

BOWERY SAVINGS BANK BUILDING, 110 East 42nd Street, a/k/a 110-120 East 42nd Street and 107-115 East 41st Street, Manhattan. Built 1921-23 and 1931-33; architects York & Sawyer, W. Louis Ayres design partner.

Landmark Site: Borough of Manhattan Tax Map Block 1296, Lots 1001 through 1005.

On June 15, 1993, the Landmarks Preservation Commission held a public hearing on the proposed designation as a Landmark of the Bowery Savings Bank and the proposed designation of the related Landmark Site (Item No. 8). The hearing was continued to September 21, 1993 (Item No. 8). Both hearings had been duly advertised in accordance with the provisions of law. At the first hearing three witnesses spoke in favor of designation. There were no speakers in opposition to designation. Two letters have been received supporting the designation. The owners are not opposed to the designation.

Summary

The Bowery Savings Bank Building, designed by the distinguished architectural firm of York & Sawyer, was built in 1921-23, with an addition dating from 1931-33. This imposing structure marked the expansion of the bank from its original headquarters at 130 Bowery to a convenient location adjacent to Grand Central Terminal and the growing midtown commercial district. For this valuable block-through site, the architects incorporated a monumental banking room into a eighteen-story office tower. The building was conceived in an academic Italian Romanesque style, drawing upon characteristics typical of the Emilian region, here adapted to a tall steel-framed building. A variety of arch forms, including the monumental entrance arch; polychromy; and a wealth of carved detail are among the building's distinguishing features. The overall design, while decorative, incorporates specific references to moral duty and was meant to encourage the thrifty. The Bowery Savings Bank Building remains in use as a bank (since 1991, Home Savings of America and in 1995 GreenPoint Bank) and an office building, admired for its architectural distinction and enhanced by its prominent location.



DESCRIPTION AND ANALYSIS

A Brief History of the Bowery Savings Bank¹

The Bowery Savings Bank, named after the street on which it was located,² was founded by the directors of the Butchers' and Drovers' Bank (a commercial bank chartered in 1830). The Bowery Savings Bank was granted its charter on May 1, 1834 -- the fourth savings bank to be chartered by the State of New York -- and opened for business at 128 Bowery on June 2.³ As the Bowery bank prospered, a new banking house designed by T. Thomas & Son was constructed in 1853, with subsequent expansion of its facilities several times in the 1850s and 1860s. An 1875 survey comparing savings banks in New York and Brooklyn indicated that the Bowery Savings Bank was first in deposits and surplus, second in the number of active accounts, but only fourth in its expenses. When the Bowery Savings Bank opened, it had resources of over sixty-five thousand dollars; in 1876 the bank's assets were valued in excess of twenty-nine million dollars. That same year the bank constructed an addition along Grand Street (No. 228). As the number of depositors and the bank's surplus increased, the bank was able to loan the New York Produce Exchange in 1884 the largest sum ever advanced on bonds and mortgages by a savings bank in this country. In 1891 the Bowery Savings Bank purchased additional properties on Grand Street extending to the corner of Elizabeth Street, and, following an architectural competition, the trustees awarded the commission for a new banking house to McKim, Mead & White. Built in 1893-95, the Grand Street bank was one of the first great Classical Revival bank buildings in the United States.

In the early 1900s the city's commercial district was moving northward to midtown, enhanced by new transportation links. The Bowery began to look to East 42nd Street and the developing area around Grand Central Terminal, both for investment opportunities and a possible new location (even though state law did not permit branch savings banks).⁴ It had a major interest in the construction of the Pershing Square Building at the southeast corner of Park Avenue and East 42nd Street.⁵ In September 1920, the Bowery trustees unanimously adopted a resolution to seek an uptown location.⁶ To accomplish this, according to the regulations of New York State's Banking Department, the Bowery trustees were obliged to effect a merger with an

existing savings institution. That October the trustees recommended a merger with the Universal Savings Bank and the purchase of a site on East 42nd Street, adjacent to the Pershing Square Building, which extended through the block to East 41st Street.⁷ The bank retained Benjamin Wistar Morris, known for his expertise in planning complex projects, to offer architectural advice, prior to the appointment of an architect -- in this case York & Sawyer -- for the uptown building.

York & Sawyer⁸

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)⁹ -- had received their earliest professional training in the office of McKim, Mead & White, 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.¹⁰ 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.¹¹

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 Bowery Savings Bank on the Bowery as well as the Governor Levi P. Morton house (1896-98) 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.¹² 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. At the York & Sawyer firm, as at McKim, Mead & White after 1890, any one of the partners might be responsible for a commission.¹³

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 clients. He was also counselor and critic. Sawyer's greatest pleasure was "rounding out" a building on paper to its last details.¹⁴

Although York & Sawyer designed hospitals, colleges, and federal buildings, and won a number of ecclesiastic and residential commissions, the firm is best known for its bank buildings.¹⁵

York & Sawyer's Bank Designs

By the end of the nineteenth century, the freestanding bank building, although not a new building type, was widely established as the savings bank industry made itself more accessible to the individual depositor. McKim, Mead & White's Bowery Savings Bank, with its allusions to Roman architecture, is a model of the type. Such dignified and imposing buildings, containing great vaulted banking rooms, expressed their institutions' prosperity and engendered confidence in the depositor. York & Sawyer, inheritors of the McKim, Mead & White architectural tradition, strongly endorsed this model for the firm's numerous bank building commissions, bringing to it an academic refinement which until then had not been seen in this country. The Franklin Savings Bank, West 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 Street (1912, demolished); and the Federal Reserve Bank, 33 Liberty Street (1919-24, a designated New York City Landmark), as well as the Greenwich Savings Bank (1922-24), 1352-1362 Broadway, and the Central Savings Bank (1926-28), 2100-2114 Broadway. (The Bowery Savings Bank Building comes after the Federal Reserve Bank in this sequence.) These bank buildings illustrate the stylistic evolution of York & Sawyer's work in the representation of academicism 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 they gained from their numerous bank commissions. The imaginative selection and combination of academic prototypes with which they dramatized the activity of banking also helped them continue to win commissions from bank building committees. The firm's designers employed low-ceilinged vestibules leading to vast, well-lit, and richly finished banking rooms. In the design for the Bowery Savings Bank they synthesized these attributes with the building's predominant Italian Romanesque style. By using time-honored design precedents, York & Sawyer were able to dramatize the act of saving as a ritual and to present their savings bank buildings as appropriate sanctuaries for the practice of this ritual.

