

### **LOCATION**

Borough of Brooklyn 209 Havemeyer Street (aka 257 South 5th Street)

### **LANDMARK TYPE**

# Individual

### **SIGNIFICANCE**

Designed by the prominent Brooklyn architecture firm of Helmle & Huberty and constructed in 1906-08, The Dime Savings Bank of Williamsburgh is a significant example of an early-20th-century neighborhood savings bank that used a grand classical design to evoke a sense of security, prosperity, and civic pride for a largely immigrant and low-income community.





The Dime Savings Bank of Williamsburgh LPC, 2018



Photo included in *The Dime Savings Bank of Williamsburgh Fiftieth Anniversary* 1864-1914: June the First, Nineteen Hundred and Fourteen, 1914



209 Havemeyer Street (aka 257 South 5th Street), Brooklyn

Designation List 505 LP-2598

**Built:** 1906-08; 1923-25

**Architect:** Helmle & Huberty

**Landmark Site:** Borough of Brooklyn, Tax Map Block 2447, Lot 36 in part, consisting of the 1906-08 bank structure, the 1923-25 addition, and the land beneath them.

On March 6, 2018, the Landmarks Preservation Commission held a public hearing on the proposed designation of The Dime Savings Bank of Williamsburgh as a New York City Landmark and the proposed designation of the related Landmark Site (Public Hearing Item No. 1). The hearing had been duly advertised in accordance with the provisions of the law. Three people spoke in favor of the designation including representatives of Havemeyer Owner LLC (the owner), the Historic Districts Council, and The New York Landmarks Conservancy. No one testified in opposition. The Commission also received written statements of support from Council Member Antonio Reynoso and Congresswoman Nydia M. Velazquez.

### **Summary**

Industry flourished along the East River waterfront in Brooklyn's Williamsburg neighborhood during the mid-19th century and commercial and financial

institutions emerged to serve the growing working class and immigrant population. In particular, philanthropists and community leaders established savings banks to encourage thrift among the poor and to promote the long-term benefits of setting aside extra principal. Savings institutions touted that even the smallest deposit, a dime a day for example, could accrue substantial interest over time and ensure a more secure financial future.<sup>1</sup>

Incorporated in 1864 by a group of prominent residents composed of immigrants, shop and business owners, lawyers, and doctors, The Dime Savings Bank of Williamsburgh expanded rapidly and outgrew several locations before constructing its first headquarters on the corner of Wythe Avenue and Broadway in 1873. In 1903, the construction of the Williamsburg Bridge caused a surge in Williamsburg's population and shifted the financial center of the Eastern District (which included Williamsburg, Greenpoint, and Bushwick) from lower Broadway to the bridge approach, known as Williamsburg Bridge Plaza. The Dime Savings Bank of Williamsburgh acquired two corner lots facing the plaza in 1906 and commissioned the architectural firm of Helmle & Huberty to design a new bank. The Neoclassical style building was completed in 1908. The bank continued to grow and in 1923 the trustees purchased two lots at the rear of the property to enlarge the building. Completed in 1925, the addition nearly doubled the size of the building.

Helmle & Huberty (formerly the firm of Helmle, Huberty & Hudswell) were distinguished Brooklyn architects known for designing banks, park buildings, and churches. Their work exemplified the classicism, order, and grandeur of the City Beautiful Movement. After the new Dime Savings Bank of Williamsburgh headquarters opened in 1908, *The Brooklyn Daily Eagle* boasted that the "completed structure readily

commends itself as one of the most attractive financial institution buildings in the city." The monumental Indiana limestone building is set on a granite foundation and is defined by a temple-front with four fluted Corinthian columns that support a pediment with modillions, dentils, incised signage, and a clock. The building, which retains a high level of integrity, has a strong presence in the neighborhood and is significant for its elegant design and history associated with Williamsburg's historic financial center.

# **Building Description**

209 Havemeyer Street (aka 257 South 5th Street), Brooklyn

### **Description**

The Dime Savings Bank of Williamsburgh is a twostory, Neoclassical style bank building designed by Helmle & Huberty that was constructed in 1906-08, and enlarged in 1923-25. Situated on a corner lot facing Williamsburg Bridge Plaza (which encompasses Continental Army Plaza today), the building has an essentially square plan measuring approximately 80 feet wide and 83 feet long with a granite foundation. The building is brick construction with fully developed front (western) and side (southern) elevations faced in light Indiana limestone along Havemeyer and South 5th streets, respectively. A portico with a Corinthian colonnade projects from the center of the primary (western) facade, supporting a triangular pediment. The five-bay southern facade is dominated by a slightly asymmetrical engaged Corinthian colonnade framed by limestone piers. A classical entablature and a projecting cornice with a simple parapet adorn both designed facades. The stately building is at once imposing and restrained, balancing monumental columns within its classically symmetrical facade with modest limestone details that frame the fenestration and pediment.

Originally, a large skylight with colored glass illuminated a central banking room and mezzanine; when the building was enlarged in 1923-25, so too was the skylight.<sup>2</sup> The central banking room has been divided into two floors and the skylight has been covered.

### **Primary West Facade**

The west facade features a classical temple-front expression with four fluted Corinthian columns supporting a projecting triangular pediment. The symmetrical elevation has five bays (three within the portico), a central commercial entrance, and metal frame windows. The primary entrance has been covered by a modern metal and glass banking vestibule. Behind the vestibule rises the original stone door enframement which includes a transom opening that has been replaced or covered by an opaque board. Above the transom, a projecting stone lintel supported by console brackets caps the original door surround, with a horizontal stone panel bookended by foliated ornamentation above. A flagpole extends from the center of the lintel. The bays on the primary facade are separated by smooth limestone pilasters with simple fluted capitals behind the Corinthian colonnade. A stone belt course crosses the primary facade just below the entrance lintel and visually divides the first and second stories within the portico.

A narrow window opening with a simple stone enframement and iron grille is located on either side of the main entrance between the columns at the first floor. The outer bays on the ground floor contain slightly larger window openings and have more elaborate stone surrounds with projecting lintels and sills supported by console brackets. These windows also have iron security grilles.

