the waiting room's south aisle (fig. 13);<sup>6</sup> and the cutting of a staircase down to the basement vaults in the fourth bay from the east of the south aisle of the banking room. The most recent significant alterations, completed by architects Swanke Hayden Connell & Partners in 1980 included total artificial lighting redesign, the repair and refinishing of painted and plastered surfaces, and the reduction in size of the tellers' area in the banking room (fig. 3).<sup>7</sup> Various internally illuminated exit, and other signs, and surveillance cameras have been affixed to the fabric of the interior, notably atop the bank vault and in association with the revolving door enclosures (figs. 6, 9, & 15).

### Materials, Fixtures, Components, and Finishes

*Floors.* with the exception of the east-west marble bands between the waiting room columns, the floors of the public spaces are finished with marble mosaic of gray/white tesserae. With the addition of black, yellow, orange and red tesserae, classical border patterns were created. The public circulation area in the banking room is outlined with an elaborate border (fig. 17) whose principal elements are alternating red palmettos and orange anthemias beneath a miniature arcade. The border has been cut away at the central southern bay and the bay adjacent to the west for the white marble floor of the revolving door enclosure in the Grand Street entrance lobby and for the inserted travertine marble staircase down to the basement, respectively. Rectangular panels between the column pedestals of the banking room are each outlined by a band featuring a red vine with alternating tendrils on a yellow field punctuated by black dots.

Much of the floor mosaic border of the central portion of the waiting room--which continues beneath the enclosure for the pair of revolving doors--remains visible (fig. 16). It includes a simple checker, Greek key fret, and a wave. Rectangular panels in the waiting room's aisles are of a related design which retains the wave, omits the fret, and has a broader checker.

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Pedestals, Dado and Tellers' Counter. Siena marble was used to face the banking room throughout to the height of the tellers' counter which was designed to coordinate with the pedestals of the colossal columns. This is also the height of the western platform, around the front of which the dado continues. The pedestals appear as unadorned cubical masses, but the dado and counter fronts have a base molding and are capped with a cyma. The dado in the waiting room is of white marble and has similar moldings. The counter tops in the banking room are recent marble replacements.

Columns. The architects' stated intention was that the columns would be of "Mycenian marble" with gilded papier mache capitals. The Corinthian and Ionic capitals are gilded, but their underlying composition has not been confirmed. The column shafts are all presently painted in spiral-veined brown-ocher colors. The appearance of the original black-veined scagliola as recorded by early photographs was similar to the actual marble panels set in the cartouches in the upper part of the banking room's walls, and may be seen where the present paint finish has cracked. The columns have stylistically-appropriate molded bases, of Siena marble in the banking room and of white marble in the waiting room.

Walls and Ceiling. The walls of the Grand Street lobby retain their original, now heavily discolored, gray marble slab facings. The lobby's classically designed ceiling, which has three panels, each with an acanthus rosette at its center, is one of the few unaltered plaster surfaces of the interior. It retains its original, now patinated, gilt finish. In general the interior wall surfaces and ceilings are of gypsum plaster; Keene's cement was proposed to be used for all the pre-cast ornamentation. The manner in which the elevator shaft was inserted in the east bay of the waiting room's south aisle (fig. 13) is notable for the care with which the detail of the surrounding plasterwork was matched.

Metalwork The steel bank vault (figs. 8-9), inscribed HERRING-HALL-MARVIN CO /MAKERS, has lost the anthemion which marked its corners, and presently has a partial bronze color paint finish. Above a Greek-key fret base mold on its cast face, the vault has seven sunken panels framed by miter-jointed rails and stiles bearing plain disks.<sup>8</sup> It is crowned by a denticulated entablature whose frieze is charged with a pateron above each stile. There are doors in both the north and south faces of the vault. The staircase (fig. 11) in the fifth bay from the east of the north aisle leads down to the basement and up to a gallery passage along the length of the north aisle. Staircase and gallery are of cast iron, the former with marble treads, the latter with a wood floor. Panelled risers are bolted into lugs on rails whose lower edges are rope molded with leaves. The outer faces of the rails have bead-and-reel framed rough cast panels and egg-and-dart finished upper edges. The stair is affixed to the north wall and supported on three attenuated Corinthian columns each standing on a spiral fluted newel. The hand railing is of brass pipe, beneath which are openwork panels of staggered semicircles with five petal buds at their interstices. The gallery front is of similar design.

