

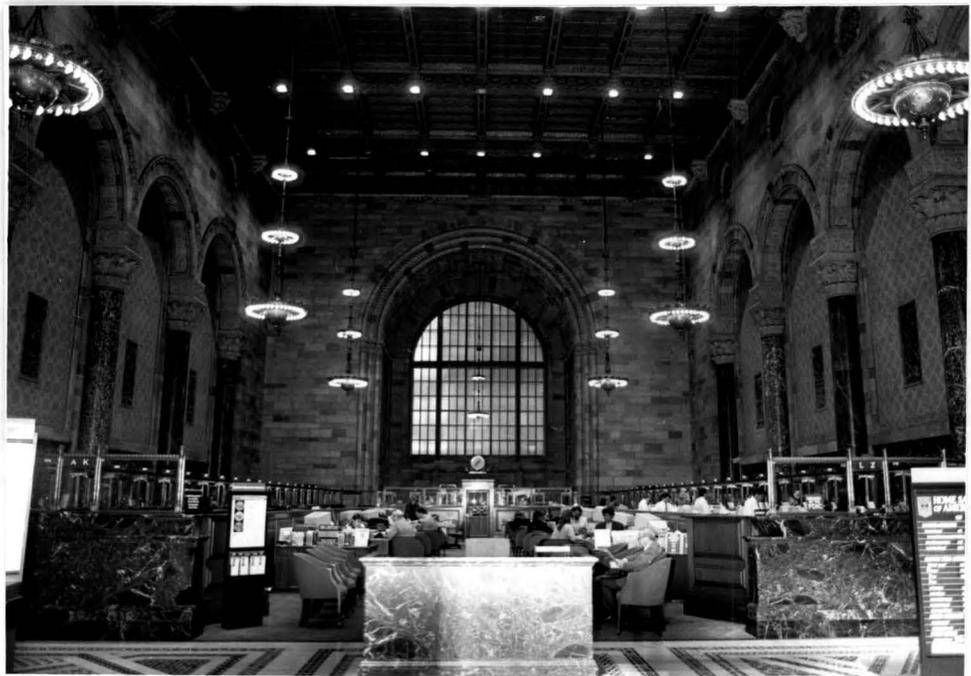
**BOWERY SAVINGS BANK BUILDING**, first floor interior, consisting of the East 42nd Street revolving door vestibule; the East 41st Street revolving door vestibule; the banking room; the adjacent alcove, loggia, and balcony in the east wing ("Chapel"); the stairway leading to the basement; the office building entrance vestibule and elevator lobby; and the fixtures and interior components of these spaces, including but not limited to, wall and ceiling surfaces, floor surfaces, windows, chandeliers, the tellers' counter and superimposed glazed and bronze screen and wickets, fixed benches, decorative metalwork, elevator doors, doors, and attached furnishings and decorative elements; 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 an Interior Landmark of the Bowery Savings Bank, first floor interior, and the proposed designation of the related Landmark Site (Item No. 9). The hearing was continued to September 21, 1993 (Item No. 9). 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 first floor interior of the Bowery Savings Bank Building, built in 1921-23, with an addition dating from 1931-33, was designed by the distinguished architectural firm of York & Sawyer with W. Louis Ayres as the design partner in charge. The creation of this imposing interior 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, which has its own impressive entrance vestibule and lobby. The Italian Romano-Byzantine precedents for the design are expressed in the basilica-like banking room. The fine materials, rich and varied finishes, and allegorical referents create an interior in which thrift is celebrated as a virtue and practiced as a ritual. The first floor interior of the Bowery Savings Bank Building remains in use as a banking room (since 1991, Home Savings of America and in 1995 GreenPoint Bank) and entrance to an office building. These spaces are admired for their architectural distinction and enhanced by their prominent location.

## DESCRIPTION AND ANALYSIS

### A Brief History of the Bowery Savings Bank<sup>1</sup>

The Bowery Savings Bank, named after the street on which it was located,<sup>2</sup> 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.<sup>3</sup> 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).<sup>4</sup> It had a major interest in the construction of the Pershing Square Building at the southeast corner of Park Avenue and East 42nd Street.<sup>5</sup> In September 1920, the Bowery trustees unanimously adopted a resolution to seek an uptown location.<sup>6</sup> 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.<sup>7</sup> 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 & Sawyer<sup>8</sup>

Four of the five partners in the York & Sawyer firm -- Edward Palmer York (1863-1928), Philip Sawyer (1868-1949), Lindley Murray Franklin (1875-1960), and William Louis Ayres (1874-1947)<sup>9</sup> -- 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.<sup>10</sup> Sawyer asserted that in the 1890s the McKim, Mead & White office had offered the best opportunity for experience; the most diverse criticism; the best ideas of planning, design and construction; and a setting of architectural professionalism.<sup>11</sup>

York was born in Wellsville, New York, the son of a banker. Studying architecture at Cornell from 1887 to 1889, he then entered the office of McKim, Mead & White in 1890, where he became Stanford White's assistant and supervised the construction of the 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.<sup>12</sup> His sketchbooks reflect not only his itinerary on the continent but his

enthusiasm for recording the details and component profiles of the architectural monuments he visited, especially the examples of classical antiquity. He returned to the McKim, Mead & White office in 1894.

William Louis Ayres was born in Bergen Point, New Jersey. After receiving a B.S. degree in electrical engineering from Rutgers College in 1896, Ayres entered the McKim, Mead & White office the following year. Ayres and L.M. Franklin were hired away from McKim, Mead & White by York and Sawyer about 1901 and both were made partners in 1910. At the York & Sawyer firm, as at McKim, Mead & White after 1890, any one of the partners might be responsible for a commission.<sup>13</sup>

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.<sup>14</sup>

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.<sup>15</sup>

#### 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 Interior<sup>16</sup>

When the Bowery Savings Bank opened its uptown office on East 42nd Street, the effect of the interior caused at least one journalist to extoll it as "easily the most sumptuous of its kind in the country, departing sharply from the old architectural idea of a modified Greek temple as the proper model for a savings bank."<sup>17</sup> Within the base of an eighteen-story office building Louis Ayres created a monumental four-story interior recalling a basilica, the building form that the early Christians adapted for places of worship from the remnants and fragments of law courts (*basilicae*) of ancient Rome and the Roman colonies along the Istrian coast of the Adriatic sea.<sup>18</sup>

Ayres' choice of the Italian Romano-Byzantine style for this banking room not only corresponds to the Romanesque facade that is the banking room's street entrance and the building's base, but also

conveys the York & Sawyer firm's perception that thrift is a virtue, that its practice is akin to religious discipline, and that the exercise of this virtuous practice is best housed in a space suffused with architectural metaphors redolent of religion. Ayres demonstrated his ability to create an authentic antique appearance in his use of material, detail, and profile. The random use of marbles of many colors and the three shades of stone suggest religious interiors of the Middle Ages in Italy and the Istrian coast. A veritable allegorical bestiary -- cast, carved, and painted -- inhabits nearly every architectural element and detail of the room and its furnishings, including the chandeliers. Where in a religious building these creatures -- real and mythological -- would represent saintly attributes, here they are allegories of thrift. The interior of the 1931-33 addition, the "Chapel," adjacent to the banking room, also features allegorical symbols -- laborers on the doorway impostes and squirrels in rinceaux along the lintels -- cast to represent low-relief carving.

In contrast to the rich polychromy and variety of surface that characterize the banking room, the open entrance vestibule and elevator lobby are relatively subdued. Still there are allegorical references in the cast surfaces of the bronze fittings of both spaces, displayed in an intense but controlled profusion. The ceiling vaults of brilliant blue and gold mosaic are a particularly distinctive feature of the elevator lobby.

H.G. Balcom, the engineer collaborating with York & Sawyer, designed the Bowery Savings Bank building's steel frame to accommodate the architects' program for this banking space as well as for the building's office functions above. Framing a space the breadth, depth, and height of this banking room, free of any structural support for the thirteen-story office tower and penthouse above, required an ambitious and remarkable skeletal steel schedule.<sup>19</sup> The drawings for the structural steel schedule show specifically how the steel framing defined this interior space. Each of the sandstone archivolt framing the arches at the north and south ends of the banking room is anchored to juxtaposed, arched ribs of steel secured within the building's skeletal frame by rods and braces. The marble, sandstone, and limestone fabric of the arcades along the banking room's east and west walls is attached to and replicates arcades of structural steel secured between the building frame's vertical steel columns.<sup>20</sup> Within the imitation stone corbels under the plaster beams

of the faux-wood hung ceiling are diagonal steel braces attached to the columns of the building's skeletal frame and supporting the massive trusses from which the ceiling is suspended.<sup>21</sup> The weight of the hung ceiling and the presence of a large central skylight (now covered) required these trusses to span the banking room below the building's light court.<sup>22</sup>

#### Description of the Bowery Savings Bank Interior<sup>\*23</sup> Banking Room

The four-story banking room (sixty-five feet high), eighty feet wide by 197 feet, six inches deep, extends the depth of the block and occupies the greater portion of the footprint of the lot. It is a nave-like space, recalling the form of a basilica, defined by arcades on the side walls with apse-like spaces containing the entranceways on the north and south walls.

