

EQUITABLE BUILDING, 120 Broadway (aka 104-124 Broadway, 70-84 Cedar Street, 15-25 Nassau Street, and 2-16 Pine Street), Borough of Manhattan. Built 1913-15; architect Ernest R. Graham with Peirce Anderson.

Landmark Site: Borough of Manhattan Tax Map Block 47, Lots 1001 and 1002.

On September 19, 1995, the Landmarks Preservation Commission held a public hearing on the proposed designation as a Landmark of the Equitable Building, and the proposed designation of the related Landmark Site (Item No. 5). The hearing had been duly advertised in accordance with the provisions of law. Fifteen speakers testified in favor of the proposed designation, including Councilmember Kathryn Freed and representatives of the Downtown Alliance, New York Chapter of the American Institute of Architects, Municipal Art Society, New York Landmarks Conservancy, Fine Arts Federation, and Landmarks Committee of Community Board 1. There were no speakers in opposition to designation. The Commission has received several letters and other statements supporting this designation, including a letter from Manhattan Borough President Ruth Messinger.

Summary

The Equitable Building, designed by the firm of E.R. Graham, successor to D.H. Burnham & Co., has long been considered a key element in the development and passage of New York's zoning law, the first in the country. Though never the tallest, it was on its completion in 1915 the largest office building in the world, replacing the original headquarters of Equitable Life Assurance Company, itself a pioneering early skyscraper of 1868-70. The H-shaped superstructure above a six-story base rises approximately 38 stories straight up from the lot-line with no setbacks. Peirce Anderson, of Ernest R. Graham's firm, gave the enormous structure a Beaux-Arts ornamental treatment that emphasizes Roman classical detail at the base and top. Intended as one of the finest office buildings of its era, the Equitable Building was notable for its advanced elevator system and its fireproof construction. Its bulk and massing became extremely controversial, even before the building's completion, when neighboring institutions and building owners tried to block its construction. Although not the only building responsible for the establishment of zoning, the Equitable became the prime example cited of the evils of unregulated skyscraper construction, as hearings progressed on what ultimately became the city's new Zoning Resolution. While the original Equitable Building at 120 Broadway heralded the beginning of America's development of the skyscraper, its successor heralded the end of most unregulated skyscraper growth.



DESCRIPTION AND ANALYSIS

The Equitable Life Assurance Co.¹

Founded in 1859 by Henry Baldwin Hyde, the Equitable Life Assurance Society was one of a number of insurance companies that grew into enormous businesses in the second half of the nineteenth century.² Though Hyde founded the company at age 25, as a shoe-string operation in a tiny office, Equitable grew phenomenally in the decades after the Civil War, becoming in 1886 the largest life insurance company in the world. In that year, Equitable took in over \$111.5 million in new policies, and counted over \$411.7 million in outstanding coverage. Much of this success stemmed from Equitable's many innovations. The company offered the first "incontestable life" insurance policies; issued what has been called "the first modern group insurance policy";³ and moved aggressively into international markets, including by 1900 almost 100 countries. Among more general business innovations, Hyde is credited with inventing "the American sales convention."⁴

Hyde died in 1899, succeeded in the presidency by James W. Alexander. Allegations of conflicts of interest in the insurance industry led to the 1905 "Armstrong hearings" by the New York State legislature, which resulted in changed insurance practices. Equitable survived and continued to grow. A fire in 1912 destroyed the company's Broadway headquarters, but duplicates of records had been made, and the company was able to regroup. By 1959, Equitable boasted assets of \$9.5 billion, with policies worth a total of \$33.25 billion. The company continues today as one of the world's largest insurance companies.