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Other cast-iron work in the interior includes ornamental registers set symmetrically in the floors and walls of the aisles of both the banking and waiting rooms; cast-iron radiators which are now generally masked by plain sheet metal radiator covers; and the grille work in the rooms' ceilings. Three of the five panels of the waiting room's central bay are large cast-iron grilles (fig. 14). These grilles have a Greek-key fret border to a scrollwork field with central rosette of which now only the border and rosettes are open. The glazing of the inner diffusing surface of the banking room's skylight is set upon a radial grid of rope-molded cast iron; this includes panels of fine anthemion-like openwork, rosettes and Greek-key fret.

The early twentieth-century revolving doors installed at the Bowery entrance (fig. 15) and in the Grand Street lobby (fig. 6) are of sheet metal articulated with slender Corinthian pilasters with cast-brass capitals.

Woodwork. The glazed mahogany screens which partitioned-off the President's and Secretary's offices atop the western platform have been cut down (fig. 8) except for two short lengths of solid panelling at the platform's north and south ends (figs. 7 & 11). Solid panelling of the same design survives to enclose the cloakroom behind the bank vault (fig. 8) and the bathroom (fig. 10) at the north end of the west aisle (the interior of which is not included in this designation). All this mahogany work has been refinished, as have the panelled mahogany doors and door frames at the east end of the gallery and in the southern bay of the banking room's east aisle (both of which lead to spaces not included in this designation).

Lighting and Attached Fixtures. A heavily spiked lantern suspended in the Grand Street lobby is the only original light fixture to survive *in situ*. The outer--originally, heavily ribbed--glass of the banking room's skylight was been blocked-off with an opaque material whose inner white surface is used to reflect light from high intensity uplighters down through replacement yellow-brown glass of the inner diffuser. Rectangular slots (figs. 5 & 7) were cut in the base of the coved ceiling for similar fixtures to wash its surface; and two tiers of tungsten halogen uplighters in chamfered brushed aluminum fixtures were set on the pilasters behind the Corinthian columns (fig. 6), which are thus seen in relief. In the waiting room, whose skylight has also been blocked-off, large brass drum-like trays are suspended in the center of each bay. Light sources hidden in these cylindrical objects pick out the Ionic capitals and wash the ceiling. These artificial light sources were executed by Rambusch Lighting Design in 1980.

Other Notable Features. The upper level windows on the Grand and Elizabeth Street sides of the banking room are multipaned, presently with yellow glass. Equivalent panels elsewhere are marble slabs, except in the two northern bays of the east aisle (fig. 4) where what are the original window openings to the trustees' room (a space not included in this designation) are presently covered over by panels painted to resemble the marble slabs. The wall above the entrance from the Bowery (fig. 15) bears an historic gilt painted inscription in Trajan Roman capitals: YOUR FINANCIAL WELFARE IS THE BUSINESS OF THIS BANK.

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Affixed atop the east face of the bank vault is the Italianate style clock (fig. 19) from the banking room of the previous building on the site.

### NOTES

1. From the summary of Professor Ware's report, *BSB Minutes* 3, 519, he placed considerable emphasis on this aspect of the design, so, it may have been inadequacies in this respect which worked against the other competitors.
2. A triangular sliver east of the east wall of the orthogonal east aisle houses a staircase, hoistway and air shafts.
3. The original chain and pulley system by which the louvers were operated remains in part in the gallery-roofspace above the aisles and behind the coved ceiling. Hot water radiators were installed in the skylight space to preempt the reverse effect in cold weather, and perhaps to minimize condensation. Solar gain was reduced by retractable striped canvas awnings (the metal frames for most of which survive in 1994) in the door and windows openings in the Grand and Elizabeth Street facades.
4. This wall and the phased construction appear to have caused some minor problems. The plan published in the McKim, Mead & White, *Monograph*, plate 66[b], shows the second column from the north of the banking room's east range--the column which is on the axis of the waiting room--as having a pilaster respond set in a stretch of wall, but neither was actually built. This makes for an abrupt transition between the two spaces. At the level of the banking room's column capitals, a swag replaces the missing pilaster's capital.
5. For an evocative description of *Sitting in the "Chapel"* see Orcutt, 65-69.
6. Thereby blocking this aisle as an exit route. Hence it was at or before the time of the installation of the elevator that the railings separating men and women were removed from the waiting room.
7. Documentation of these alterations has not been located, though a booklet, *The 130 Bowery Restoration*, available at the bank provides general information.
8. Affixed to the central panel is a plaque inscribed "Erected / 1893-1895 / McKim, Mead & White / Architects / Restored / 1980 / Swanke Hayden Connell & Partners / Architects."

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**FINDINGS AND AMENDED DESIGNATION**

The Landmarks Preservation Commission finds that the Interior of the Bowery Savings Bank (now GreenPoint Bank) has significant features as identified in the Description section of the designation report (LP-1911) as designated by the Commission on August 23, 1994.

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.