Design and Construction of the Bowery Savings Bank Building¹⁶

The new Bowery bank site on East 42nd Street presented a special problem, as the land was too valuable to house only a freestanding bank building, requiring the architects to devise an architectural solution for incorporating an imposing banking room within a larger office tower. The Bowery Savings Bank trustees formed a Building Committee in December 1920 to choose an architect to prepare plans and specifications for the projected building and to select a builder or contractor. The committee turned to York & Sawyer, inheritors not only of the McKim, Mead & White architectural tradition, but in this case, inheritors of the client. Appropriately, York, who had worked on the earlier Bowery bank, was the partner in charge, and Louis Ayres was the designer.¹⁷ In February 1921, money for excavation and site preparation was approved. Having considered the architects' plans and estimates and

having analyzed the costs and expected revenue on an office building investment, the building committee, at a special meeting of the board on June 20, 1921, recommended that the board proceed at once. The York & Sawyer office proposed a banking room to extend the full depth of the block-through lot and rise the equivalent of four stories. Above this banking room would rise a thirteen-story office building. With a penthouse, the total height of the new building would be eighteen stories. The board adopted the committee's recommendation unanimously.¹⁸

The new Bowery Savings Bank building was very different from its predecessor on the Bowery and from the classically-inspired freestanding bank buildings that convention recommended.¹⁹ When it opened, it was observed that the building's style was a sharp departure from the accepted prototype "of a modified Greek temple."²⁰ York & Sawyer had conceived the building in an academic Italian Romanesque style, drawing upon characteristics typical of the Emilian region, here adapted to a tall building. The adjacent Pershing Square Building, designed in 1914, was in the Italian Romanesque style; although not as stylistically refined, its prior presence on the block may have recommended stylistic consistency.²¹ Certainly York & Sawyer's choice of the Italian Romanesque style was predicated by the challenge offered by the incorporation of a savings bank into a tall building. For thirty years architectural designers had been seeking ways to stylistically express the tall building typology. The Italian Romanesque was related historically to both the classical and the Gothic and had stylistic details such as arcades and corbelled cornices that were appropriate to such tall structures as fortress towers and campaniles.

Structurally, York & Sawyer relied upon H. G. Balcom, the consulting engineer, to solve the juxtaposition of the monumental banking room with the office tower. In plan, the banking room, occupying the greater part of the block-through lot, is eighty feet wide and 197.6 feet deep; the balance of the lot's area, a twenty-foot wide strip along the lot's western edge, contains the entrance vestibules to the office tower, subway entrance, elevator lobby, elevators, and freight entrance. The banking room, four stories high, rises to a height of sixty feet; the first of the office tower floors above begins on the building's fifth floor.²² On the East 42nd Street elevation, this arrangement is articulated in a tripartite manner -- base, shaft, and top consisting of

a culminating corbelled cornice and low hip-roofed penthouse -- but with special emphasis upon the base. The base reflected the skill of Louis Ayres, the project's design partner, at dramatizing the activity of banking through historic association. Echoing the form of a tenth-century Emilian church or basilica facade, the deeply-cut arched banking room entranceway is the major element of the base. Arch forms are repeated in the office tower entrance and the fifth-story arcade. The office tower culminates in double arcading, corbelled cornices, tiled copings at the mandated setback (above the seventeenth story, 285 feet), and the tiled penthouse roof. These building elements associated with tenth and eleventh-century Italian Romanesque architecture are skillfully adapted to the conventional pier and recessed spandrel system. Also notable is the polychrome effect characteristic of this style: pink granite colonnettes, *verde* marble spandrels, and red pantile roof. A wealth of carving adorns various architectural elements.²³ This historic style was chosen to transform a savings bank facade into a symbol with specific references to moral duty and to encourage the thrifty. The architectural details of the East 41st Street facade are consistent with the Italian Romanesque style of the principal East 42nd Street facade, including the use of decorative and didactic low relief carving.

On the first day of business, customers opened 2500 new accounts at the uptown office; and in the following nine months 33,803 accounts were established.²⁴ In 1924, the bank's trustees purchased the property immediately adjoining the bank's eastern lot line at 120 East 42nd Street.²⁵ A six-story addition to house the bank's administrative and public relations departments was proposed in March 1931, and construction proceeded under the direction of York & Sawyer's Louis Ayres and the building contractor, Marc Eidlitz & Son, Inc.²⁶

Description

The Bowery Savings Bank building is an eighteen-story steel-framed structure clad in smoothly-dressed Ohio sandstone ashlar on the East 42nd Street facade, with pink granite columns and colonnettes, tile roof and copings, and *verde* marble spandrels.²⁷ On the East 41st facade, above a sandstone first story, the building is of a matching buff face brick laid in English cross bond. The grade of both East 42nd and 41st Streets slopes downward to the east; the building's water table of speckled granite makes allowance for this gradient

of approximately three feet. York & Sawyer expressed the building's double functions -- office tower and monumental banking hall -- by superimposing the one above the other. It is this superimposition that receives emphasis in the design of the East 42nd Street facade, while a narrow bay, to the west of this central section, rises above the office tower's entrance to the seventeenth story. To the east of the banking room and office tower, the lower addition of 1931-33 gives the East 42nd Street facade an asymmetrical aspect.

Base of the banking room. The deeply-cut, arched East 42nd Street entrance to the banking room is the major element of the building's five-story base. Archivolts, each carved in a different pattern (foliate, spiral, and chevron) articulate the arch's splayed intrados. The faces of alternating voussoirs carry carved allegorical representations. The mullions of the large plate glass window within the arch are of bronze, their cast surfaces enriched with ornament, though the fittings of the revolving doors below are of anodized metal. (Both the large window and the doors have been modified from the original design (see below).) The doors are approached by shallow steps lined by intricately cast and wrought bronze railings. Two bronze display cases flanking the doorway, their surfaces enriched with cast ornament, are fixed to the soffit. Rounded-headed vitrines with carved drip mouldings and fitted with non-historic anodized metal frames flank the deep entrance. Two rose windows, containing pierced tracery of marble, flank the head of the great arch. A window arcade of four triple bays and five blind niches, supported upon engaged pink granite colonnettes, runs across the fifth story and defines the building's base. The outer blind niches have pink granite pilasters. Extending out from the fifth story arcade's center niche is a bronze-based flagpole.

Tower above the banking room. A pier and spandrel system of four double bays, an attenuated variation of the arcuated wall surface treatment characteristic of the Italian Romanesque style, articulates nine of the thirteen office tower stories. An arcade bracketing the fifteenth and sixteenth stories and a row of round-headed windows on the seventeenth story complete the tower. The eighteenth-story penthouse, capped with a low hipped roof of Cordova tiles, has four triple windows. The corbelled cornices (14th and 17th floors) reinforce the architects' Italian Romanesque stylistic reference. The non-historic window sash

have three horizontal fixed lights, one above and two below, over hoppers of two horizontal lights each.

Base of the office tower. The round-headed tower entrance is distinguished by its tympanum, a screen of stone carved in geometric patterns, and its carved surround.²⁸ The drip molding springs from mouchettes. Above the office tower entrance, the paired third and round-headed fourth-story openings are combined in a two-story pier and spandrel motif -- windows on the third story and iron grilles on the fourth; the recessed spandrels are of *verde* marble.