Above the main entrance there are three large cast-iron-frame windows between the columns of the portico. The window in the middle, centered above the main entrance, is wider than those on either side. Wide muntins divide the center window into six panes (three-over-two) and the outer windows into nine panes (three-over-three); the central row of panes in all three windows is taller than the top or bottom rows. The glass in the three windows is opaque and the upper panes are covered

with a metal grille executed in a fish scale pattern. Decorative rectangular stone panels are recessed above the fish-scale-grille-windows, just below the projecting entablature and paneled soffit. The bays on the second story flanking the portico contain simple, metal sash windows – a one-over-one metal sash window on the northern end of the facade, and a two-over-two replacement metal sash window with horizontal muntins on the southern end – with simple stone surrounds and projecting sills. The first and second floor windows at these outer bays are centered within subtly recessed stone panels in a two-story expression.

The triangular pediment is outlined with modillions and dentils and contains a clock, which appears to have been added to the building between 1908 and 1914 based on historic photographs.<sup>3</sup>

Below the pediment, a projecting stone cornice with modillions and dentils extends across the front facade, wraps around the southwestern corner of the building and onto the south elevation. Incised signage along the full width of the portico's frieze reads "THE DIME SAVINGS BANK OF WILLIAMSBURGH." A simple molded limestone architrave delineates the bottom of the entablature.

Alterations: Bird spikes; entrance transom replaced or covered; modern metal and glass vestibule added; modern signage added to entrance and attached to southwestern corner of building; replacement windows at outer bays, opaque glass installed in cast iron windows within portico; two security lights attached to pediment; flagpole moved from the roof to the entrance lintel in the mid-20th century

### **South Facade**

Divided into five bays by five engaged, fluted, Corinthian columns, the building's south facade is composed of the original 1906-08 building and the 1923-25 rear addition that doubled the size of the bank and extended the articulated south elevation along South 5th Street. The steel-frame and brick addition blends in seamlessly with the original south elevation and is not visually distinguishable. The modillioned and denticulated cornice wraps around the southwest corner of the bank and along the length of the south elevation.

The four bays between the double-height engaged columns contain large, metal-frame, multilight windows on the first and second stories – 16-light windows on the first story and 12-light windows on the second. Iron security grilles cover the ground floor windows.

Within each bay between the first and second story windows there is a molded spandrel with a decorative geometric pattern composed of three squares. Each square is formed from a stack of three, gradually raised, co-centric squares separated by projecting vertically oriented rectangular panels. The west and east ends of the elevation are punctuated by thick masonry walls faced in limestone.

Two narrow windows are located between the western end of the elevation and western-most engaged column. Both windows are simple sash windows – a one-over-one metal sash window with an iron security grille on the first story and a two-over-two, replacement metal sash window with horizontal muntins on the second.

**Alterations:** Bird spikes; modern signage attached to southwest corner of building; replacement window; three security lights attached to cornice

### **East Facade**

The east facade is not designed; it originally served as a party wall with the adjacent row house. Currently, it is covered in stucco and contains no visible fenestration.

**Alterations:** One security light attached to roofline

### **North Facade**

The north facade is not designed. The second story contains a row of 14 single-pane windows and the exterior walls are covered in stucco.

Alterations: Two security lights attached to roofline

### Site

The Dime Savings Bank of Williamsburgh building occupies most of lot 36, directly fronting the sidewalk and facing Williamsburg Bridge Plaza. Modern transportation corridors accessing the Williamsburg Bridge have carved the plaza into several disparate areas. An iron fence wraps around the primary western and southern elevations of the bank. The fence appears to have been added between 1908 and 1914.

**Alterations:** Four lanterns added to the fence along the building's western elevation; security lighting installed in pavement between the fence and building

### **Current Development**

At the time of designation, a redevelopment plan for the bank is in progress to connect it to a new adjacent structure to the east on South 5th Street, off the landmark site. Permits have been issued by the New York City Department of Buildings for interior renovations and exterior alterations, including: demolition of masonry for lowering the first floor window sills on the south and west facades and installation of entry doors or new windows in these openings; demolition of masonry for expansion of second story windows; removal of the secondary north facade's windows/masonry for new, enlarged window installation; demolition of masonry for a new opening at the first floor of the secondary east facade connecting to new construction off the landmark site: removal of the street-level iron fence

at the west and south facades; and construction of a minimally visible stair bulkhead and a stair platform on the roof of the bank building that connects the roof to an elevator tower and the new building off the landmark site. Additional modifications include: dismantling, cleaning, storing, and cataloguing exterior light fixtures and window grilles; removal of roofing, waterproofing and bulkhead materials; removal of non-historic skylight penthouse; removal of non-historic vestibule; cornice removal at northwest corner; new illuminated blade signage at the corner of South 5th Street and Havemeyer streets; and new windows and doors throughout.

## **Site History**

209 Havemeyer Street (aka 257 South 5th Street)

### Williamsburg, Brooklyn

Constructed in 1906-08 and enlarged in 1923-25, The Dime Savings Bank of Williamsburgh is located at the corner of Havemeyer and South 5th streets in Brooklyn's Williamsburg neighborhood. Williamsburg received its city charter in 1852 with a population of 35,000 residents ranking it the country's 30th-largest city. The East River waterfront was developing into a major industrial center lined with docks, shipyards, distilleries, foundries, mills, petroleum and sugar refineries, and glass and pharmaceutical factories attracted by the neighborhood's deep-water piers, available land, and ample labor provided by a booming immigrant population. Three years later in 1855, Williamsburg was consolidated with the City of Brooklyn and Town of Flatbush, and Williamsburg, together with Greenpoint to its north and Bushwick to its east, became known as the "Eastern District." Originally spelled Williamsburgh, the "h" was dropped after it merged with Brooklyn.<sup>5</sup>

Ferry service between Williamsburg and Manhattan was integral to the neighborhood's 19th-century development, but its population surged following the completion of the Williamsburg Bridge, designed by Lefferts L. Buck and Henry Hornbostel, in 1903. Soon after its opening, thousands of Eastern European Jews from Manhattan's crowded Lower East Side crossed the bridge to settle in Williamsburg, and large Italian, Polish, Lithuanian, and Ukrainian enclaves also developed there. Williamsburg's population doubled during the first two decades of the 20th century,

reaching its historical peak of 260,000 residents in 1920. Many of the neighborhood's more prosperous residents left during the Depression, and by the late 1930s, Hasidic refugees fleeing Nazi-occupied Europe began settling there.