**Walls** - The banking room's rich effect is achieved through the use of a variety of polished and unpolished, carved and smoothly dressed ashlar stone; the walls contain marble, limestone, sandstone, imitation stone, and plaster. Above a socle of "Alps green" marble, the smoothly-dressed ashlar walls are of a variegated limestone interspersed with two types of sandstone to gain the impression of mellow age.<sup>24</sup> Of the monumental five-arch blind arcades defining the banking room's east and west walls, the six attached polished-marble columns on the east side from north to south are: rouge jaspe from the south of France; "Alps green" from the mountainous border between Italy and France; Campan melange from the French Pyrenees; rouge royal from quarries near Vodel in northeastern Belgium; "Tinos green" from the Greek island of Tinos; and "Levanto" from the Appenines. The panelled column bases, capitals and dossierets are of Indiana limestone. Like those on the east side, the column bases, capitals, and dossierets on the banking room's west side are of limestone and the columns are of polished marble. From north to south the attached marble columns are: Campan melange, "Levanto," rouge royal, "Tinos," rouge

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\*Significant features in these interior spaces are underscored as specified in the proposed Rules for Designated Bank Interiors (Public Hearing May 18, 1996). "Significant features" are defined in Section 9-02 of the Rules.

jaspe, "Alps green." The capitals are limestone carved in high relief in four exotic variations of a Corinthian-style capital incorporating allegorical figures, beasts, and symbols;<sup>25</sup> the dossierets carry four rinceaux motifs incorporating allegorical symbols (beehive, lamp, ledger, winged hour glass) in low relief; each of these motifs is used consistently with the same capital. The five-panelled wainscoting within the arcade on both sides of the banking room is of polished "Levanto" marble and the five heating registers are of bronze. Above the wainscoting on both sides of the banking room, the arcade bays are faced with unpolished, pale blue, buff, and tan marble mosaic, arranged in three patterns — interlocking circles flank interlocking squares which flank a single central bay of tangential circles. The rectangular forced air grilles within these mosaic bays are of Napoleon marble from quarries in Phoenix, Missouri. These are drilled and fashioned in two patterns of rinceaux animated with small human figures; the patterns alternate bay after bay. A rinceaux motif, carved in low relief, articulates each of the arcade's intrados. The arcades' drip moldings are carved in a design of alternating faces and foliate forms. The round ventilating register above each arch is of Napoleon marble from Missouri. These are drilled and finished in three different designs arranged in a pattern corresponding to the mosaic patterns below them. The room's cornice is of plaster; the frieze ornament comprising human figures and mythological creatures, each framed within an arcade, is painted.

**Openings: entrances, doorways and windows** - The banking room has five entrances: two major entrances from East 42nd Street and East 41st Street at, respectively, the north and south ends of the room; two in the room's west wall (leading to the office tower's passenger elevator lobby and to the office tower's freight elevator lobby); and the entrance in the north wall next to the northwest corner (leading to the office tower's vestibule with subway escalator and stair). Except for the double doors at the entrance to the tower's freight elevator lobby, all are revolving doors; the East 42nd Street entrance has two non-historic revolving doorways side by side. The three doorways leading to the lobby and vestibule spaces are set in intricate bronze housings and surrounds and are also shielded by intricate bronze screens. The East 42nd and East 41st Street entrances are both integrated with large

windows that are set into the monumental arches at the northern and southern ends of the room. In 1962 a marble screen incorporating the bank's original East 42nd Street bronze doors (now mounted on the east and west walls just inside the banking room) was replaced by the glazed screen of 3/8 inch polished plate glass and a new bronze framework, although the original bronze mullions and cast ornament of the window above were retained. Heating louvers have been placed within the jambs of the glazed revolving door cases.<sup>26</sup> Archivolts articulate the East 42nd Street entrance arch; a single row of coffers, containing low relief allegorical representations, defines the arch's shallow intrados. Inscribed around this arch are the words "Devoted To The Service Of Our Citizens That The Fruit of Their Labor May Be Secure." A low doorway is cut into the base of the eastern side of the arch; its panelled door is of polished bronze. At the southern end of the room, the monumental arch is deeper; three rows of coffers, containing low relief allegorical representations, fill the arch's intrados, and archivolts articulate the arch. Inscribed around this arch are the words "Dedicated To The Encouragement Of Thrift - The Moulding Of Character & The Upbuilding Of Americanism." The original double glazing has been preserved in the large southern window. The tripartite East 41st Street entrance below, created in 1931-33, contains a revolving doorway of bronze and plate glass in a bronze housing, flanked by single plate glass push doors in bronze frames. The entrance's limestone architrave integrates four pilasters, each supporting a three-dimensional, seated, allegorical figure of stone. Above the revolving door and centered between two of these figures, two bronze griffins support a bronze-framed clockface. Two doorways are placed in the base of the western side of the arch; each has a panelled door of polished bronze. In the base of the eastern side of the arch is a low doorway with a panelled mahogany door. The door has an original bronze surround and decorative hardware. Flanking the arch are two low doorways with panelled doors. The door on the east side is mahogany with a bronze surround and the door on the western side is of polished bronze.

**The tellers' counter and screen** - The tellers' counter, fifty inches high and of "Levanto" marble upon a base of "Alps Green" marble, occupies the central position in the banking room. Almost a continuous perimeter around the tellers' area, the

counter's marble surfaces are interrupted only on its northern and southern sides: the opening on its northern side permits bank customers access to the desks of bank officers; a gate and gateway of polished cast bronze in the counter's southern end secures the entrance to the tellers' area. (The inner surfaces within the tellers' counter are not subject to this designation.) The tellers' screen fixed to the counter's top is of polished cast bronze and thick bevelled plate glass. The tellers' wickets are distinguished by their 3/4" plate glass sills, their "TELLERS" labels, and their bronze owl-like finials. A smaller counter, of "Levanto" marble on an "Alps Green" marble base is located between the tellers' counter and the East 42nd Street entrance facing the East 42nd Street entrance.<sup>27</sup>

**Floors** - The entire banking room floor outside the central tellers' counter is of polychrome marble Cosmato work laid in geometric patterns with broad borders of "Traneville" cream marble.<sup>28</sup> Three patterns -- hexagon, lozenge/star, and lozenge/square -- alternate in the marble floor within the five arched bays that compose the banking room's east and west walls. The door sills are verde antique marble and the outer border is of "Champlain" green.<sup>29</sup> In the banking room's northeast corner, a staircase leads down to the bank's Safe Deposit Department. The parapet and wall of the stairwell are faced with polished "Levanto" marble; the handrails are of wood. The banking room floor rises, ramp-like, to the slightly higher level of the "Chapel" floor in the first (northern) passageway from the banking room to the "Chapel." Within the banking room's southern arch, the floor rises, ramp-like, toward the slightly higher level of the East 41st Street entrance.

**Ceiling** - The banking room ceiling is suspended from steel trusses spanning the eighty foot width of the banking room.<sup>30</sup> This hung ceiling, fabricated of a thick coat of plaster over a scratch coat of plaster on wire mesh, is constructed and painted to simulate a system of major and minor wooden beams and coffering. To achieve the appearance of authenticity desired by the architects, there are at least six layers of oil paint, metallic leaf, and glazes.<sup>31</sup> The twelve corbels below the ceiling's six major beams are of imitation stone and mask the steel brackets that support the unseen steel trusses above. These corbels are molded to represent figures in six differently contorted poses.

**Chandeliers** - Six electrified, cast-metal (bronze) chandeliers, anchored symmetrically, are suspended from the banking room's ceiling. Each has three tiers: the crested rings of graduated radius are studded with light bulbs and secured to central hemispherical basins by star-like metal rays.