Upper stories of office tower Above the fifth-story window arcade, this narrow bay rises to the fourteenth floor, repeating the nine-story pier and spandrel system of the main office block, although the spandrels are sandstone, not *verde* marble, and the engaged colonnettes of the fifth-story arcade are sandstone, not pink granite. From a fifteenth-story setback this bay rises three more stories.

Addition. To the east of the banking room's entrance is the six-story addition of 1931-33. A three-story, triple-arch arcade carried on two engaged, pink granite columns supports the paired third- and round-headed fourth-story windows, a motif repeated from the narrow tower bay, and the fifth-story window arcade. The spandrels are of *verde* marble and the engaged colonnettes of the fifth-story arcade are pink granite. The soffits within the three-story arcade are coffered. The profile of the columns' capitals suggests the Corinthian order, but the allegorical figures depicted (one, a man with keys, and the other, a man with a scroll) have an orientalizing demeanor. A rope molding runs above the ground-story plate glass windows and just above this molding there is a fret course. The ground-story infill of these openings has been modified several times, most recently to allow access to an automatic teller machine facility in the easternmost bay. Lighted sign boxes (1992, modified in 1995) are placed above the ground story. Four stones on whose faces are carved allegorical images (from left to right: an eagle, a lion, a horse, and another eagle) are evenly spaced above the cloister-like arcade and just above them are inscribed the words: "A Mutual Institution Chartered 1834 To Serve Those Who Save."

East 41st Street facade. For the East 41st Street facade, setbacks and the building's light court prescribed an irregular silhouette. The elevation uniformly rises for nine stories to a corbelled

cornice with a coping of Cordova tile. From a setback of twenty-two feet, the westernmost bay continues up to the seventeenth story and a corbelled cornice with a coping of Cordova tile and a setback of six feet, seven inches. Sandstone is used on the first story, at window openings, and on the banking room's tri-faceted entrance, great arched window, archivolts, and alternating voussoirs. Above the first story the walls are a buff face brick laid in English cross bond. A pier and spandrel system articulates the walls above a corbelled molding at the fifth story. The fourth-story rondels are defined by a course of stretchers within a course of headers. The spandrels on the office floors are laid in a herringbone stretcher bond. The paired fifth-story windows above the arch are higher than the others; they light the high-ceilinged meeting room of the bank's board of trustees. The window sash with their horizontal lights are non-historic. The projecting banking room entrance²⁹ is tri-faceted; the central portion has an architrave enriched with low relief carving and it carries an ornamental carved cresting. The three doors are of panelled bronze: those flanking the central doorway are single doors; double doors close the central doorway. Two vitrines with bronze framing are set in the wall flanking the tri-faceted entrance. The cast-iron mullions of the banking room's great south window are enriched with ornament; the iron muntins are the original and are in the original configuration.³⁰ Flanking this great window and mounted on the archivolts, two long bronze light boxes with cast surfaces enriched with ornament are supported on ornamental brackets, their tops are crested. The four ground-story windows are protected by hinged, ornamental iron grilles.

Subsequent Changes to the Building

The exterior of the Bowery Savings Bank Building remains remarkably intact. In 1927 a clock was mounted upon brackets to the right of the great arched entrance just at the spring course.³¹ These brackets now carry the emblem of the GreenPoint Bank. Two other significant alterations were made to the facade in 1927: the cast-bronze display cases flanking the banking room's entrance in the soffit of the great arch were mounted; and the first revolving doors were installed.³² In 1951 the successor to York & Sawyer, Russell Colean of Kiff, Colean, Voss & Sonder, Architects, replaced the original marble colonnettes along the fifth story of the East 42nd Street facade with granite colonnettes.³³ The architect Harry M. Clawson, formerly associated with York & Sawyer, designed the entrance and windows at the base of the cloister-like arcade in the 1931 addition, using new bronze and new stone, in 1956. In 1962 the original marble entrance screen and the double fenestration above it were removed from the East 42nd Street banking room entrance. The mullions of the inner glazed screen were retained and filled with new, larger 3/8" glass panels.³⁴ In 1991, Home Savings of America acquired the Bowery Savings Bank. The banking spaces were transferred to the GreenPoint Bank in 1995. GreenPoint has changed the wording on pre-existing exterior signage and has added new signage (noted in the description), reflecting its presence. The building has been owned since 1992 as a commercial condominium by Home Savings of America and 110 East 42nd Street Associates Limited Partnership.³⁵

Report prepared by Charles Savage
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NOTES

1. The following have been consulted for this section: *A Chronology of the Bowery Savings Bank* (New York: The Bowery Savings Bank, 1984); *General Ledger* (New York: The Bowery Savings Bank, 1877); *It Began with a Little Leather Chest* (New York: The Bowery Savings Bank, 1929); Stephen Jenkins, *The Greatest Street in the World* (New York: G. P. Putnam's Sons, 1911); *King's Handbook of New York City* (Boston: Moses King, 1892); Landmarks Preservation Commission, *Bowery Savings Bank (now Home Savings of America) First Floor Interior* (LP-1911), Report prepared by Richard Brotherton, (New York: City of New York, 1994); *Manuals of the Bowery Savings Bank* (New York: 1876; 1888; 1903;); William Dana Orcutt, *The Miracle of Mutual Savings* (New York: The Bowery Savings Bank, 1934); *Savings Bank Journal* 1-5, (1920-25); Oscar Schisgall, *The Bowery Savings Bank of New York* (New York: Amacom, 1984).