Following World War II, large numbers of Puerto Ricans moved to Williamsburg, attracted by the neighborhood's abundant manufacturing jobs. Older residential buildings were demolished for housing projects and the Brooklyn-Queens Expressway, and over subsequent decades, manufacturers increasingly departed Williamsburg, leaving vacant industrial buildings in their wake.

Musicians and artists began trickling into the neighborhood in the 1970s and have since become a major presence there. Since the 1990s, Williamsburg has seen extensive gentrification and redevelopment, especially following the rezoning of many of its former industrial areas for residential use. In addition to its large Hasidic population, Williamsburg today has a sizeable Latino community, augmented since the 1980s by immigrants from the Dominican Republic, and is home to substantial African-American, Italian, and Polish communities.<sup>6</sup>

### 19th-Century Savings Banks

Major commercial and financial institutions were established during the mid-19th century to serve Williamsburg's thriving companies and the growing immigrant population. Despite the proliferation of financial institutions during this time, depositing money with banks was associated with certain risks that frequently deterred people, particularly low-income residents, from using their services. In the decades leading up to the Civil War, paper currency was issued by individual banks on the state level, resulting in a hodgepodge of standards and practices that prevented the development of a national commerce. Because banks were not uniformly regulated and frequently lacked sufficient capital, the

actual value of bank-issued paper notes was unpredictable. Counterfeiting was also a major problem. With no centralized banking system, paper notes issued by a bank would become worthless if that bank failed. As a result of these potential risks, the general public widely distrusted banking institutions.

Significant changes occurred to the country's financial landscape during the mid-19th century that improved the public's overall perception of and confidence in banks. In 1861, the first federally-issued paper money entered circulation, primarily to pay for the Civil War effort. Two years later, the National Currency Act of 1863 (expanded and revised as the National Banking Act of 1864) established national banks, created a uniform system for regulating banks, and backed the value of paper currency with government securities, all of which improved the reliability of banking institutions across the country.<sup>7</sup>

After the Civil War, industry, business, and commerce flourished and New York became the nation's financial capital, headquarters to many major banks and financial institutions. Often, these early banks occupied former residences or other converted buildings and were rarely housed in quarters designed solely as banks. Toward the end of the 19th century, banks in Williamsburg began constructing office buildings with banking operations on the ground floor and commercial tenants on the upper floors in order to offset the high cost of real estate in areas like the Financial District and Downtown Brooklyn. Several of them constructed ornate new buildings along Broadway (formerly 7th Street), Williamsburg's main thoroughfare, including Kings County Savings Bank (King & Wilcox, 1868) at 135 Broadway; the Smith, Gray & Company Building (attributed to William H. Gaylor, 1870) at 103 Broadway; and the Williamsburgh Savings Bank (George B. Post, 1870-75) at 175 Broadway, all

designated New York City Landmarks.8

The influx of low income and immigrant residents to Williamsburg during the mid-19th century spurred the establishment of savings banks that catered to small depositors. The public's improved faith in banking institutions overall provided the 19th-century savings bank movement with additional traction. Savings banks were viewed as an "institution of the hoi polloi" designed to promote thrift and discourage irresponsible spending among the working classes. 9 Community leaders petitioned wage workers to place extra earnings – no matter how small – into savings accounts where principal could be securely held while also earning interest. 10 Founders and trustees of savings banks were depicted by reporters and historians as guardians and benefactors of the financially vulnerable, providing not only the chance for a more secure financial future, but also the path to a more virtuous life. Consequently, trustees of 19th-century savings banks were lauded as businessmen and philanthropists: by helping promote prudent financial decisions among the working class, they lifted people "from poverty to competence." Savings banks, and the buildings that housed them, became important symbols for humanitarian ideals and social progress.

The local press avidly endorsed the mission of the 19th-century savings bank movement, as is evident in a 1856 article published in *The Brooklyn Daily Eagle* titled "The Brooklyn Savings Banks, and Savings Banks in General – A Word to the Working Classes." The article predates the founding of The Dime Savings Bank of Williamsburgh by eight years, but its content is indicative of the idealized way that savings banks were depicted at the time. The author assured readers that two local savings banks, the South Brooklyn Savings Bank and the Brooklyn Savings Bank, were "managed by men upon whom depositors can place the most implicit faith and confidence." Additionally, the article's

author implored of its readers, "Once for all, we beseech every working man, woman, boy or girl, who has a dollar to spare, to place it in the Savings Bank." The narrative that the men who founded and operated savings banks were pillars of integrity and altruism became commonly accepted and fostered a new confidence in such financial institutions that was further reinforced by the national banking system legislation that passed in the 1860s. By 1864, there were a total of three commercial banks and two savings banks in the Eastern District.

### The City Beautiful Movement

People moved to cities in droves during the mid- to late-19th century to take advantage of the many opportunities that they provided. The unprecedented infrastructure expansion and population growth that resulted, in combination with the national economic depressions that occurred in 1873 and 1893, meant that urban centers were deteriorating into unpleasant, congested, and chaotic environments. As the situation became increasingly dire, a new aesthetic and moral imperative emerged to beautify cities and transform them into attractive and humane places to live. To achieve this, architects, artists, civic leaders and planners looked to the great cities of Europe and their ancient origins for guidance.

The World's Columbian Exposition held in Chicago in 1893 provided an optimistic remedy to the adversities of city life through a renewed focus on the order and rationality of Classicism. The prominent Chicago architect Daniel P. Burnham was chosen as the exposition's director and he, together with an appointed team of architects, determined that the buildings constructed for the exposition would be classically inspired. Classicism was chosen because it was a style that all the architects were already fluent with and further would establish an aesthetic harmony throughout the fairgrounds that would recall the grandeur and history of the ancient

Western world.<sup>17</sup> The Court of Honor, which comprised a selection of buildings constructed around the southern end of the exposition's central man-made lake, was the crown jewel of the fairgrounds and was characterized by monumental, white, Neoclassical style buildings with templefronts, consistent cornice heights, evenly spaced arcades, and uniform massing and detailing. The court became known as the "White City," and its image of order and cleanliness spurred The City Beautiful Movement, which emphasized the relationship between a city's aesthetics and the general welfare of its residents. 18 Strong visual and historical associations elicited by classically-inspired designs, it was argued, could elevate city dwellers by connecting them intellectually and emotionally to ancient Western traditions that would inspire pride and a sense of place. 19 Through this lens, methodical city planning and historically-associative architectural design both emerged as new methods of providing a public good.