#### East Wing - "Chapel"

The east wing, dubbed the "Chapel" is located within the 1931-33 addition. Two passages, placed within the first two bays of the blind arcade, were cut through the banking room's eastern party wall. The architraves of the passages correspond with the arcade columns' capitals and their deep soffits are articulated as flat arches supported by coupled attached columns. On a base of "Alps Green" marble, the walls are painted and scored to resemble the limestone and sandstone of the banking room. Carved and panelled wainscoting of oak (eight feet, six inches high) distinguishes the raised platform, the alcove and the indented section of the "Chapel's" eastern wall. The oak features have been refinished with a non-historic high gloss finish. The alcove is flanked by two doorways, an elevator door on the right, and, on the left, a doorway leading to the area behind the alcove counter; the doors are panelled and polished bronze. One doorway within the alcove's east side has a door of panelled oak. The raised platform is flanked by two doorways: the door on the right is panelled and polished bronze; a gate of cast and polished bronze (38 inches high, 33 1/2 inches wide) secures the doorway on the left. These doorways have figurative imposts and lintels bearing allegorical guilloche motifs. Three doorways open into the raised platform through the wainscoting; there are two single doorways, one on the east wall and one on the west. The east doorway has a bronze panelled door. A set of double panelled oak doors are centered on the north wall. Above these double doors a carved marble balcony railing fronts glazed French doors. Two octagonal, ornamented ventilators flank the balcony and French door. Above the doorways flanking the raised platform, are two rectangular, ornamented ventilators. The "Chapel" contains significant fixed furniture designed for the space: the panelled oak counter across the alcove; the carved oak bench below the raised platform; and the carved oak platform railing. Both the bench and the railing have been refinished with a non-historic high gloss finish. The floor is bordered in "Alps Green" marble. Seven twin branched and electrified

sconces which were designed for the "Chapel" are mounted on the wainscoting around the room. High on the west wall, between the passages to the banking room, is a bronze open-face clock. The frieze is of painted plaster; the hung ceiling of plaster articulated to resemble coffering is painted; the coffering configuration in both the alcove and above the raised platform differs from the coffering of the "Chapel" ceiling itself. Four chandeliers of ornamented cast metal (bronze) and opaque glass light the "Chapel" proper; the broad lamp at the chandelier's base is twelve-sided. Two smaller chandeliers with octagonal bases light the raised platform. Non-historic light boxes containing up-lighting for six non-historic and movable tapestries, are fixed to the top of the wainscoting on the east wall and on the south wall within the alcove.<sup>32</sup>

#### Building Vestibule

The vestibule's three bays are articulated by shafts supporting ribbed cross vaulting, except in the first two bays on the east wall where the vaulting is carried on corbels. The carved capitals depict birds, hawks, and eagles. The walls above the speckled granite base are, like the building's exterior walls, smooth-faced ashlar of two shades of Ohio sandstone. In the western wall of the vestibule's first bay is a doorway and tripartite door of polished panelled bronze. There is a doorway on the southern side of the base of the arch on the right side of the vestibule's third bay; the double doors are of polished panelled bronze. (This interior designation does not include the area and stairs beyond the sandstone soffits.) The floor inclines upward from the East 42nd Street sidewalk toward the glazed entrance to the building's elevator lobby. It is paved with terrazzo bordered by the same speckled granite of the building's exterior base. The vestibule's ceiling vaulting is of square, matte-finished earth tone, terra cotta tile; the raised joints are dark and have a gilt glaze. An ornamented bronze lantern is suspended from the vaulting of the second bay. Non-historic electric light fixtures have been installed at the top of the first and third vaults. An electrically illuminated sign box ("SUBWAY," flanked by arrows) of ornamentally cast and polished bronze is fixed below the lintel of the relieving arch in the vestibule's third bay. The arched, three-tiered and glazed entrance screen to the building's elevator lobby is framed with ornamented cast and polished bronze mullions and comprises a revolving door flanked by angled, ancillary push doors on the first

tier, three large vertical plate glass panes on the second, and above the spring line, three plate glass panes, their tops conforming to the arch of the vaulted ceiling. Behind this glazed, three-tiered entrance screen there is a second, identical screen enclosing the narrow, vaulted, insulating bay between the vestibule and the lobby.

#### Elevator Lobby

The six bays of the entrance lobby are established by the decorative floor pattern and corresponding ribbed cross vaulting, as well as the six elevator doorways. The walls, their base, the corbels, the responds, the ceiling ribs, the architraves and imposts, all are of the polished honey-veined gray marble. The ribbed cross vaulting is supported by figurative corbels, although at either end of the lobby the ribs are carried on shafts. The shaft capitals are animated by birds and animals. The vaults are set with mosaics in brilliant tones of blue with gold stars. The floor is paved with colored marbles, three lozenges of "Alps Green" alternating with three lozenges of "Levanto" set in "travertine" and defined by geometric borders of black slate and polychrome tesserae. A counter of "Levanto" marble behind which the security personnel sit, has been placed against the east wall of the lobby's third bay. Aside from the six elevator doorways, there are three other doorways in the lobby: the three-tiered glazed screen at the entrance -- ornamentally cast and polished bronze mullions framing a revolving door flanked by angled single, push doors; the banking room entrance in the east wall of the fourth bay, a revolving door with ornamentally cast and polished bronze gates and figurally carved marble imposts; and the entrance to the service lobby at the southern end of the lobby, hinged double doors with low-relief allegorical panels and borders of zodiac symbols and rinceaux, all in cast bronze painted with gold paint and framed with a marble architrave with carved imposts. The elevator doorways have double doors that slide open and apart and are cast and polished bronze (unpainted) and are richly panelled with allegorical figures and similar borders.<sup>33</sup> Other cast and polished bronze lobby elements are the letterbox and glazed chute, the framed building directory, the inset fire hose case, and the radiator grilles, all on the east wall; on the south wall are the open-work clock face over the freight entrance door and the non-historic elevator control panel. Two ornamentally cast and polished bronze lanterns are suspended

from the vaulting of the second and fifth bays. Non-historic spotlights have been attached to the open-work domes to illuminate the ceiling.

#### Subsequent Alterations

The Bowery Savings Bank interior has remained remarkably intact. In the banking room, the central skylight was closed in 1929; the glazed panels were removed, and solid panels like those of the rest of the ceiling were substituted. As part of the work done at the bank in 1931-33, the tellers' counter, once peninsular in form and projecting north from the southern (East 41st Street) end of the banking room, was made freestanding and insular by closing off the counter's southern end using the same "Levanto" marble and repeating the bronze and glass tellers' screen and wickets. At that time the Cosmato work of the banking room pavement was replicated in the area between the counter and the East 41st Street entrance. 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. New marble and Cosmato work panels, matching the existing pavement, were installed. Subsequently the northern end of the

tellers' counter was opened to provide an area accessible to customers. Down spots were inserted in the ceiling. Security cameras have been affixed to the walls in several locations. Freestanding automatic teller machines have been placed at the northeast corner of the banking room. In the "Chapel" it is likely that two sconces were removed from the north wall of the raised platform and replaced by two small, oscillating electric fans. Spotlights were attached to the chandeliers in the East Wing.

In the building vestibule, recent non-historic additions include the light fixtures in the vaulting of the first and third bays, and the down spots in the ceiling of the entrance's insulating space. The cast bronze grilles and architrave at the entrance to the banking room have been painted gold. In the elevator lobby, the revolving door and flanking single doors were installed in 1949; Joseph Lau was the architect. The "Levanto" marble security counter is an addition, as are the security camera attached to the south wall to the left of the clockface, and the spotlights attached to the lanterns.