2. In seventeenth-century New Amsterdam, the area of farms north along the East River was called the "Bouwerie," or Bowery. The Bowery Lane, so-called because it traversed this rural neighborhood, made up, with Park Row and Chatham Street, the first stages of the Boston Post Road. But by the early 1830s the Bowery had become an industrial district of ship yards, machine shops, and was home to the city's cattle and butchering trades; no longer a country lane but now an urban street, the Bowery was one of the city's major thoroughfares.
3. The Bowery Savings Bank was preceded only by the Bank for Savings (1819), the Seaman's Savings Bank (1829), and the Greenwich Savings Bank (1833). The charters issued to savings banks by the New York State Legislature restricted these banks to doing business at their legal addresses; in the case of the Bowery Savings Bank, on the Bowery north of Grand Street.
4. John M. Satterfield, "Branch Banks," *Savings Bank Journal* 1 (May 1920), 10. Satterfield was president of the American Savings Bank of Buffalo, N.Y.
5. Initially designed by York & Sawyer in 1914, the building was completed by Sloan & Robertson in 1923. The Bowery Savings Bank loaned four million dollars, sixty percent of the appraised value of the property at 41st Street, Park Avenue, and 42nd Street with a twenty-five story building to erected upon it, to the Pershing Square Building Corporation in September 1921. Bowery Savings Bank Archives, Secretary's Book of Minutes, vol. 5, p. 212.
6. Secretary's Minutes, vol. 5, p. 163.
7. The necessary approvals for the site purchase, the merger with the Universal Savings Bank, and the relocation of the latter bank from 149 Broadway to East 42nd Street with a change of name to the Bowery Savings Bank, were obtained from the New York State Banking Department. Henry A. Schenck, "The Bowery Savings Bank Merger," *Savings Bank Journal* 1 (Dec. 1920), 19. The Bowery's uptown office was the only branch savings bank in the state of New York made possible through a merger. "Lersner Joins Bowery Savings Bank," *Savings Bank Journal* 3 (Dec. 1922), 9.
8. This section has been 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 (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 (Aug. 1924), 272-273, plates CXII-CXVIII; "The Greenwich Savings Bank," *Architecture & Building* 56 (Aug. 1924), 75-76; "The Federal Reserve Bank in New York," *American Architect* 116 (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 (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; Landmarks Preservation Commission, *Central Savings Bank Interior Designation Report* (LP-1804), report prepared by Charles Savage (New York: City of New York, 1994); LPC, *Greenwich Savings Bank Designation Report* (LP-1766), report prepared by Charles Savage (New York: City of New York, 1992).
9. 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: in the *Macmillan Encyclopedia* it is spelled Louis; in "Personal Reminiscences" it is spelled Lewis.
10. Roth, 84ff.
11. Sawyer, 19.
12. 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.)
13. The Greenwich Savings Bank (1922-24) was designed by Sawyer. Though credit for several of the firm's commissions overlaps in the partners' obituaries, this attribution cannot be disputed. Philip Sawyer Obituary, 22. The Greenwich Savings Bank is a designated New York City Landmark and Interior Landmark. Ayres collaborated on many of the firm's projects, including the Central Savings Bank (1926-

- 28), but the Rutgers University and Douglas College commissions of 1908 and 1924-1932 are most likely his, as is the Brick Presbyterian Church (1938-40) on Park Avenue at East 91st Street. The Central Savings Bank is a designated New York City Landmark and Interior Landmark.
14. 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.
 15. "The Recent Work of York & Sawyer," 97-116.
 16. The following sources have been consulted for this section: Clarence W. Brazer, "New Bank Construction," *Savings Banks Journal* 5 (July 1924), 93-96; Charles Errard, *L'Art Byzantin*, 2 vols. (Paris: Société Française d'Éditions d'Art, 1901-1911); "New Bowery Branch Opens," *Savings Bank Journal* 4 (July 1923), 472; Secretary's Book of Minutes, vol. 5 (1920-25).
 17. "Edward Palmer York (1965-1928)," 128-129.
 18. Secretary's Book of Minutes, vol. 5, June 20, 1921, pp. 199-200. Plans were filed with the New York City, Department of Buildings-Manhattan, Plans, Permits and Dockets. NB 138-1921.
 19. In Clarence D. Brazer's discussion of the architecture of savings banks, he suggested that a freestanding bank building, unencumbered by a tower above it, allowed the best opportunity to achieve "a monumental and distinctive design." "New Bank Construction," *Savings Bank Journal* 5 (July 1924), 93. Brazer cited his own building for the Citizens Bank of New York on the southwest corner of the Bowery and Canal Street as well as York & Sawyer's new Greenwich Savings Bank building at Broadway, 36th Street, and Sixth Avenue -- freestanding, classical-style buildings. He explained that even when land values dictated an income-producing addition above a bank, the loss of useful space to the tower's substructure, stairs, elevators, lobbies, and ancillary systems caused great inconvenience and obstructed such desirable features as an important entrance and top light, as well as diminishing the bank's dignity, importance and individuality.
 20. "New Bowery Branch Opens," *Savings Bank Journal* 4 (July 1923), 472.
 21. Drawing S-20, "West Party Wall Framing, Oct. 29, 1921" for the Bowery Savings Bank building carries directions in the upper right hand corner of the sheet, "All connections should be designed so that framing of Pershing Square Building can be connected in future without without breaking entirely through party wall." Archives, Bowery Savings Bank.
 22. In the architects' drawings for the building, the first four stories, those flanking the banking room, are called mezzanine stories -- M1, M2, M3, etc. The fifth story, the first full office floor in the tower, was called the first story. Drawings "S-20" and "S-21," Oct. 29, 1921. Archives, Bowery Savings Bank.
 23. A great variety of birds, beasts, fantastic mythological creatures as well as human forms, inhabit archivolt shafts, spring blocks, capitals, voussoirs, and the leafy rinceaux on the frieze moldings. Both decorative and didactic and carved in low relief from the sandstone, these creatures symbolize the cardinal virtues upon which the savings industry was founded: the squirrel represents thrift, the rooster punctuality, the dog fidelity, the lion power, the owl wisdom, the eagle patriotism, a human figure holding keys symbolizes guardianship, and a farmer symbolizes work and industry. This pantheon of allegory multiplies within the building's lobby and banking room, not only in stone, but in brass and bronze. The inscription upon a plaque, attached to the bank's East 42nd Street facade by the New York Community Trust in 1957, credits Ricci and Zari as the carvers of these allegorical figures.
 24. Secretary's Book of Minutes, vol. 5, p. 328.
 25. This property contained a brick-fronted, four-story car barn built for the 42nd Street, Manhattanville, St. Nicholas Avenue Railroad Company from the designs of D. & J. Jardine, Architects, in 1885. Block 1269, Lot 61. NB 1252-1885. In 1908 this car barn was converted to stores. Alt. 2124-1908. In 1928 and for the next three years the trustees purchased the unexpired leases and sub-leases from this building's occupants.
 26. Drawings dated June and July 1931 suggest that a structure the full seventeen story height of East 42nd Street facade was originally contemplated. Drawing "Pre-2, Addition to the Bowery Savings Bank." Archives, Bowery Savings Bank. Plans were filed with the Department of Buildings under Alt. 2245-1931.