### **Neoclassicism and Bank Design**

Neoclassicism represented order, clarity, sobriety, and timelessness, qualities considered appropriate to the philosophy of the City Beautiful Movement and particularly germane to the design of banks and public institutions. Neoclassicism was well suited for the movement, as it created direct visual associations with Greek, Roman, and Renaissance prototypes that had once again become popular.<sup>20</sup> In 1909, an article was published in the Architectural Record titled "Recent Bank Buildings of the United States" that discussed the design origins for modern banks, noting that most bank buildings of the era were inspired by Classical architecture and the Greek and Roman temple structure. In particular, the author argued that the architectural design of a bank - and its visual impact – was directly related to its prospects for success: "The effect of the structure

must be one of great importance and dignified simplicity. It must make on the depositors the impression of being a perfectly safe place in which to leave their money and valuables."<sup>21</sup> Bank buildings themselves, which were often prominently situated within a neighborhood on corner lots, stood as physical manifestations of the institution's wealth and success, instilling a sense of civic pride by association among residents and depositors.<sup>22</sup>

In order to provide services in the areas where their patrons resided, savings banks were often established in neighborhoods outside of the city's major financial districts, where land was cheaper. This real estate advantage allowed savings banks to build elaborate, freestanding bank buildings.<sup>23</sup> In addition, savings banks were generally more conservative with their investments than commercial banks, which made them more resilient to the series of economic crises that plagued other types of financial institutions during the 19th and early-20th centuries.<sup>24</sup> One of the first truly grand bank buildings representing these design trends was Manhattan's Bowery Savings Bank (McKim, Mead & White, 1894, a designated New York City Landmark), which features a colossal Corinthian order and pedimented front drawn from Roman precedents. The approach represented by the Bowery Savings Bank and by other monumental bank buildings of its time would dominate bank design in New York City over the following three decades.<sup>25</sup>

### The Dime Savings Bank of Williamsburgh

In the midst of the Civil War, The Dime Savings Bank of Williamsburgh was incorporated on May 2, 1864 and banking operations started in June of that year. A total of 23 people were included as incorporators, from which William W. Armfield was elected president. Many of the bank's original incorporators, who included native New Yorkers, immigrants, shop and business owners, lawyers, and

doctors, had risen to prominence within the community from modest beginnings. Through their work with the savings bank, they encouraged others to similarly pursue the American dream.<sup>27</sup> Among the most revered members of the bank's early management was William Grandy who served as secretary for more than 30 years. The proprietor of a dry goods store on Grand Street, Grandy supported the Early Closing Movement that petitioned for a mandatory 7 p.m. closing time for commercial businesses to improve the lives of workers. He was among the original organizers of The Dime Savings Bank of Williamsburgh and is credited with picking the institution's name. In 1895, he managed more than two million dollars of the bank's holdings.<sup>28</sup>

The word "Dime" was widely utilized in the names of 19th-century savings banks to emphasize the value of incremental accumulation of small deposits. Before the federal paper money system was established in 1861, coins contained their real value in silver and the dime became symbolic of the intrinsic worth of even the smallest denominations. Several "Dime" institutions were established in Brooklyn, including the Dime Savings Bank of Brooklyn which was founded in 1859, but is unaffiliated with The Dime Savings Bank of Williamsburgh.

On the occasion of The Dime Savings Bank of Williamsburgh's 50th anniversary in 1914, a pamphlet was published recounting the history and successes of the institution. In the introduction, the author conveys the importance of a neighborhood savings bank:

The true life of a savings bank is not written wholly in figures. The good that it does in the community where it exists is immeasurably more than the grand total of dollars of which it takes care. In this regard no other commercial enterprise, perhaps, is

comparable to the savings bank. It is as much a necessity in a community as is the church, the library and the hospital, and usually it will be found that the men who organize and serve as Trustees of savings banks are the same men who, in their locality, are active in all charitable and semicharitable endeavors.<sup>30</sup>

The sentiment expressed in this excerpt illustrates how the institution's early history was intrinsically linked to the development of the community and its people; as the population grew or changed, so did the bank.<sup>31</sup> The Dime Savings Bank of Williamsburgh adopted the motto, "In times of prosperity, save for adversity," underscoring its mission to promote a more secure financial future for Williamsburg's residents.<sup>32</sup> Four years after it was established, the bank had over five hundred thousand dollars in deposits and a surplus of nearly ten thousand dollars.<sup>33</sup>

During its first ten years, the bank's rapid growth required that the institution move to progressively larger locations concentrated along lower Broadway near the East River waterfront. The bank's first location was within the basement of Williamsburgh City Bank (later the First National Bank) located at the corner of what is now Kent Avenue and Broadway, but by 1869 the bank had moved to 3 and 5 Broadway, where it remained for nearly four years.<sup>34</sup> In 1872, The Dime Savings Bank moved to 15-17 Broadway, occupying storefronts on the ground floor of the Williamsburgh City Fire Insurance Company. The bank constructed its first permanent offices in 1873, at 48 Broadway where the street intersects with Wythe Avenue.<sup>35</sup> Completed in 1875, the four-story French Second Empire building, which was described by the press in 1886 as a "fair indication of the prosperity which has steadily attended the institution," is no longer

extant.36

Several factors spurred the bank's trustees to initiate yet another move at the start of the 20th century. First, the bank enjoyed continued financial success with still increasing numbers of depositors; by 1900, the bank had nearly four million dollars in deposits and a surplus of nearly three hundred thousand dollars.<sup>37</sup> Second, the construction of the Williamsburg Bridge in 1903 shifted the neighborhood's financial center from lower Broadway to Williamsburg Bridge Plaza at the bridge approach. Access to the bridge largely replaced river ferry services, which had previously dominated travel between Brooklyn and Manhattan. Diminished ferry services led the Brooklyn Rapid Transit Company to decrease the number of trolleys to and from the ferry docks at the end of Broadway. Consequently, the lower part of Broadway in Williamsburgh, where The Dime Savings Bank of Williamsburgh was formerly located, became difficult to access by public transportation. Bank patrons complained, spurring the bank president, William Sturgis, and the trustees to acquire two adjoining lots on March 19, 1906 near the entrance to the Williamsburg Bridge.<sup>38</sup> The property, which was purchased from Brooklyn restaurateur Valentine Schmitt, measured a total of 103 feet along Havemeyer Street and 43 feet along South 5th Street.<sup>39</sup> The new site was conveniently located in proximity to a hub for numerous trolley lines, which used the eastern portion of Williamsburg Bridge Plaza as a station and vard.<sup>40</sup>

An article in *The Brooklyn Daily Eagle* announced the property title transfer and noted in particular the bank's intent to build its own building that would function as a bank alone: "The determination, however, is not to erect any pretentious building, but one for banking purposes only." The article also observed that the bank's purchase of property on Williamsburg Bridge Plaza

was "practically an admission that the lower part of Broadway is deteriorating much in the same fashion as the lower part of Fulton street did when the Brooklyn Bridge was built."