Report prepared by Charles Savage  
Research Department

#### 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).  
The preparation of this report would not have been possible without the assistance of the following Home Savings of America (now GreenPoint Bank) staff members: Louis J. Magrene, vice president and branch manager; George Siliato, vice president for facilities support; John L. Federico, assistant vice president and property manager, 110 East 42nd Street; and Joseph di Santo, manager, and Robert Jee, assistant manager, 130 Bowery.
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 Rhineland 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 were consulted for this section: Clarence W. Brazer, "New Bank Construction," *Savings Bank Journal* 5 (July 1924), 93-96; Charles Errard, *L'Art Byzantin*, 2 vols. (Paris: Societé 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. "New Bowery Branch Opens," *Savings Bank Journal* 4 (July 1923), 472.
18. This typology was characterized by side arcades and roofs of wood and, in its adaptation, by architectural elements often salvaged from the nearby *fora* of the ancient city. In the Middle Ages these quarries of ready-made building fabric rendered up columns, capitals, corbels, and cut stone for the taking; these second-hand elements are often called by their Italian name, *despolia*. What is remarkable about Ayres' design is the successful manner in which he was able to reproduce the appearance of an early Christian basilica built of *despolia*. His use of wall mosaic and pavement tesserae speaks of his knowledge of the architecture of Ravenna and Parenzo.
19. Adding to the engineering difficulty of the project is the forty-five degree difference between the grillage of the IRT subway station under the Bowery Savings Bank building's northwest corner and this building's skeletal frame above, necessitating special care with the foundations.
20. Drawing S-23, "Stone Supports, Interior Banking Room, 7/27/1922." Archives, Bowery Savings Bank.
21. Drawing S-4M, "Plan of the Fourth Mezzanine Floor, 8/1/1921," "Last Revision, 1/26/1922." Archives, Bowery Savings Bank.
22. Drawing S-2, "Plan of the Second Floor, 8/1/1921, Last Revision, 1/26/1922," identifies the six trusses that span the banking room's ceiling, A, B, E, F, C, and D; the central trusses E and F carried the skylight. Archives, Bowery Savings Bank. Drawing 22, "Transverse Section," Facilities Office, GreenPoint Bank, 110 East 42nd Street, New York. These two trusses, E and F, two stories in height and strong enough to carry a bridge, can be seen from the sixth story office floor spanning the light well. They are wrapped in metal fireproof "jackets."
23. Louis Ayres' source for the building's decorative details was Errard. The Avery Library at Columbia University has these volumes.
24. The sandstone was quarried in Glenmont and Sherrodsville, Ohio.
25. At first glance there appear to be six different capitals, but study reveals that each of these engaged capitals has two, alternating faces -- generally male and female except for the corpulent figures who may both be male -- and that whichever the face toward the banking room, it is flanked by two representations of the other. The six capitals on the east side of the banking room can be differentiated from north to south as follows: first and fourth, the corpulent half-length figures flanked by rams' heads -- the smooth-faced one facing out from the first capital, the bearded one facing out from the fourth; second and sixth, the half-length, mustached figures holding linked keys faces out; third, braided-haired, half-length figure holding coins; fifth, a goateed, half-length figure clasping cornucopia. The six capitals on the west side of the banking room are as follows, north to south: first and fourth, the half-length figures clasping cornucopia; second and sixth, the figures holding coins; third, the bearded, corpulent figure flanked by rams' heads; fifth, the figures holding linked keys.
26. New York City. Department of Buildings, Manhattan. Plans, Permits and Dockets, Block 1269, Lots 61 and 63, BN 972/1962. The plans specified that there would be new marble and mosaic panels to match the existing Cosmato work. The associated architects were Philip Ives and Louis Gardner.

27. The counter is forty-four inches high, six feet wide, and thirty-five inches deep. Disposed about the banking room is furniture designed by York & Sawyer for this room but not fixed to the floor or the walls and not included in this interior designation. There are eleven, eight-legged, polished cast and wrought bronze check desks with thick slate tops with an inlaid, incised bronze border. Each desk has two bank-slip slots and three lamps with shades of bronze and polychrome enamel. A smaller table of similar design supports a case of bronze and glass - a reliquary - containing the Bowery Savings Bank's original leather covered strong box. There are six "Traneville" marble benches, each four feet, one-half inches long. There are two longer "Traneville" marble benches, each eight feet long. In the "Chapel" there is a bronze bench seventy-one and one-half inches long.
28. Pencil drawing (with signs of wear—title and date are ripped off), Property Management Office, GreenPoint Bank, 110 East 42nd Street. The geometric floor panels are drawn here in a variety of patterns; there are even alternative patterns offered within each panel. The colored marbles used in the floor are those listed in the text for the monumental arcade columns with the addition of an unidentified yellow marble. Beneath the marble the floor is a reinforced concrete slab: cinder concrete and A.S. & W. Company's steel wire reinforcement. Drawing S-1, "Plan of First Floor," August 1, 1921; last revision, Jan. 26, 1922. Archives, Bowery Savings Bank. Several changes in the configuration and length of the tellers' counter have been photographically documented. At each change the marble chips were stored, then re-used, the geometric patterns of the marble Cosmato work sympathetically re-organized, in large degree thanks to this extant drawing.
29. These marbles are specified in drawing detailed in Endnote 28. The border and sill marble as laid appear to be the same deep green with the same veining as the "Alps Green" used for two of the attached columns and in the Cosmato work.
30. Drawing #20, "Longitudinal Section Through Lower Stories," Jan. 17, 1922. Property Management Office, Home Savings of America, 110 East 42nd Street.
31. Interior Architects, P.C., "Investigative Study of Decorative Ceiling Painting of Main Banking Floor, Home Savings of America," 1991. The ceiling's painter was Barnat Phillips. Executive Committee Minutes, v. 3, (Jan. 3, 1924 - June 9, 1927), p. 386.
32. There are broad panels above the wainscoting of both the east wall and the south wall within the alcove. In each of these panels are displayed three figurative tapestries, two narrow flanking a wider one, woven in muted colors. These six tapestries were designed by A. Refregier (signed) for the spaces they now occupy, and were woven in Mexico. A bank employee informed this researcher that they replaced two murals in a style of 'Social Realism' too strong for post-World War II taste. At present the artist of the murals, and whether the murals were removed or painted over, is unknown. These tapestries are not among this interior's designated features.
33. There are ten different panel subjects, five facing right for the left hand doors, five facing left for the right hand doors, and none of them in the same order door after door.

## FINDINGS AND DESIGNATION

On the basis of a careful consideration of the history, the architecture, and other features of this interior, the Landmarks Preservation Commission finds that the Bowery Savings Bank, first floor interior, 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, is customarily accessible to the public, and is thirty years old or more.

The Commission further finds that, among its important qualities, the first floor interior of 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 with W. Louis Ayres as the design partner in charge; that the creation of this imposing interior 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 a revenue-generating eighteen-story office tower, which has its own impressive entrance vestibule and lobby; that the Italian Romano-Byzantine precedents for the design are expressed in the basilica-like banking room; that the fine materials, rich and varied finishes, and allegorical referents create an interior in which thrift is celebrated as a virtue and practiced as a ritual; that the first floor interior of the Bowery Savings Bank Building remains in use as a banking room (since 1991, Home Savings of America and in 1995 GreenPoint Bank) and entrance to an office building; and that these spaces are admired for their architectural distinction and enhanced by their prominent location.

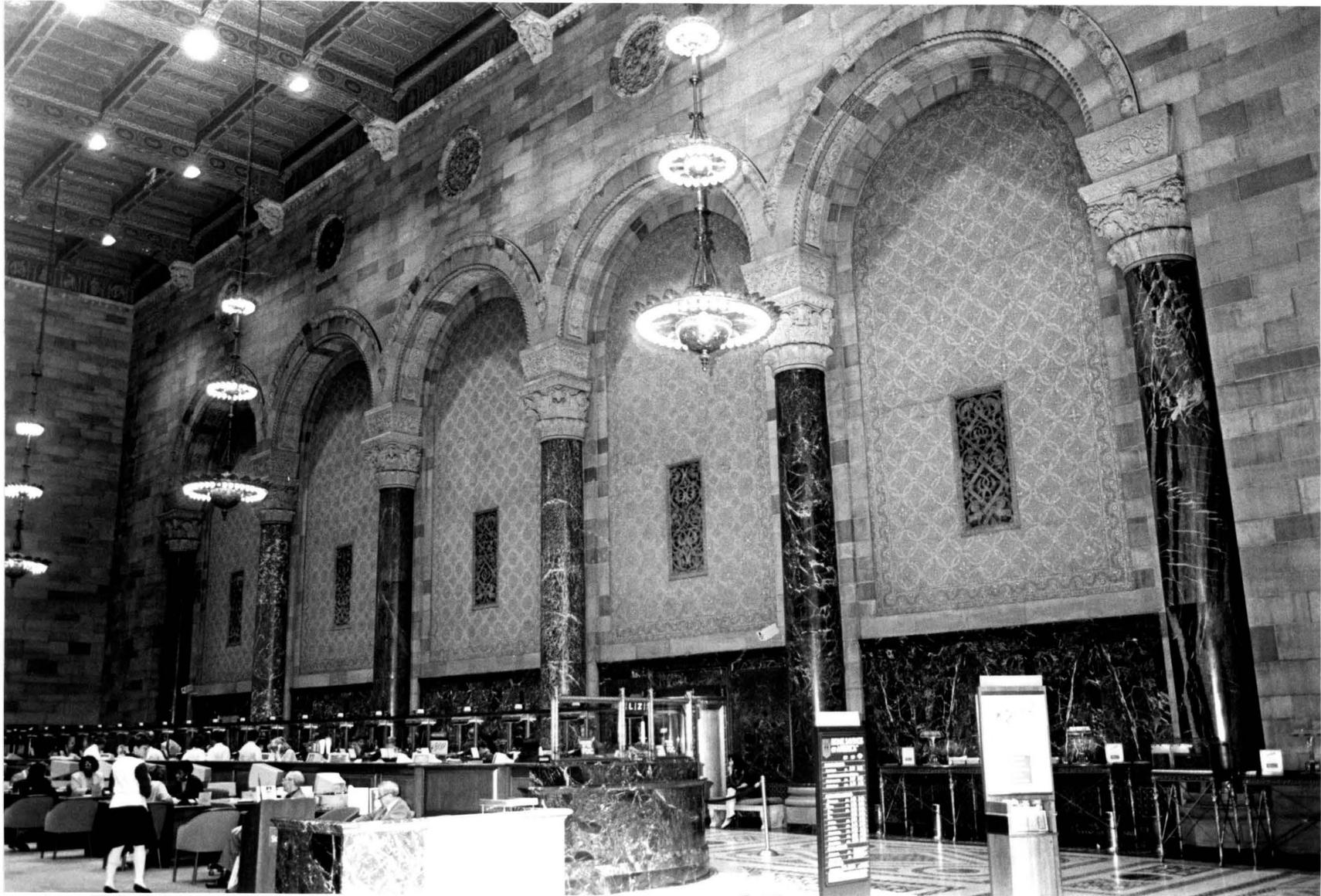
Accordingly, pursuant to the provisions of Chapter 74, Section 3020 of the Charter of the City of New York and Chapter 3 of Title 25 of the Administrative Code of the City of New York, the Landmarks Preservation Commission designates as an Interior Landmark the Bowery Savings Bank Building, first floor interior, consisting of the East 42nd Street revolving door vestibule; the East 41st Street revolving door vestibule; the banking room; the adjacent alcove, loggia, and balcony in the east wing ("Chapel"); the stairway leading to the basement; the office building entrance vestibule and elevator lobby; and the fixtures and interior components of these spaces, including but not limited to, wall and ceiling surfaces, floor surfaces; windows, chandeliers, the tellers' counter and superimposed glazed and bronze screen and wickets, fixed benches, decorative metalwork, elevator doors, doors, and attached furnishings and decorative elements; 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