27. The Ohio sandstone comes from quarries at both Glenmont and Sherrodsville, Ohio. *It Began with a Little Leather Chest* (New York: The Bowery Savings Bank, 1929). The two stones used together give the wall the variegated effect of aged authenticity desired by the architects. The tile was specified as "Cordova Tile." Drawing no. 17 - "Elevation, East 41st Street" (facsimile), Dec. 8, 1921.
28. Inscribed across the lintel is the tower's address: "One Hundred and Ten East Forty-Second Street." Inscribed upon the voussoirs around the tympanum is the building's name: "The Bowery Savings Bank Building." In both inscriptions each letter is lined with gold leaf.
29. This entrance was designed in 1931 when the officers' platform at the southern end of the banking room was moved to the 42nd Street addition. It replaced five smaller round-headed windows lighting the bank's officers' platform under the great south window
30. This configuration is identical to that of the original great north window.
31. In June 1925, the trustees had voted to place this large clock outside the bank. Executive Committee Minutes, Bowery Savings Bank, vol. 3 (1924-1927), p. 181; vol. 4 (1927-1930), p. 407.
32. Executive Committee Minutes, Bowery Savings Bank, vol. 4 (1927-1930), pp. 410; 414.
33. Block 1269, Lot 63. BN 1391-1951. This work was done in response to Violation 2332-1951 when one these colonnettes was missing.
34. The original bronze doors have been mounted inside the banking room, one on the banking room's east wall and the other on the west wall. The two lanterns flanking this entrance within the entrance arch were removed at this time. The associated architects for this alteration were Philip Ives and Louis Gardner.
35. Prior to the change to condominium status, the building occupied Manhattan Tax Map Block 1296, Lot 61.

FINDINGS AND DESIGNATION

On the basis of a careful consideration of the history, architecture, and other features of this building, the Landmarks Preservation Commission finds that the Bowery Savings Bank Building has a special character and a special historical and aesthetic interest and value as part of the development, heritage, and cultural characteristics of New York City.

The Commission further finds that, among its important qualities, the Bowery Savings Bank Building, built in 1921-23 with an addition of 1931-33, was designed by the distinguished architectural firm of York & Sawyer; that this imposing structure marked the expansion of the bank from its original headquarters at 130 Bowery to a convenient location adjacent to Grand Central Terminal and the growing midtown commercial district; that for this valuable block-through site, the architects incorporated a monumental banking room into an eighteen-story office tower; that the building was conceived in an academic Italian Romanesque style, drawing upon characteristics typical of the Emilian region, here adapted to a tall steel-framed building; that a variety of arch forms, including the monumental entrance arch, polychromy, and a wealth of carved detail are among the building's distinguishing features; that this detail incorporates specific references to moral duty and is meant to encourage the thrifty; and that the building remains in use as a bank and an office building, admired for its architectural distinction and enhanced by its prominent location.

Accordingly, pursuant to the provisions of Chapter 74, Section 3020 of the Charter of the City of New York and Chapter 3 of Title 25 of the Administrative Code of the City of New York, the Landmarks Preservation Commission designates as a Landmark the Bowery Savings Bank Building, 110 East 42nd Street, a/k/a 110-120 East 42nd Street and 107-115 East 41st Street, Borough of Manhattan, and designates Borough of Manhattan Tax Map Block 1296, Lots 1001 through 1005, as its Landmark Site.



Bowery Savings Bank Building, 110 East 42nd Street, aka 110-120 East 42nd Street and 107-115 East 41st Street, Manhattan

East 42nd Street facade

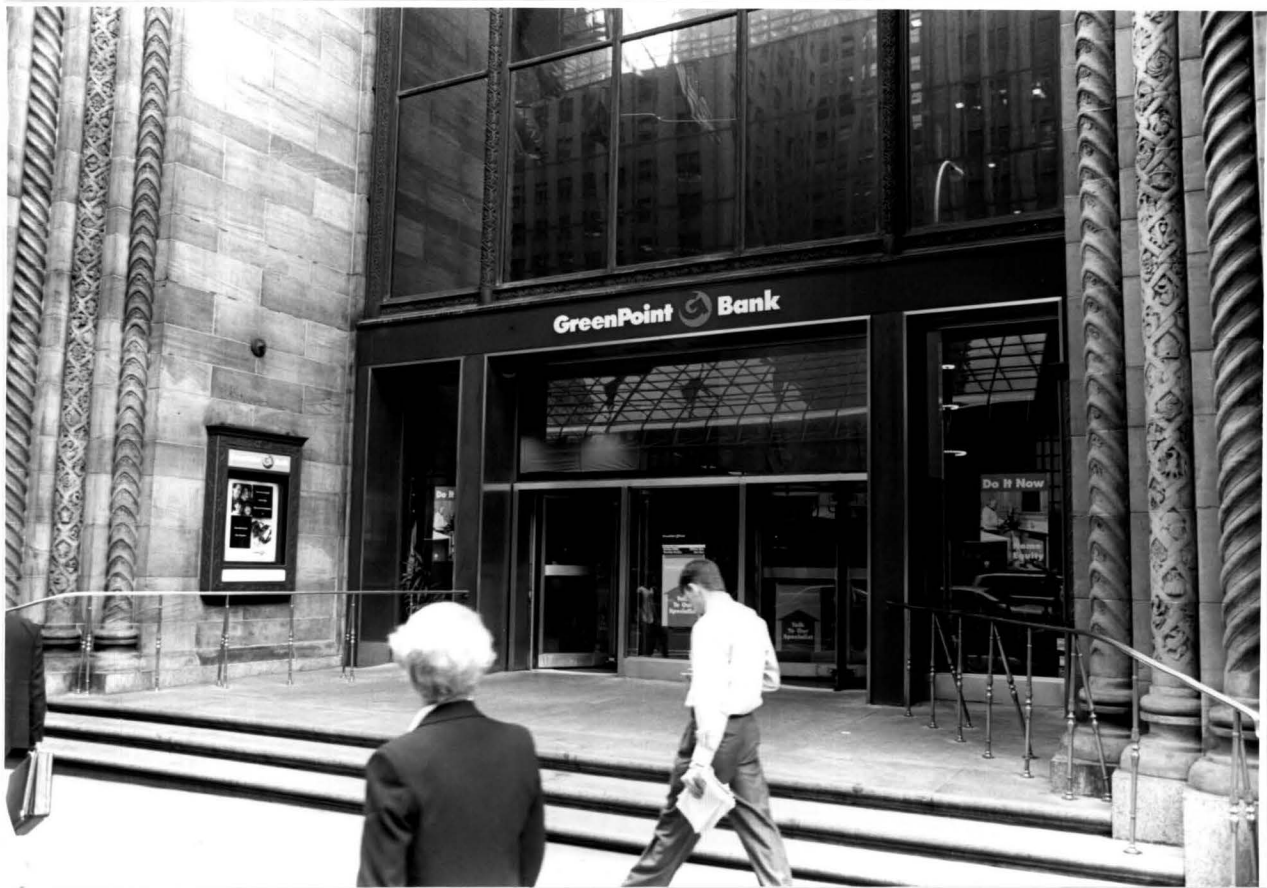
Photo: Carl Forster, 1996



Bowery Savings Bank Building, 110 East 42nd Street, aka 110-120 East 42nd Street and 107-115 East 41st Street, Manhattan