After the Williamsburg Bridge was completed, Williamsburg Bridge Plaza's new status as the place "Where Large Banking Concerns Are Establishing Themselves" in the Eastern District was commonly noted in the press as an exciting urban shift. 43 In 1906, The Brooklyn Daily Eagle boasted that the changes to the plaza "will likely be magical," noting in particular that "The Dime Savings Bank has bought a location on the east side, where it will erect one of the finest bank buildings in New York."44 In addition to The Dime Savings Bank of Williamsburgh, several other bank buildings remain located on or in the vicinity of the plaza, including the Williamsburgh Trust Company Building (also designed by Helmle, Huberty & Hudswell), the Williamsburgh Savings Bank, and the Kings County Savings Bank, all designated New York City Landmarks.

Helmle & Huberty's proposed design for the new Dime Savings Bank was accepted in 1906. In September of that year, construction started on the imposing building, with William J. Moran Company, Inc. serving as the contractor. The Building Committee of the Board of Trustees included John McKee, Alexander D. Seymour, and Otto F. Struse. 45 Completed in January 1908, the press praised the Neoclassical edifice as "architecturally impressive," "new and handsome," and "one of the most attractive financial institution buildings in the city."46 The building, which originally measured 80 feet, 8 inches wide on Havemeyer Street and 43 feet, 7 inches deep on South 5th Street, was noted for its Classical Roman-inspired lines and style, typical of Helmle & Huberty's work. 47 Positioned prominently facing Williamsburg Bridge Plaza, the press noted in 1908 that the corner lot occupied by the new building,

"owing to the radical architectural transformation the neighborhood is undergoing, makes a valuable and imposing location." 48

Among the most impressive bank structures of this period are those, like The Dime Savings Bank of Williamsburgh, that recall the architecture of ancient Rome and the Renaissance with classically inspired temple fronts. These "banking temples" include the exceptionally early Williamsburgh Savings Bank (George B. Post, 1870-75 with 1905 and 1925 additions by Helmle & Huberty) at 175 Broadway; R. H. Robertson's New York Bank for Savings (1896-97) at Eighth Avenue and 14th Street; and the Dime Savings Bank of Brooklyn (Mowbray & Uffinger, 1906-08; enlarged by Halsey, McCormack & Helmer, 1931-32), all of which are designated New York City Landmarks. 49

During the early-20th century, the bank's popularity grew along with the number of depositors. As a result of the bank's financial success, the bank had once again outgrown its home by the early 1920s.<sup>50</sup> In April 1923, the bank announced plans to construct an addition on the rear (east) elevation that would nearly double the size of the building. Sturgis and the bank trustees acquired two, 20-foot by 100foot lots on South 5th Street behind the building. At the time, the lots contained two, three-story-andbasement brick row houses, one of which shared a party wall with the bank. After the lots were acquired, it was reported that demolition of the buildings was delayed several months as a result of the high price of materials and a shortage of stone masons and brick layers.<sup>51</sup> When the cost of materials dropped and workers became available, construction on the expansion was completed in 1925, increasing the building's measurements to approximately 80 feet by 83 feet. The addition significantly enlarged the main banking room and included new facilities such as innovative vaults and an elevator. 52 By extending the articulated side

elevation on South 5th Street to the neighboring row house, the new addition blended in seamlessly with the original building.

### **Helmle & Huberty**

Frank J. Helmle and Ulrich J. Huberty were distinguished architects known for designing classically-inspired banks, park buildings, and churches in Brooklyn. The duo originally worked together as part of the firm Helmle, Huberty & Hudswell, which was formed in 1902. The firm remained in business only until 1906 when Hudswell left to open an independent office. <sup>53</sup> Helmle & Huberty's partnership continued until the latter's untimely death in 1910.

Helmle was born in Ohio and educated at Cooper Union and the School of Fine Arts of the Brooklyn Museum. In 1890, he entered the office of McKim, Mead & White, but by the mid-1890s he had formed his own firm in Williamsburg with Ephraim Johnson under the name of Johnson & Helmle. From 1902 to 1903 he served as Brooklyn's Superintendent of Public Buildings and Offices. 54 Huberty served as the head draftsman in architect Frank Freeman's office and in 1897 began practicing on his own.

Helmle & Huberty (along with the predecessor firm Helmle, Huberty & Hudswell and its successor firms) was among the most notable proponents in Brooklyn of the brand of Classicism espoused by the City Beautiful Movement. A significant number of the borough's most prominent bank and commercial buildings were designed by members of the firm, including, in addition to The Dime Savings Bank of Williamsburgh, the Lawyers Title Insurance Company Building at 188 Montague Street (1904-06) within the Borough Hall Skyscraper Historic District, the Williamsburg Trust Company (1906, a designated New York City Landmark), the Greenpoint Savings Bank (1908) at 807 Manhattan

Avenue within the Greenpoint Historic District, as well as additions to the Williamsburgh Savings Bank (1905 and 1925, a designated New York City Landmark). The firm also designed the Hotel Bossert at 98 Montague Street (1908-13) within the Brooklyn Heights Historic District and completed notable municipal commissions including the Prospect Park Boathouse (1904, a New York City Landmark within the designated Prospect Park Scenic Landmark) and the Winthrop Park Shelter Pavilion in the Greenpoint neighborhood (1910, a New York City Landmark). Numerous residences and ecclesiastical buildings throughout the borough were also designed by the firm, including many within New York City Historic Districts.<sup>55</sup>