View of banking room, looking south

Photo: Carl Forster



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

View of banking room, west wall

Photo: Carl Forster



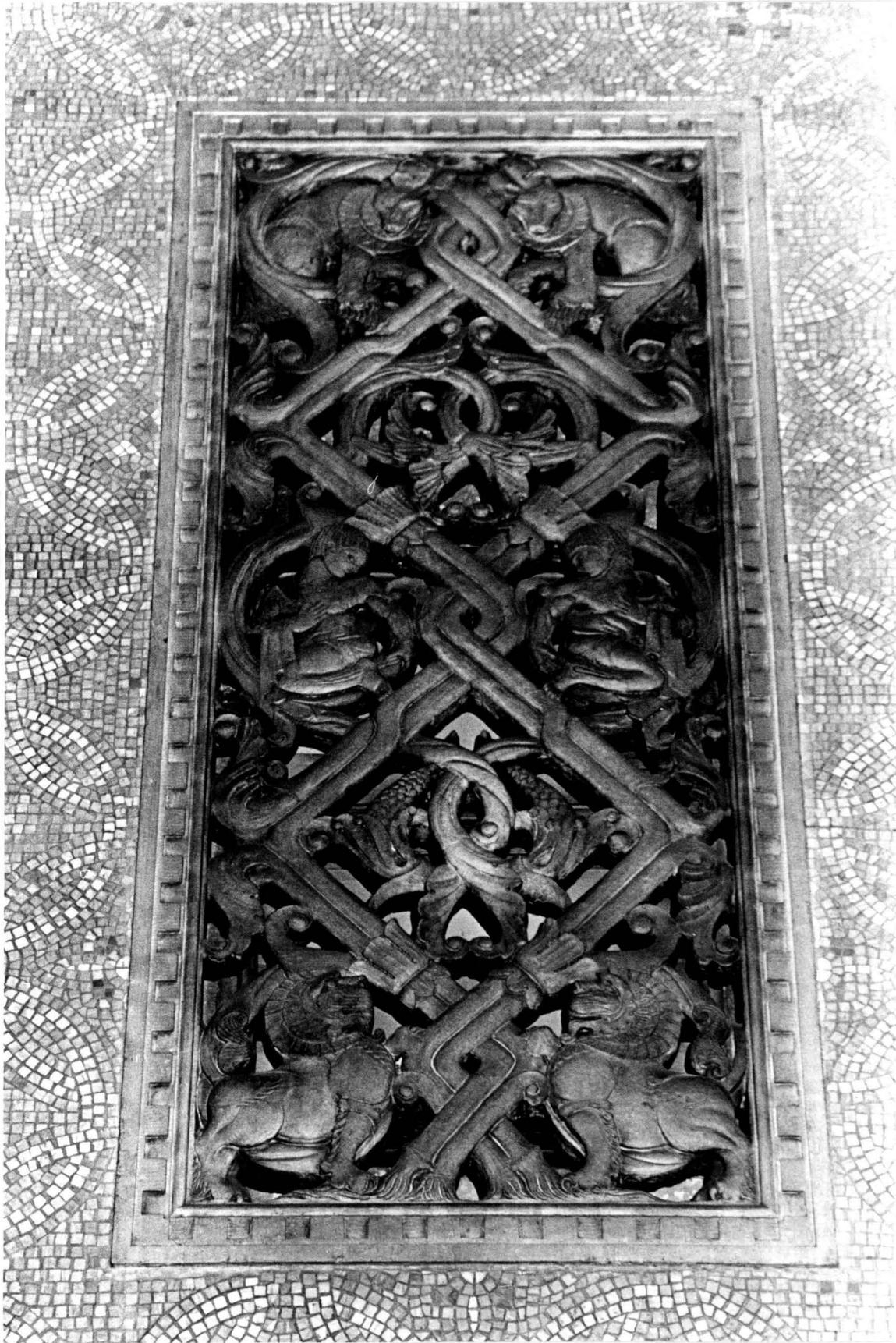
Bowery Savings Bank Building - Banking Room  
Detail of capital

Photo: Carl Forster



Bowery Savings Bank Building - Banking Room  
Detail of capital

Photo: Carl Forster



Bowery Savings Bank Building - Banking Room  
Detail of "Napoleon" marble air grille

Photo: Carl Forster



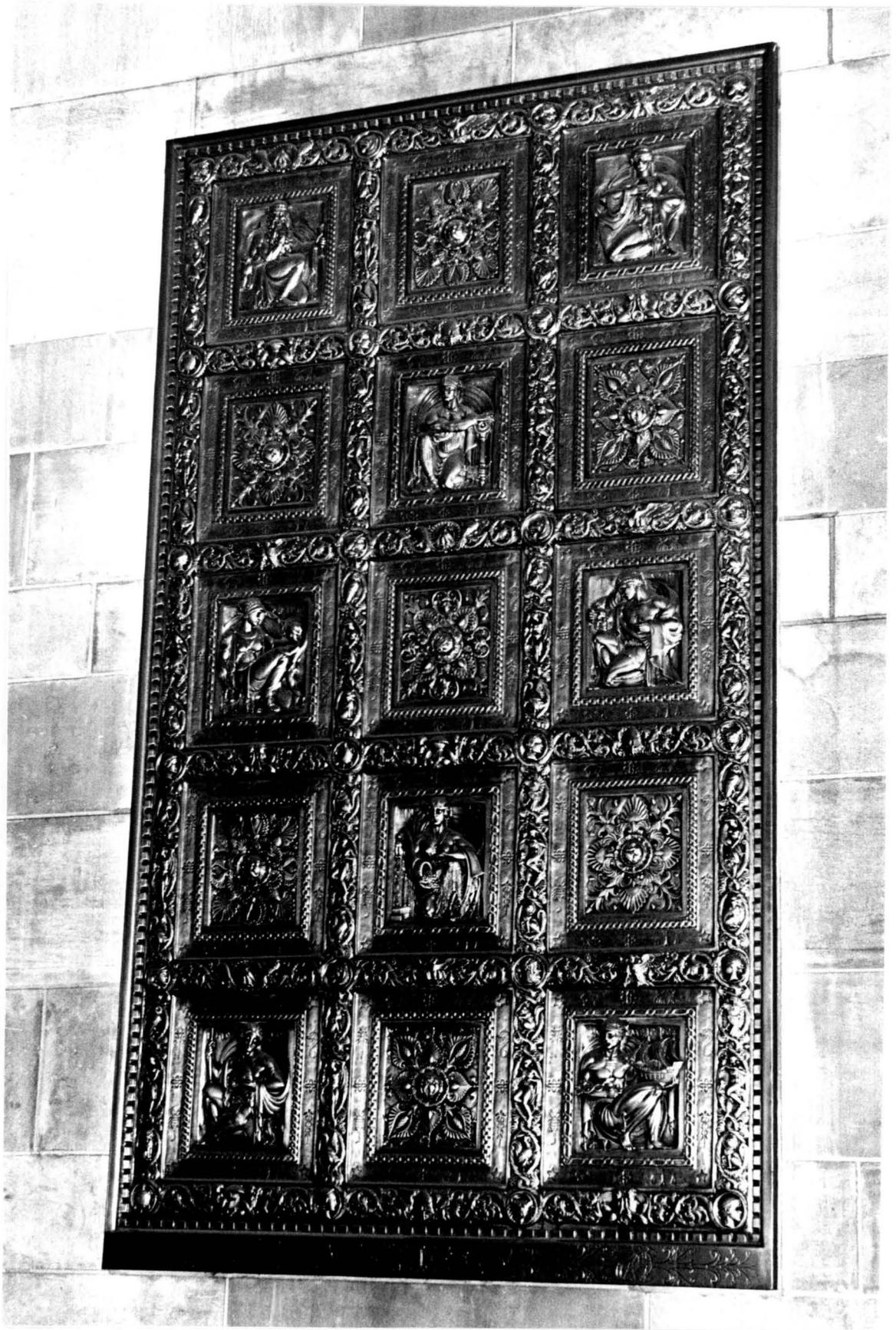
Bowery Savings Bank Building - Banking Room  
Revolving door housing, west wall to elevator lobby