New York Skyscrapers and the Insurance Companies of Lower Broadway⁵

Life insurance companies were among the first and most prominent builders of skyscrapers. The core of the New York financial district traditionally had been the intersection of Broad and Wall Streets. By the time of the Civil War, several banks and insurance companies had moved to new buildings on Broadway and on side streets immediately to the north of Wall Street. These buildings were commercial palaces -- richly decorated, Renaissance-inspired, multi-story commercial buildings. The first building to break with this tradition was the first headquarters built for Equitable Life at 120 Broadway on the corner

of Cedar Street. (Fig. 1) Designed by Gilman & Kendall and George B. Post, and built in 1868-70, it was on a grander scale than previous office buildings and rose to a height about 142 feet (twice the height of an average commercial building), by making use of iron-cage construction, passenger elevators, and lightweight fireproof building materials. A financial success and a public relations triumph, the Equitable Building proved the viability of the tall office building, and today is considered a major breakthrough in the development of the skyscraper.⁶

By 1875, New York had two other skyscrapers besides the Equitable: the Tribune Building (1873-75, Richard Morris Hunt, demolished) at 260 feet and the Western Union Building (1872-75, George B. Post, demolished) at 230 feet. Beginning about 1879, after a hiatus in construction following the financial panic of 1873, there was a general movement to replace older commercial palaces with larger elevator buildings, including a significant number of new buildings for the insurance industry.⁷ In 1893, a guidebook writer observed that "the life corporations have been among the prime causes of the city's architectural growth, for the life insurance buildings of New York surpass the office structures of any city in the world."⁸ Factors that caused the insurance industry to take the lead in the drive for height included the companies' need to find outlets for their large capital reserves, their openness to innovation, and their recognition of the public relations value of a prominent and handsome home office building that would "establish in the public mind not only [the individual company's] name but also a favorable impression of its operations."⁹ Rivalry between insurance companies often manifested itself in architectural terms.¹⁰

As skyscrapers increased in size, architects had to grapple with the implications for style and design. By the late 1880s, designers of tall buildings had turned to a tripartite base-shaft-capital scheme that was flexible enough to remain useful and popular for several decades. This tripartite scheme was from ten to twenty stories high and was expressed on one major facade and sometimes a second facade for corner buildings.¹¹

Even as the base-shaft-capital type continued to dominate office-building design, a new type emphasizing the tower aspect of tall buildings began to develop in response to the design

requirements of still taller structures. At the turn of the twentieth century, a series of romantically designed tower buildings rose in Manhattan, each successively claiming the title of tallest building in the world: the Singer Building (Ernest Flagg, 1906-08; demolished), a Beaux-Arts style office building with a tower addition; the Metropolitan Life Insurance Company tower (Napoleon LeBrun & Sons, 1907-09; a designated New York City landmark), modeled on an Italian campanile; and the Gothic-style Woolworth Building (Cass Gilbert, 1911-13; a designated New York City landmark).

The New Equitable Building

The new Equitable Building was designed and built shortly after the completion of the Singer, Metropolitan Life, and Woolworth buildings. Unlike those, however, it took the form not of a slender, romantic tower but rather of a bulky mass rising straight up from the lot line, following the older "base-shaft-capital" office buildings. The difference resulted at least in part from the different interests and intentions of the building's creators. Rather than being built to serve as a corporate symbol and headquarters to the design of a major architect, 120 Broadway was built as a speculative venture for a newcomer to the New York building scene and designed by an architectural office in flux following the death of its founder.

The interest of corporate heads in the advertising value of visible and distinctively designed skyscrapers, and the value of those designs to the reputation of their architects, unquestionably played a role in the creation of the Singer, Metropolitan Life, and Woolworth towers. It also played such a role in the competition among insurance company headquarters. A similar combination of client and architect might well have produced another tall, romantic skyscraper at 120 Broadway. Such a skyscraper was, in fact, briefly under consideration. In 1909, it was announced that Equitable had retained Daniel Burnham to design a new tower that would be taller than the recently completed Singer Building, and the recently announced Metropolitan Life Tower and Woolworth Building.¹² But in 1912, after fire destroyed the first Equitable Building, the president of the company was quoted as saying that the Equitable would never undertake anything so

extravagant.¹³ Possibly the recent spotlight on insurance practices made such an undertaking undesirable for publicity purposes.

Coleman Du Pont and Louis J. Horowitz

Though 120 Broadway continued to be the address of the Equitable Life Assurance Company's headquarters, the new building on the site was built not by Equitable, but by General Thomas Coleman Du Pont (1863-1930), who formed a complicated financial partnership with the Equitable company to sponsor a speculative venture.