Huberty died suddenly of typhoid fever after a two week illness. His obituary described him as "one of the best local architects." After Huberty's death, Helmle subsequently joined forces with Harvey Wiley Corbett in 1912, sometimes working under his own name and sometimes under the firm name Helmle & Corbett (later Helmle, Corbett & Harrison). Helmle is credited individually for the designs of the Brooklyn Central Office, Bureau of Fire Communications (1913, a designated New York City Landmark) and for St. Gregory the Great Roman Catholic Church (1915-16) within the Crown Heights North II Historic District. Corbett was both an architect and urban theorist whose contributions to the design of the setback, streamlined skyscraper would make him one of New York's most important architectural figures of the 1920s and 1930s. Together with Helmle, the firm designed several innovative Manhattan skyscrapers, including the Bush Tower (1916-18), which helped pioneer setback massing for tall buildings, as well as the Master Building (1928-29), widely considered one of the finest Art Deco high-rises in the city. Both of these buildings are designated New York City Landmarks.<sup>57</sup>

### Conclusion

The Dime Savings Bank of Williamsburgh building retains a high level of integrity. Most alterations that occurred during the 20th century only affected the building's interior. At the time of designation, modifications to the building's exterior have primarily been limited to the replacement of some windows, addition of modern signage, and alterations to the main entrance, including the metal and glass vestibule addition. While there is a permit issued by the New York City Department of Buildings to make changes to the building, these alterations will not diminish the classical style, symmetry, or architectural character of the building, including the defining temple-front.

The bank has long been an important institution in the neighborhood, both for its commercial longevity and for its architectural grandeur. For the bank's 50th anniversary in 1914, it was described as a "landmark in the neighborhood." In celebration of 72 years of service in 1936, the bank took out a large advertisement in *The Brooklyn Daily Eagle* asserting that the institution "stands as a symbol of faithful service and the civic pride of the community." Three years later in 1939, the *Eagle* depicted the bank's diamond jubilee as an event proudly celebrated by many Brooklyn residents:

These seventy-five years past have been a cavalcade of events, of service to a community that has grown almost beyond recognition, of eminent names, of a thrifty, sturdy folk that contributed much to the greatness of Brooklyn and of the city and State...Though vast and radical changes have occurred in its surroundings, it is a landmark as well as a standard-bearer of a staunch community. To this bank,

and its present head...the congratulations of the entire borough are freely and gladly offered.<sup>61</sup>

Historically, when the bank published advertisements in the local newspaper it often included illustrations of the temple-front bank building. The recurring image of the stately building served as a reminder of the prosperity of the institution, the security of its holdings, and its prominent history within Williamsburg.

Report researched and written by MaryNell Nolan-Wheatley Research Department

### **Endnotes**

- <sup>1</sup> The Dime Savings Bank of Williamsburgh Fiftieth Anniversary 1864-1914: June the First, Nineteen Hundred and Fourteen, Fifty Years of Progress: History of the Dime Savings Bank of Williamsburgh (Brooklyn, New York: Brooklyn Eagle Press, 1914), 5.
- <sup>2</sup> A specifications sheet (Sheet A) from 1923 is included in the Landmarks Preservation Commission (LPC) file for The Dime Savings Bank of Williamsburgh addition. The form states: "Existing skylights to be extended in copper."
- <sup>3</sup> A 1908 newspaper snippet announcing the completion of the new bank building in *The Brooklyn Daily Eagle* included a photo of the bank without a clock. When a brief history of the bank was published to commemorate the institution's 50th anniversary in 1914 the photograph of the facade shows the clock present. "The Dime Savings Bank of Williamsburgh Now in its New Building," *The Brooklyn Daily Eagle* (January 29, 1908), 21; *The Dime Savings Bank of Williamsburgh Fiftieth Anniversary 1864-1914: June the First, Nineteen Hundred and Fourteen*, 2.
- <sup>4</sup> The specification sheet (Sheet A) from 1923 for the addition (included in the LPC file for the building) states: New floors and roof to be carried on steel framing as shown. Walls of new addition to be a duplication of walls of existing building as near as possible."
- <sup>5</sup> Julia Rousakis, *The Last Bank Standing: the History of the Dime Savings Bank of Williamsburgh* (Brooklyn, New York: 2015), 6.
- <sup>6</sup> This section is compiled from information included in the LPC, *Williamsburgh Trust Company Building Designation Report (LP-0163)*, (New York: City of New York, 2016), prepared by Michael Caratzas, 4.
- <sup>7</sup> "Office of the Comptroller of the Currency: A Short History," Comptroller of the Currency Administrator of National Banks, US Department of the Treasury, 2011, accessed November 28, 2017, https://www.occ.treas.gov/about/what-we-do/history/OCC% 20history% 20final.pdf.
- <sup>8</sup> LPC, Williamsburgh Trust Company Building Designation Report (LP-0163), 6-7.
- <sup>9</sup> Francis Morrone, *An Architectural Guidebook to Brooklyn* (Layton, Utah: Gibbs Smith, 2001), photographs by James Iska, 9; "The Brooklyn Savings Banks, and



Savings Banks in General – A Word to the Working Classes," *The Brooklyn Daily Eagle* (April 17, 1856), 2.

- <sup>10</sup> Rousakis, 34; Rousakis describes the Reverend Michael J. Moran, a pastor of the Church of the Nativity, encouraging other priests and ministers in Brooklyn in the aftermath of the Panic of 1893, to assure their congregations that savings banks were still secure places to keep their money and to avoid unnecessarily withdrawing cash that could otherwise be earning interest.
- <sup>11</sup> Frederic B. Stevens, *History of The Savings Banks Association of the State of New York* (New York; Doubleday, Page & Company, 1915), viii.
- <sup>12</sup> "The Brooklyn Savings Banks, and Savings Banks in General A Word to the Working Classes," 2.
- <sup>13</sup> "Banking's Big Growth in Eastern District: Twenty Banks and Trust Companies Now Operating in That Section," *The Brooklyn Daily Eagle* (March 21, 1909), 32; The article reflected on the improved public confidence in banking institutions within the Eastern District: "The resources of the banking institutions are at the present time at the highest point in their history, despite the fact that banks all over the country felt the panic's effects throughout last year. The growth in deposits also reflects the confidence the public has in not only the institutions themselves, but in their officers."

- <sup>15</sup> Mark Gelernter, *A History of American Architecture: Buildings in their Cultural and Technological Context* (Hanover and London: University Press of New England, 1999), 194.
- <sup>16</sup> This included New York architects McKim, Mead and White and George Post; Gelernter, 203.
- <sup>17</sup> Leland M. Roth, *A Concise History of American Architecture* (New York: Icon Editions, Harper & Row, Publishers), 214.