Photo: Carl Forster



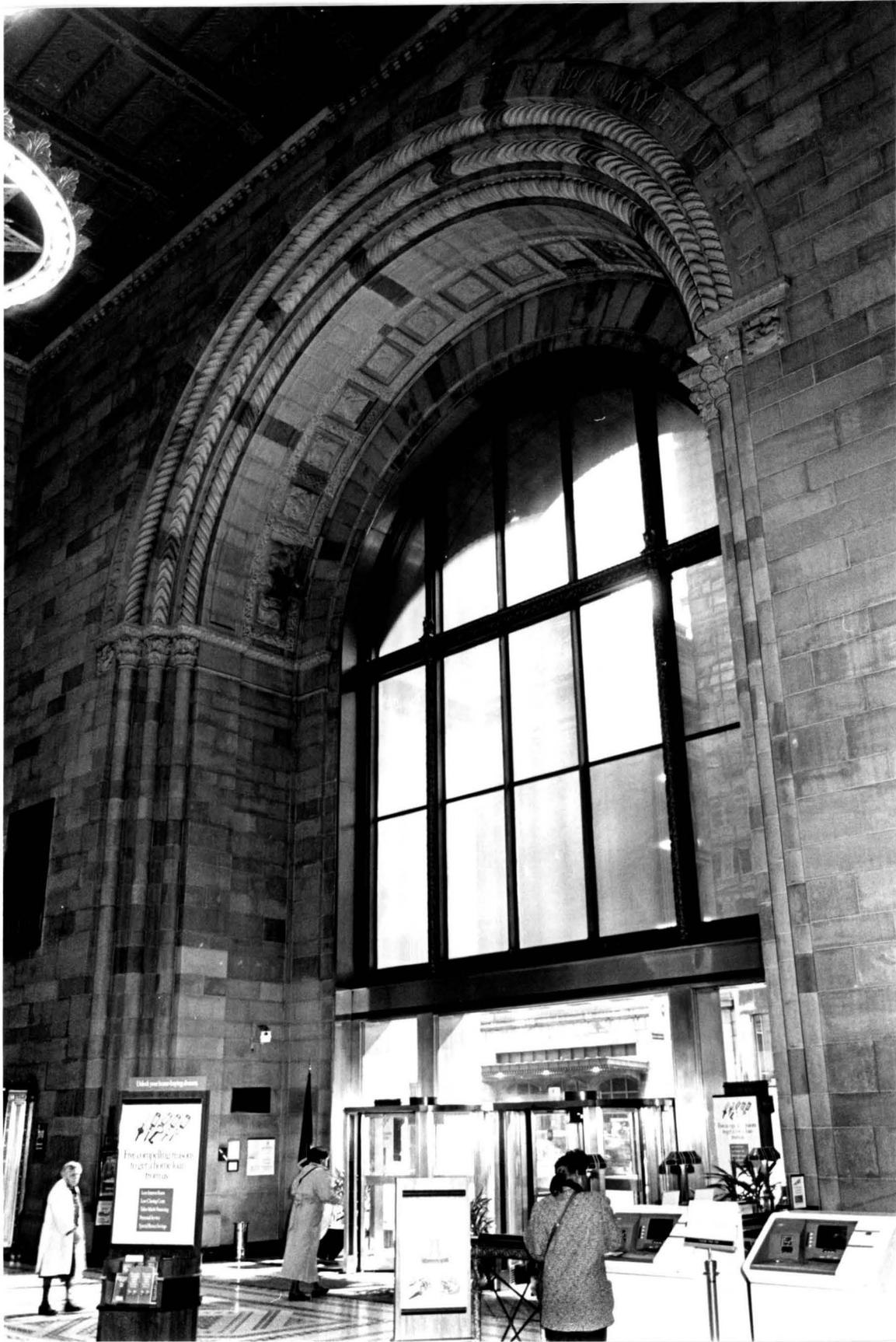
Bowery Savings Bank Building - Banking Room  
Revolving door housing at northwest corner to office building vestibule

Photo: Carl Forster



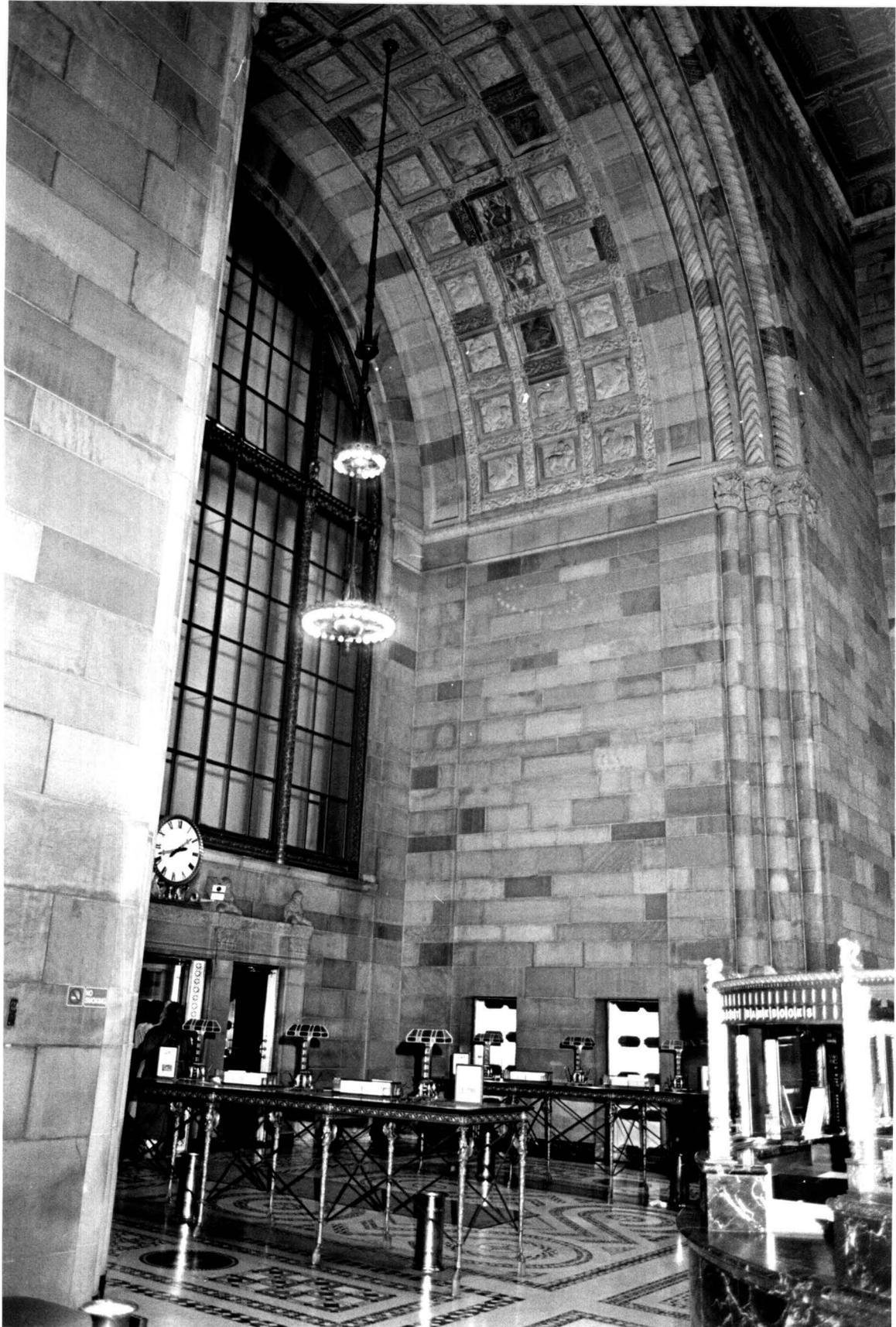
Bowery Savings Bank Building - Banking Room  
Original bronze door from East 42nd Street entrance