East 41st Street Facade

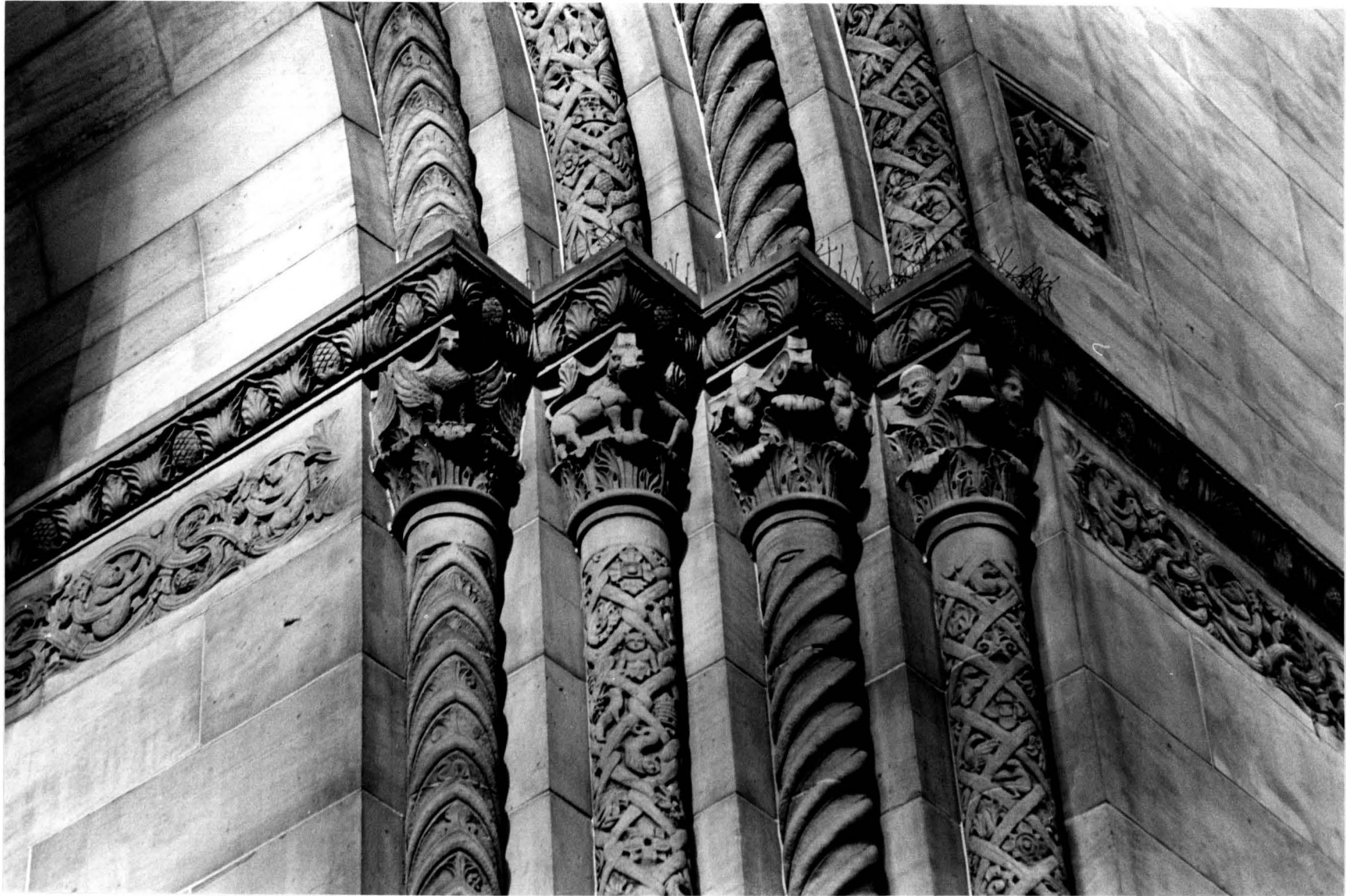
Photo: Carl Forster, 1994



Bowery Savings Bank Building, 110 East 42nd Street, aka 110-120 East 42nd Street and 107-115 East 41st Street, Manhattan

Detail of entrance to banking room

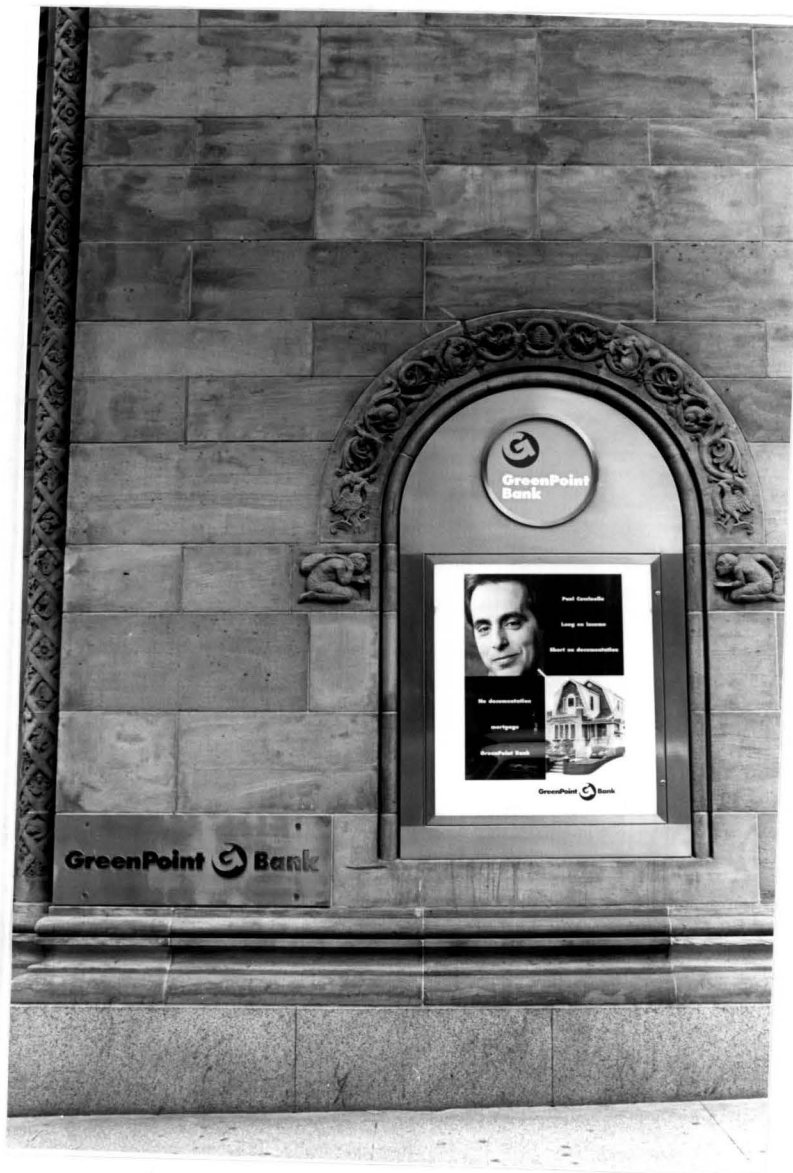
Photo: Carl Forster, 1996



Bowery Savings Bank Building, 110 East 42nd Street, aka 110-120 East 42nd Street and 107-115 East 41st Street, Manhattan