Du Pont, of Delaware's Du Pont dynasty, was president of E.I. du Pont de Nemours & Company until he retired at age 50 in 1914. As early as 1910, however, he had begun to invest in New York businesses, including the McAlpin Hotel at Broadway and West 34th Street.¹⁴

Through his interest in the McAlpin, Du Pont met builder Louis J. Horowitz, president of the Thompson-Starrett Company, which was one of New York City's foremost construction firms. Horowitz and Frank M. Andrews, architect of the McAlpin, met with Du Pont to discuss the potential of Du Pont's buying and developing the 120 Broadway site.¹⁵

Eventually Du Pont agreed to invest in the project, along with Horowitz and Andrews, buying the site in October 1912 for \$13.5 million. Equitable, however, remained heavily involved in the business end of the project; it financed the site purchase by accepting a mortgage instead of cash, loaned Du Pont a considerable part of the cost of construction, agreed to lease three floors in the future building for twenty years, and Judge William A. Day, President of the Equitable Company, became the Equitable Office Building Corporation's Chairman of the Board.¹⁶ Three years later, Du Pont bought a controlling interest in the Equitable Company from J.P. Morgan & Co.¹⁷

Du Pont hired Thompson-Starrett to erect the building, and retained Horowitz as the "owner's representative" for the duration of the construction. Andrews, however, was eventually pushed out,¹⁸ and the commission for the building went to Ernest R. Graham of Daniel Burnham's firm.¹⁹

The architects:

Ernest R. Graham, with Peirce Anderson²⁰

Ernest Robert Graham became involved with the Equitable project as he was organizing a successor firm for the office of Daniel Burnham, one of America's most important and influential architects. Eventually he formed the firm of Graham, Anderson, Probst and White, all of whose partners had worked in Burnham's office, and all of whom were involved with the new Equitable Building.

Graham (1866-1936), the son of a builder, worked as a carpenter and mason, moved to Chicago, and found a job in Burnham's office in 1891 working on the World's Columbian Exposition. He was Burnham's sole partner from 1900 until the latter's death in 1912. William Peirce Anderson (1870-1924), who studied at Harvard and the Ecole des Beaux-Arts in Paris, became Burnham's chief designer. Both Graham and Anderson worked with Burnham on the 1909 Plan of Chicago. Edward Probst (1870-1942) joined Burnham's firm in 1898, and became supervisor of the drafting room. Howard Judson White (1870-1936) joined Burnham's firm at age 18 as a junior draftsman, and became his superintendent of construction in 1908.

After Burnham's death in 1912, Graham reorganized the firm, first in a short-lived partnership with Burnham's sons, and then in 1917 with his three colleagues. In the newly organized firm, Graham handled the business end and Anderson the design; White supervised construction, and Probst handled the drafting room.

From 1912 through 1929, a period of enormous growth and construction in American cities, Graham's firm was one of the country's most prolific, designing hundreds of buildings from New York to California, but most prominently in the Midwest and especially in Chicago. Part of the success of their buildings derives from an effective adaptation of Beaux-Arts classical styles to modern American buildings in a variant that has been called "commercial classicism." The firm also succeeded in using Beaux-Arts planning principles to adapt enormous new structures to the American city and to define or redefine the urban context around them. The Wrigley Building, a large office building of 1919-24 on the Chicago River, created what is still one of Chicago's most prominent urban places. Cleveland's Terminal Complex of 1917-30,

incorporating a train terminal, department store, bank, medical arts building and Builders Exchange, still functions as the city's main public square. Equally impressive works include Chicago's Field Museum of Natural History (1909-20), Civic Opera Building (1927-29), Merchandise Mart (1928-30) and Union Station (1913-25); Philadelphia's 30th Street Station (1927-34); and the main Post Office (1911-14) in Washington, D.C. The firm of Graham, Anderson, Probst & White was still in existence as of 1996.