York, 1994), prepared by David M. Breiner, 4, explains: "Historic associations with the civic pride that gave rise to the treasuries and temples built in ancient Greece as well as the innovative spatial arrangements reached by the architects of ancient Rome, who linked the idea of civic pride with their vaulted designs for large public shelters, law courts, and baths, prompted modern architects to return to these classical prototypes."

- <sup>21</sup> "Recent Bank Buildings of the United States," *The Architectural Record*, Vol. XXV No 1 (January 1909), 4.
- <sup>22</sup> LPC Williamsburgh Trust Company Building (LP-0163), 6.
- <sup>23</sup> This section is compiled from the LPC, *Dime Savings Bank Building Designation Report (LP-1907)*, 3.
- <sup>24</sup> Morrone, 9-10.
- <sup>25</sup> Ibid., 6-7.
- <sup>26</sup> "Notable New Home on Williamsburg Bridge Plaza of the Dime Savings Bank," *The Brooklyn Daily Eagle* (April 7, 1906), 24; William Grandy served as the secretary, Dumas Strong was appointed as counsel, and G.W. Kelsey and C.E. Bertrand were respectively named as first and second vice presidents; the succession of presidents of The Dime Savings Bank of Williamsburgh includes: William W. Armfield (1864-1867); Peter M. Dingee (1867-1874); George W. Kelsey (1874-1886); Robinson Gill (1886-1897); John Mollenhauer (1896-1904); William P. Sturgis (1904-1925); Christopher C. Mollenhauer (1925-1952); Henry W. Weber (1952-1960); Theodore A. Malmberg (1960-1961); Ray Kline (1961-1967); Joseph Sharkey (1967-1975); Joseph Ujazdowski (1975-1988); Vincent Palagiano (1986-1997); Michael Devine (1997-present).

<sup>&</sup>lt;sup>14</sup> Rousakis, 10.

<sup>&</sup>lt;sup>18</sup> Gelernter, 203.

<sup>&</sup>lt;sup>19</sup> Roth, 215.

<sup>&</sup>lt;sup>20</sup> Contextual information here is borrowed from LPC Williamsburgh Trust Company Building (LP-0163), 6-7. In addition, the LPC Dime Savings Bank Building Designation Report (LP-1907), (New York: City of New York: City of New

<sup>&</sup>lt;sup>27</sup> Rousakis, 11.

<sup>&</sup>lt;sup>28</sup> Ibid., 18.

<sup>&</sup>lt;sup>29</sup> Ibid., 13; According to Rousakis, there were 8 institutions with the name "Dime" established in New York, Pennsylvania, New Jersey, Ohio, and Connecticut in the 19th century in addition to numerous banks including, the Union Dime Savings Bank of New York, the Cromwell Dime Savings Bank in Connecticut, the Half Dime Savings Bank in Orange, New Jersey, and the Woman's Half Dime Savings Bank in Brooklyn.

<sup>&</sup>lt;sup>30</sup>The Dime Savings Bank of Williamsburgh Fiftieth

Anniversary 1864-1914: June the First, Nineteen Hundred and Fourteen, 5.

- <sup>31</sup> "Notable New Home on Williamsburg Bridge Plaza of the Dime Savings Bank," 24.
- <sup>32</sup> Rousakis, 6.
- <sup>33</sup> Ibid.
- <sup>34</sup> Ibid.
- <sup>35</sup> "Notable New Home on Williamsburg Bridge Plaza of the Dime Savings Bank," 24; *The Dime Savings Bank of Williamsburgh Fiftieth Anniversary 1864-1914: June the First, Nineteen Hundred and Fourteen*, 14.
- <sup>36</sup> "The Banks: A Brief Local Historical Sketch of Them," *The Brooklyn Daily Eagle* (September 22, 1886), 4.
- <sup>37</sup> "Notable New Home on Williamsburg Bridge Plaza of the Dime Savings Bank," 24.
- <sup>38</sup> "Bank Buys New Home Site: Dime Savings of Williamsburg to Erect Modern Building at Havemeyer and South Fifth Streets," *The Brooklyn Daily Eagle* (March 20, 1906), 20.
- <sup>39</sup> Ibid.
- <sup>40</sup> Ibid. Williamsburg Bridge Plaza never became the great civic gathering place intended by its planners. The plaza was converted to LaGuardia Playground in 1935. In 1952, the elevated highway linking the bridge with the Brooklyn-Queens Expressway opened, bisecting the playground and cutting off the western end of the plaza from the area to its east.
- <sup>41</sup> "Bank Buys New Home Site: Dime Savings of Williamsburg to Erect Modern Building at Havemeyer and South Fifth Streets," 20.
- <sup>42</sup> Ibid.
- <sup>43</sup> "Future Financial Center of Eastern District," *The Brooklyn Daily Eagle* (March 25, 1906), 37; also reference, "Williamsburg Bridge Plaza Banking and Office Building Center of the Eastern District," *The Brooklyn Daily Eagle* (March 24, 1907), 25; and "Banking's Big Growth in Eastern District: Twenty Banks and Trust Companies Now Operating in That Section," 32,

which states: "The growth of banking in the Eastern District section within the past ten years has been a topic of favorable comment on the part of local financiers. In that time several new institutions have been organized and have prospered, while the old banks and trust companies have shared in the expansion to a great extent. Even last year, notwithstanding the fact that ferry service was discontinued from the foot of Broadway, thus causing the loss of thousands of dollars to the merchants and manufacturing interests of the section, business on the part of the banking institutions has shown considerable growth. It must, however, be taken into consideration that the opening of the Williamsburg Bridge has been a source of great benefit."