Detail of carved archivolts at entrance to banking room

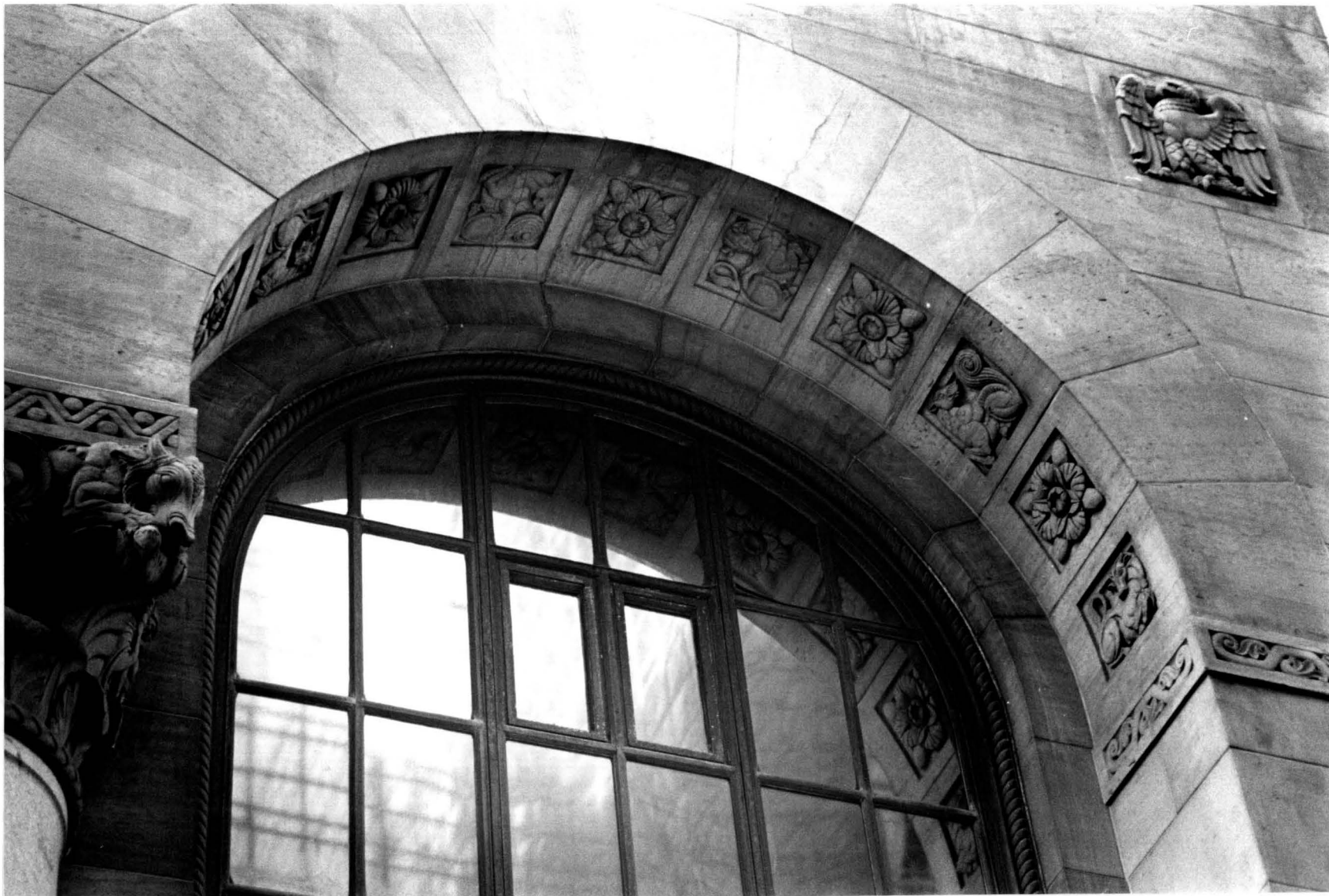
Photo: Carl Forster, 1994



Bowery Savings Bank Building, 110 East 42nd Street, aka 110-120 East 42nd Street and 107-115 East 41st Street, Manhattan

Detail of arched vitrine

Photo: Carl Forster, 1996



Bowery Savings Bank Building, 110 East 42nd Street, aka 110-120 East 42nd Street and 107-115 East 41st Street, Manhattan

Detail of coffered soffit, annex arch

Photo: Carl Forster, 1994



Bowery Savings Bank Building, 110 East 42nd Street, aka 110-120 East 42nd Street and 107-115 East 41st Street, Manhattan

Detail of capital on annex

Photo: Carl Forster, 1994



Bowery Savings Bank Building, 110 East 42nd Street, aka 110-120 East 42nd Street and 107-115 East 41st Street, Manhattan

Detail of annex arcade

Photo: Carl Forster, 1996



Bowery Savings Bank Building, 110 East 42nd Street, aka 110-120 East 42nd Street and 107-115 East 41st Street, Manhattan
East 41st Street entrance to banking room