Photo: Carl Forster



Bowery Savings Bank Building - Banking Room  
East 42nd Street entrance arch - north wall

Photo: Carl Forster



Bowery Savings Bank Building - Banking Room  
East 41st Street entrance arch - south wall

Photo: Carl Forster



Bowery Savings Bank Building - Bank Room  
East 41st Street entrance and bronze-framed clock

Photo: Carl Forster



Bowery Savings Bank Building - Banking Room  
Tellers' counter - view from southwest corner

Photo: Carl Forster



Bowery Savings Bank Building - Banking Room  
Detail of tellers' counter

Photo: Carl Forster



Bowery Savings Bank Building - Banking Room  
Detail of marble Cosmato work on floor

Photo: Carl Forster



Bowery Savings Bank Building - Banking Room  
Multi-tiered ceiling chandelier

Photo: Carl Forster



Bowery Savings Bank Building -Banking Room  
View from east wall into the "Chapel"

Photo: Carl Forster



Bowery Savings Bank Building - "Chapel"  
Detail of oak bench and railing

Photo: Carl Forster



Bowery Savings Bank Building - "Chapel"  
Detail of ceiling and frieze

Photo: Carl Forster



Bowery Savings Bank Building - Entrance Vestibule  
View from East 42nd Street

Photo: Carl Forster



Bowery Savings Bank Building - Elevator Lobby  
View to south

Photo: Carl Forster



Bowery Savings Bank Building - Elevator Lobby  
Detail of carved corbel

Photo: Carl Forster



Bowery Savings Bank Building - Elevator Lobby  
Detail of doorway to entrance vestibule

Photo: Carl Forster



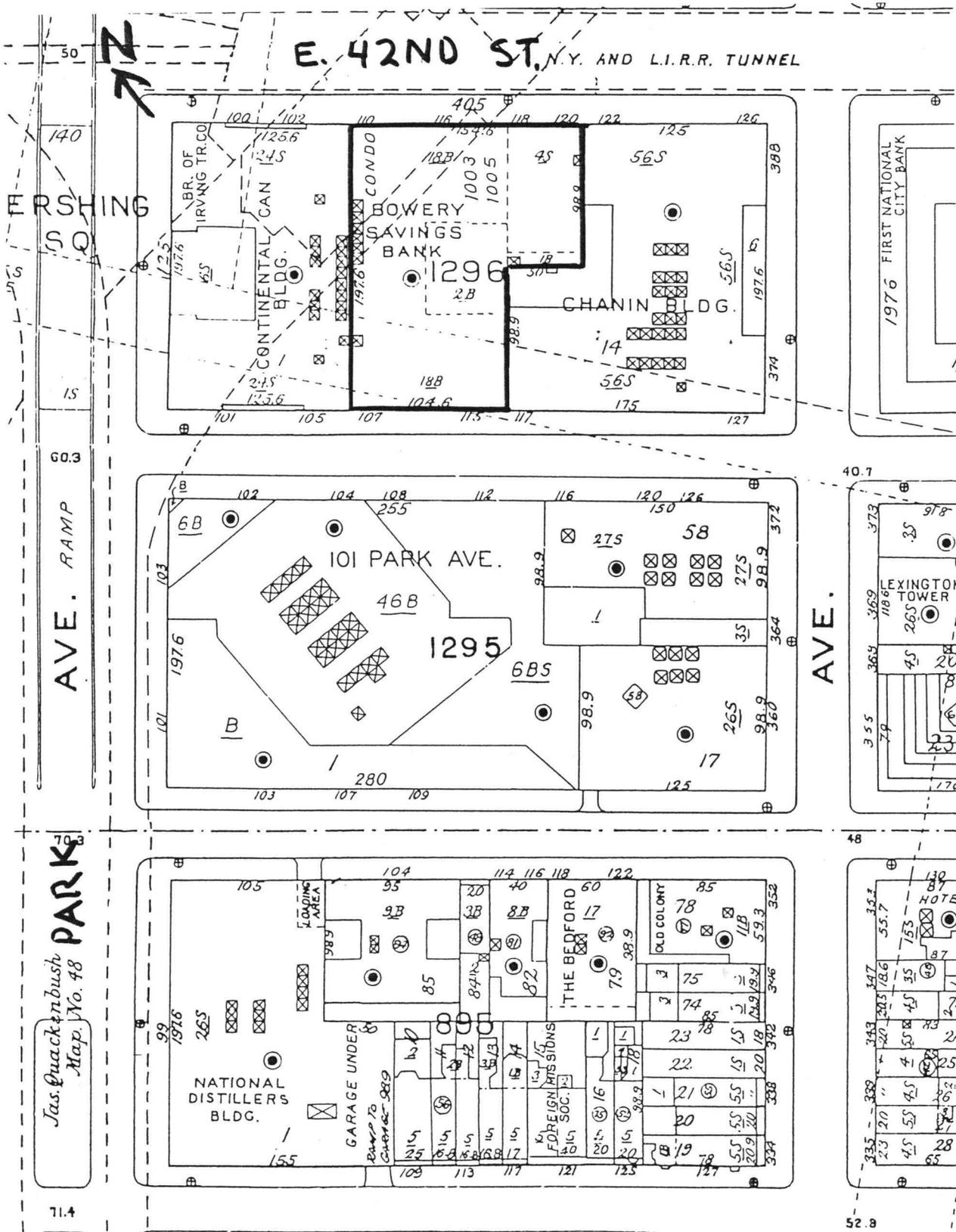
Bowery Savings Bank Building - Elevator Lobby  
Detail of elevator doors