- <sup>44</sup> "Brilliant Future of Eastern District and Greenpoint," *The Brooklyn Daily Eagle* (March 25, 1906), 36.
- <sup>45</sup> The Dime Savings Bank of Williamsburgh Fiftieth Anniversary 1864-1914: June the First, Nineteen Hundred and Fourteen, 17.
- <sup>46</sup> "New Bank Building on E. D. Bridge Plaza: Handsome Structure of Dime Savings Bank of Williamsburgh Opened. Congratulations are many. Officers pleased with new quarters, building is architecturally impressive," *The Brooklyn Daily Eagle* (February 2, 1908), 46.
- <sup>47</sup> Ibid.
- <sup>48</sup> Ibid.
- <sup>49</sup> LPC Williamsburgh Trust Company Building (LP-0163), 7.
- <sup>50</sup> The Dime Savings Bank of Williamsburgh Fiftieth Anniversary 1864-1914: June the First, Nineteen Hundred and Fourteen, 17.
- <sup>51</sup> "Dime of Williamsburg to Enlarge," *The Brooklyn Daily Eagle* (April 30, 1923), 18; "Dime of W'msburgh New Addition May Wait Lower Costs: Old E.D. Savings Bank's Deposits have had Big Growth in Past Year," *The Brooklyn Daily Eagle* (May 20, 1923), 32; "Raze 2 Buildings to Enlarge Bank," *The Brooklyn Daily Eagle* (August 23, 1923), 5.
- <sup>52</sup> "Dime of W'msburgh Building Enlarged," *The Brooklyn Daily Eagle* (April 14, 1925), 18.
- <sup>53</sup> "Dissolution Notice: Notice is Hereby Given that the partnership firm of Frank J. Helmle, Ulrich J. Huberty and

William H. Hudswell was dissolved by mutual consent of the partners named," *The Brooklyn Daily Eagle* (April 10, 1906), 17.

- <sup>54</sup> "Frank L. Helmle Accepts: Well Known Eastern
   District Architect the New Superintendent of Public
   Buildings," *The Brooklyn Daily Eagle* (January 6, 1902),
   1.
- <sup>55</sup> LPC Williamsburgh Trust Company (LP-0163), 7-8; LPC Bedford Stuyvesant/Expanded Stuyvesant Heights Historic District Designation Report (LP-2496), (New York: City of New York, 2013), Architects' and Builders' Appendix researched and written by Marianne Percival, 602-603.
- <sup>56</sup> "Architect Huberty Dead. Had been Ill Two Weeks was a son of Peter Paul Huberty, Former County Clerk," *The Brooklyn Daily Eagle* (February 12, 1910), 1.
- <sup>57</sup> LPC Williamsburgh Trust Company (LP-0163), 8; LPC Bedford Stuyvesant/Expanded Stuyvesant Heights Historic District Designation Report (LP-2496), 603.
- <sup>58</sup> "Redecorate Dime Savings Office," *The Brooklyn Daily Eagle* (December 22, 1938), 19.
- <sup>59</sup> The Dime Savings Bank of Williamsburgh Fiftieth Anniversary 1864-1914: June the First, Nineteen Hundred and Fourteen, 17.
- <sup>60</sup> "Successful Home Bank for 72 Years: Honorable Service has Won Enduring Confidence," *The Brooklyn Daily Eagle* (May 30, 1936), 96.
- <sup>61</sup> "Williamsburgh's Dime Bank," *The Brooklyn Daily Eagle* (April 21, 1939), 12.



# **Findings and Designation**

209 Havemeyer Street (aka 257 South 5th Street)

On the basis of a careful consideration of the history, the architecture, and other features of the building and site, the Landmarks Preservation Commission finds that The Dime Savings Bank of Williamsburgh has a special character, 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, The Dime Savings Bank of Williamsburgh, constructed in 1906-08 and enlarged in 1923-25, is a monumental Neoclassical style bank building with a temple front that includes four enormous fluted columns with Corinthian capitals and a pediment framed by modillions and dentils; that the stately building is clad in white Indiana limestone and has two fully articulated facades on the western and southern elevations; that the bank's early history and various locations leading up to the construction of its headquarters at 209 Havemeyer Street reflect the shift of the Eastern District's financial center from lower Broadway near the East River to Williamsburg Bridge Plaza after the construction of the Williamsburg Bridge in 1903; that the building is significant for its association with Williamsburg's historic financial center; that the bank was designed by the prominent Brooklyn architecture firm of Helmle & Huberty, who designed some of the borough's most significant early-20th century banks and park structures; that it is a significant example of an early-20th century temple-front savings bank that used its classical design to exhibit the success of the bank, inspire confidence in its patrons, and foster civic pride among a historically low income and

immigrant community; that the bank is prominently situated on the Williamsburg Bridge Plaza in the vicinity of several other late-19th and early-20th-century bank buildings that are designated New York City Landmarks; that the bank building's design epitomizes the classicism championed by the City Beautiful Movement, which had its origins in the "White City" of the 1893 World's Columbian Exposition in Chicago; that in 1908 the press praised the bank's design as "architecturally impressive," "new and handsome," and "one of the most attractive financial institution buildings in the city"; and that the bank's exterior is largely unaltered, retains a high level of integrity, and survives as a prominent and iconic architectural landmark in Williamsburg.

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 Dime Savings Bank of Williamsburgh and designates Borough of Brooklyn Tax Map Block 2447, Lot 36 in part consisting of the 1906-08 bank structure, the 1923-25 addition, and the land beneath them, as its Landmark Site.

### Meenakshi Srinivasan, Chair

Fred Bland
Wellington Chen
Michael Devonshire
Michael Goldblum
Anne Holford-Smith
Jeanne Lutfy
Adi Shamir-Baron
Commissioners





The Dime Savings Bank of Williamsburgh, front (west) facade Sarah Moses, March 2018



### Advertisement with an illustration of the bank building

The Brooklyn Daily Eagle, September 1908





**Southwest corner** Sarah Moses, March 2018



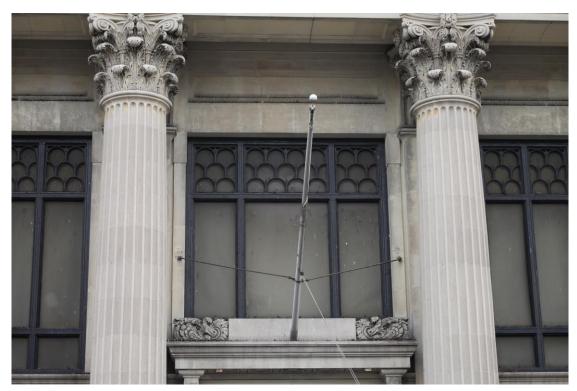
**South facade** Sarah Moses, March 2018





Pediment and clock detail on front (west) facade

MaryNell Nolan-Wheatley, March 2018



Window and entrance lintel detail on front (west) facade

MaryNell Nolan-Wheatley, March 2018





*Williamsburg Plaza, Brooklyn, NY*, The Dime Savings Bank of Williamsburgh visible at far right From the Collections of the Museum of the City of New York, c. 1910