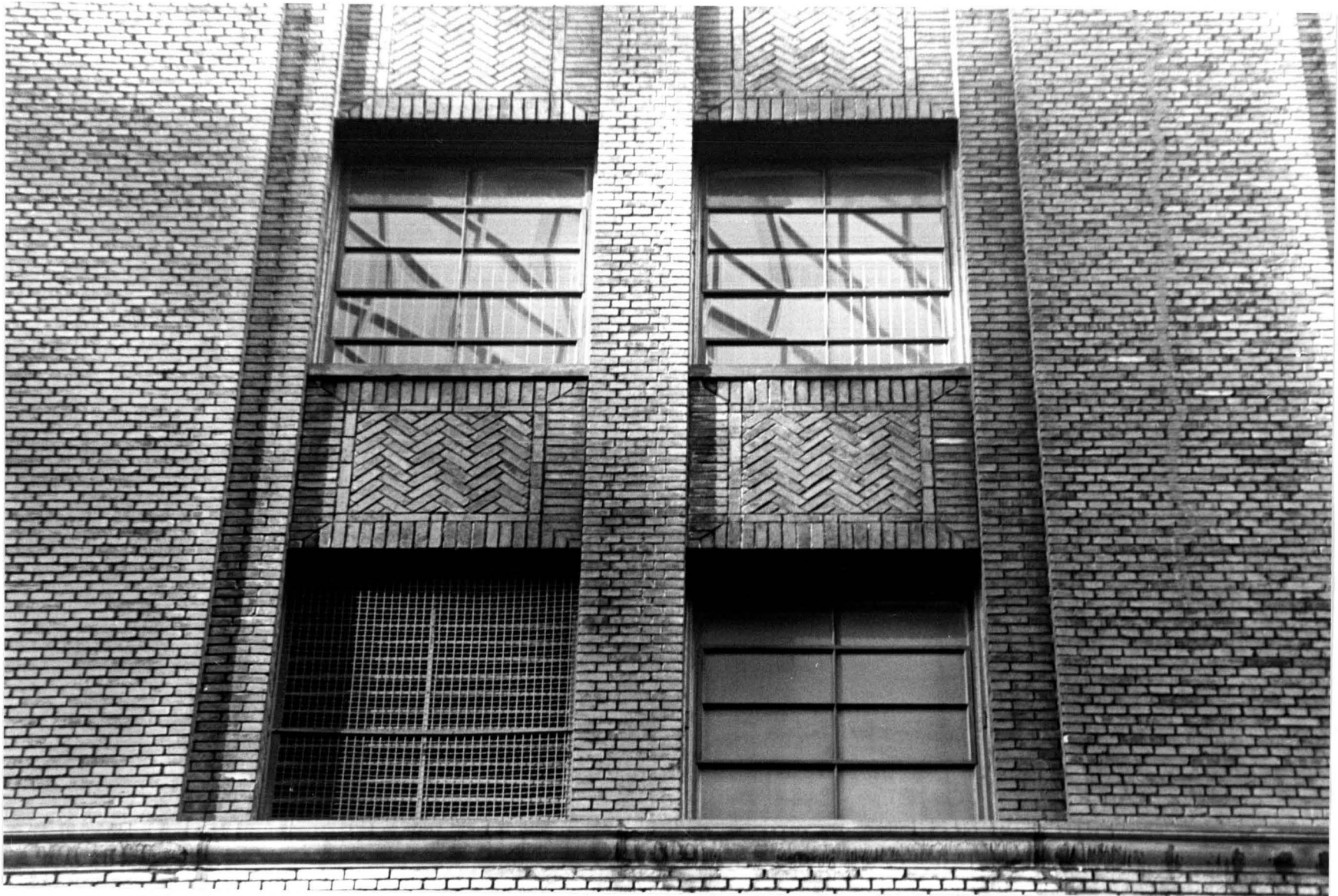
Photo: Carl Forster, 1994



Bowery Savings Bank Building, 110 East 42nd Street, aka 110-120 East 42nd Street and 107-115 East 41st Street, Manhattan

Entrance arch and doorway to banking room, East 41st Street

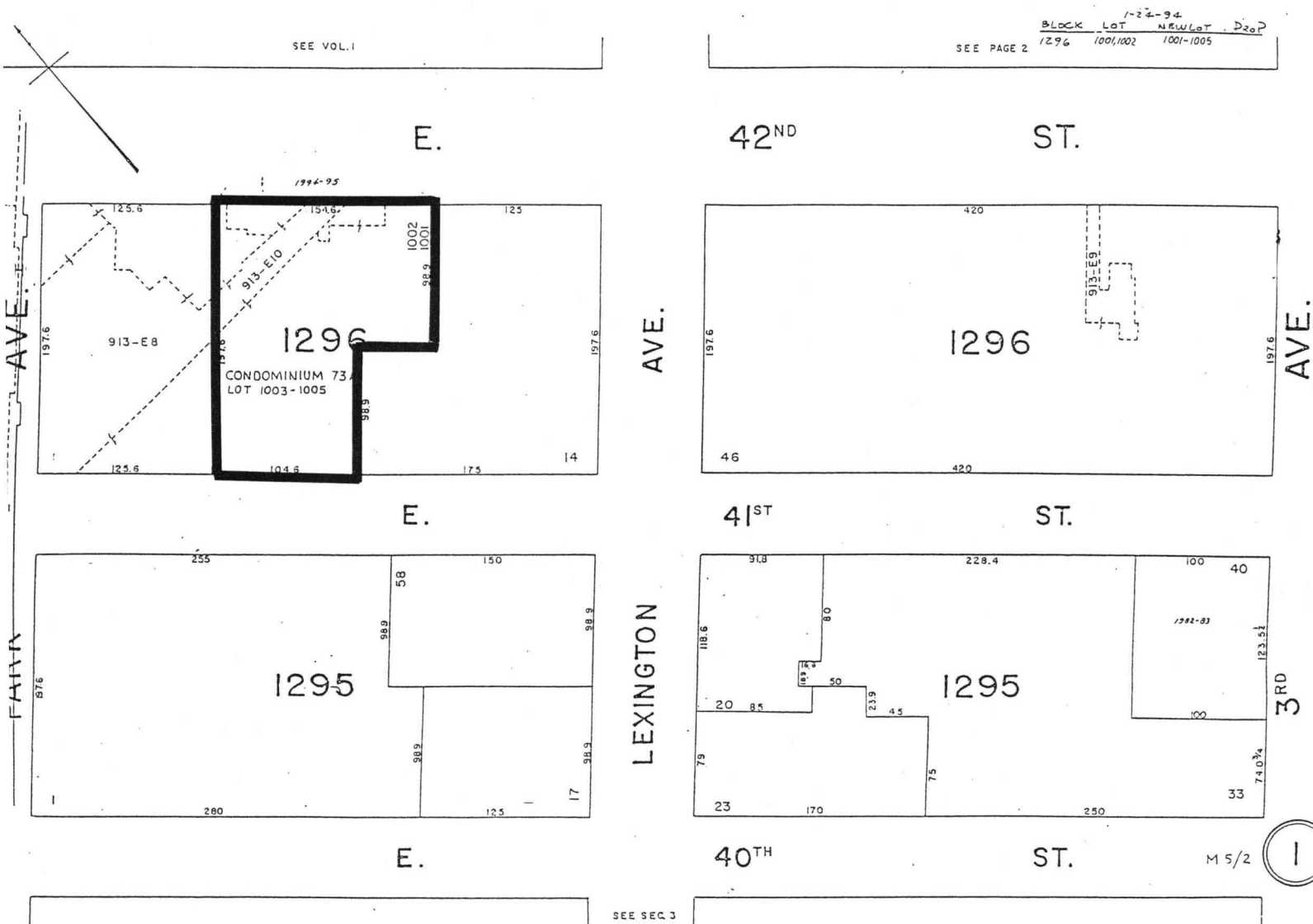
Photo: Carl Forster, '1994



Bowery Savings Bank Building, 110 East 42nd Street, aka 110-120 East 42nd Street and 107-115 East 41st Street, Manhattan

Detail of brickwork, East 41st Street facade

Photo: Carl Forster, 1994



Bowery Savings Bank Building, 110 East 42nd Street, aka 110-120 East 42nd Street and 107-115 East 41st Street, Manhattan

Landmark Site: Borough of Manhattan Tax Map Block 1296, Lots 1001 through 1005

Source: Dept. of Finance, City Surveyor, Tax Map