Photo: Carl Forster

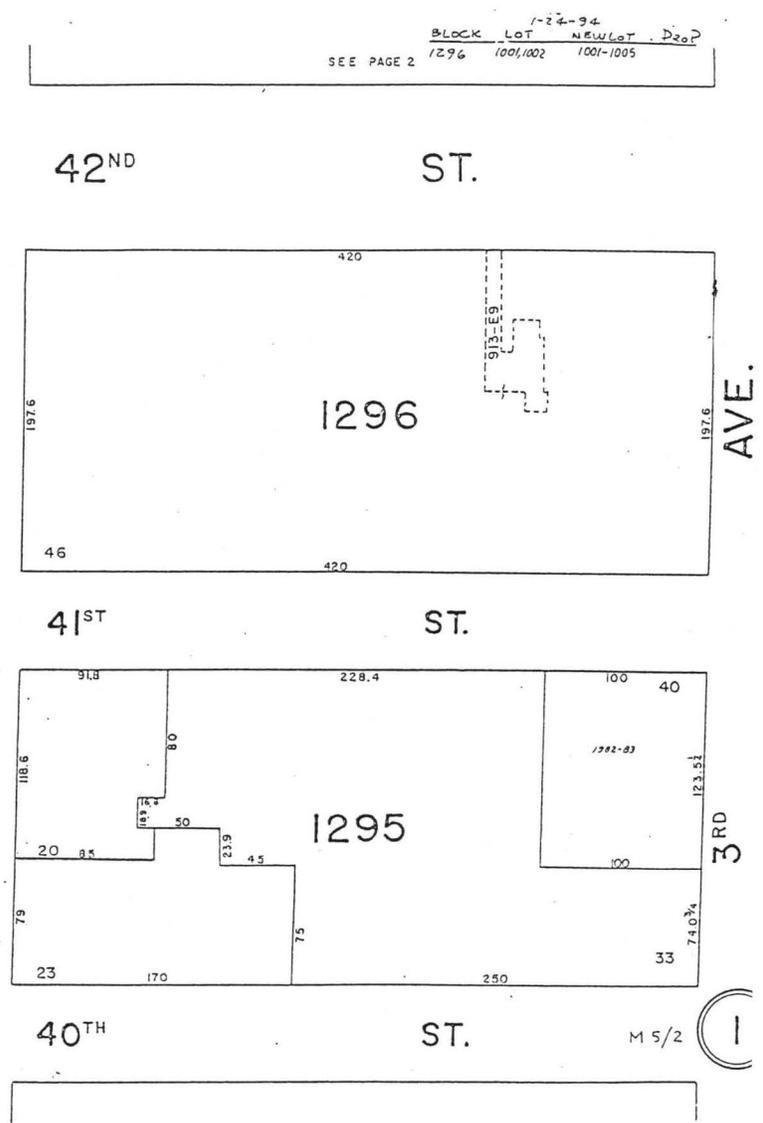
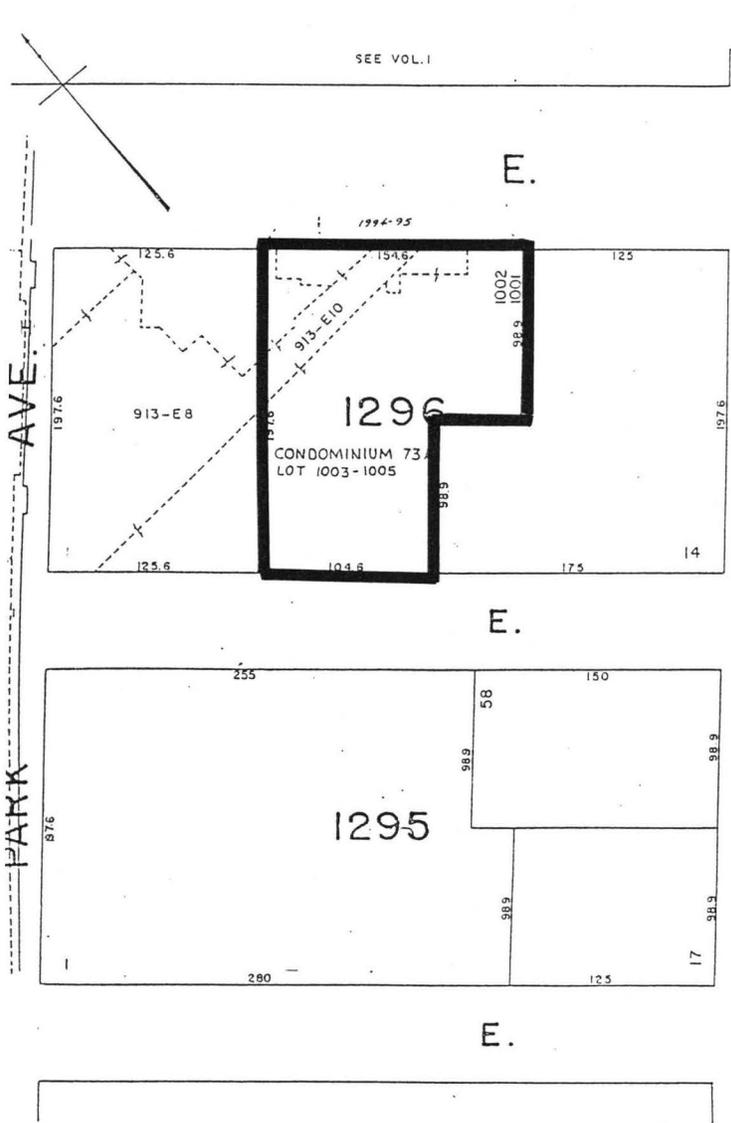


Bowery Savings Bank Building - Elevator Lobby  
Bronze letter box

Photo: Carl Forster

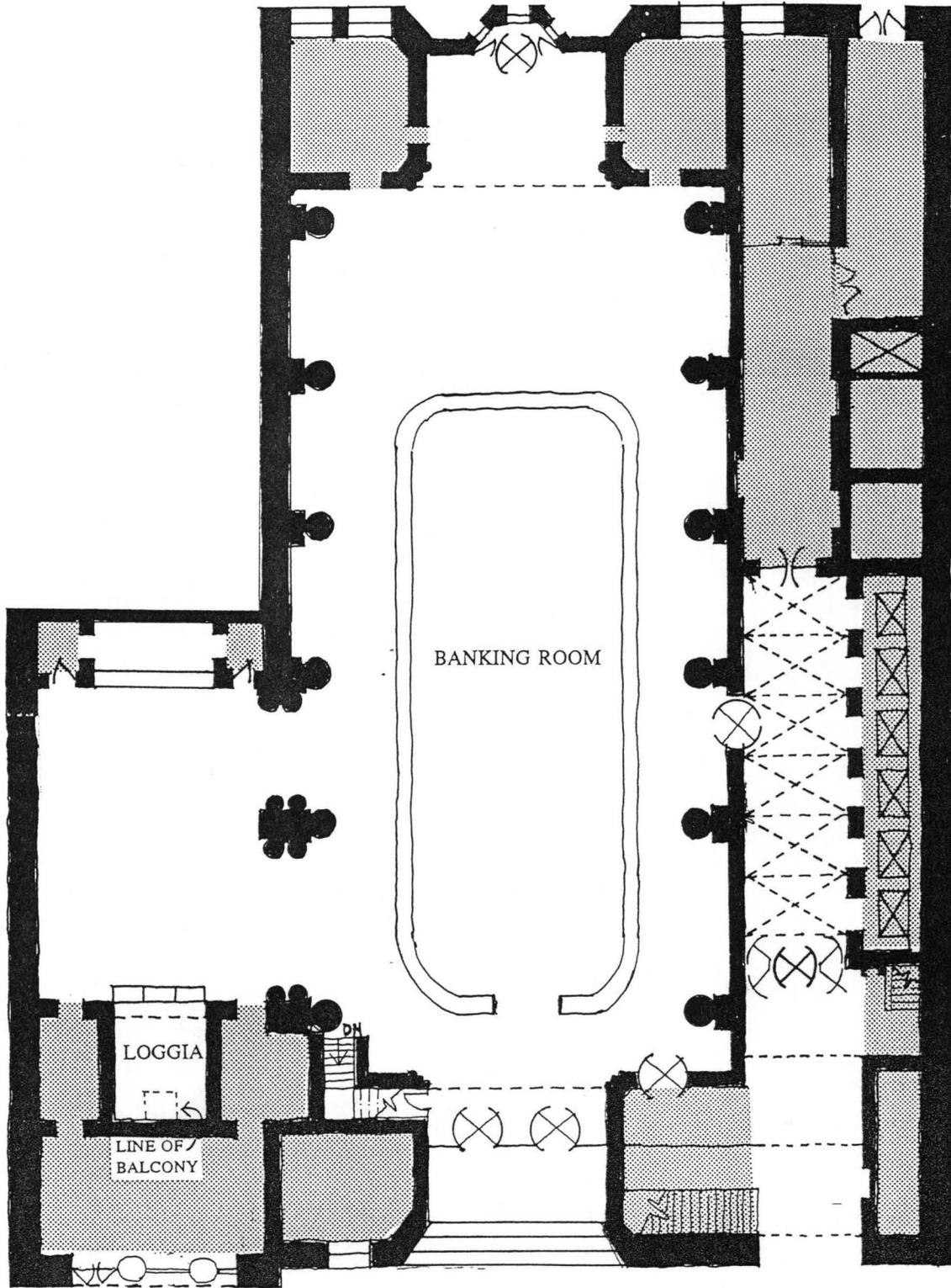


Bowery Savings Bank Building, 110 East 42nd Street, aka 110-120 East 42nd Street and 107-115 East 41st Street, Manhattan  
 Landmark Site: Borough of Manhattan Tax Map Block 1296, Lots 1001 through 1005  
 Source: Sanborn, *Manhattan Land Book* (1995-96), pl. 67



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

41ST STREET

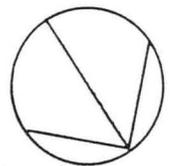


42ND STREET

**BOWERY SAVINGS BANK BUILDING  
FIRST FLOOR INTERIOR**

110 East 42nd Street, a/k/a 110-120 East 42nd Street  
and 107-115 East 41st Street, Manhattan.

Designated September 17, 1996  
LANDMARKS PRESERVATION COMMISSION



NOTE: THIS DRAWING IS NOT TO SCALE