Design and plan of the new Equitable Building

Having no apparent need for or interest in a striking corporate symbol after the fire of 1912 destroyed the first Equitable building,²¹ Du Pont and Graham designed and built the largest building that could be squeezed onto its site. As an advanced, up-to-date office building, it featured many practical innovations: "The new Equitable building . . . was not constructed to create an architectural splurge or to stand as a monument to perpetuate any one's name. The building was planned upon the idea of an ocean liner, to carry a maximum cargo with the highest degree of efficiency, comfort, and safety to its tenants at a minimum cost."²²

The bulk and height of the building resulted from the practical considerations articulated by Graham. Graham's concern was to produce a building that would be up-to-the-minute in efficient service. He wanted state-of-the-art elevators, heating and ventilating systems, and the most advanced system of fireproof construction (a major concern in a building of this height and bulk) as well as a speedy method of construction.²³ The elevators, in particular, had a major impact on the size of the building. Graham is quoted as having said to elevator engineer and consultant Charles E. Knox, "We want the new Equitable Building to have the name of giving the best elevator service of any building in the world.... The elevator service will determine the height of the building."²⁴ The building covered approximately 48,000 square feet with the foundations being carried down to bedrock about 85 feet below the surface. Eighty caissons sunk in the interior of the site carried the interior columns of the building.²⁵

In response to Graham's purely practical considerations, Peirce Anderson designed the building not as a tower, but on the older base-shaft-capital model, a building rising straight up

from the lot line, not unlike Cass Gilbert's elegant Broadway-Chambers Building, but much larger, and with four full facades rather than one or two. He wrapped its enormous bulk in a classical architectural vocabulary.

The resulting, massive 38-story block, above three basements, enclosed far more office space than any building in the world. Its 1,200,000 square feet of rentable office space, serviced by more than 50 elevators, was capable of housing a daytime population of some 16,000 office workers. According to a study by *Engineering News*, it was the heaviest structure on earth.²⁶

The Equitable's own brochure, issued in 1914, proclaimed:

*Equitable Building exhibits a felicitous combination of both utility and beauty. Economy has not encroached upon either external beauty or internal excellence. Its exterior is built of granite, brick and terra cotta in soft tones and is designed after the Italian Renaissance. In shape the Equitable Building simulates the letter H. Thus, its interior offices are interior in name only, and have nothing in common with the traditional darkness of average interiors. And the character of the construction throughout is as fine as mind and money can make it. It is beautiful, substantial and even luxurious, revealing fine craftsmanship in every detail of finish and design, and will rank as one of the really beautiful buildings on this continent.*²⁷

The Equitable Building and New York's Zoning Resolution of 1916

As the last of a series of increasingly mammoth skyscrapers to be erected in lower Manhattan just before the outbreak of World War I, the Equitable immediately attracted attention, generally negative. Shortly after the announcement of the construction of the building, the owners of adjoining properties began to fear for the sunlight in their offices. Opponents of the project initially proposed that a park be constructed on the site.²⁸

Horowitz recalls the park committee coming to visit and making the proposition that Du Pont donate the \$13.5 million site for the park, a proposal which, Horowitz wrote, "outranks, for nerve, anything of which I ever heard."²⁹ He agreed to raise the subject with Du Pont, provided that the committee members themselves would agree to buy the site at cost. "That stopped all

chatter," he wrote, "nothing more was said about a park."

Then another plan was put forward: extend New Street two blocks north to Cedar. The new north-south street would divide the Equitable block in two, forcing two smaller buildings instead of one large one.³⁰ That plan too progressed no further than the discussion stage.

Despite all opposition, the Equitable was built as planned. The project happened, however, to contribute to the growing debate about the future of very tall and very large buildings in New York City, and became a prime exhibit for proponents of a law aimed at regulating the size and shape of skyscrapers.

New York City had a variety of building codes prior to 1916, initially aimed at preventing fires, later extended to insuring the general safety of buildings. Various initiatives to reform tenement construction resulted in laws governing residential buildings. Until 1916, however, no municipal code regulated the height or shape of office buildings, in part because until the late 1800s there had been no compelling reason to do so. But as the new technology of steel-cage construction and elevators combined with rising prices to push office buildings ever higher, demands grew for laws regulating their height and bulk.

Discussions and proposals for skyscraper regulations predated the Equitable Building. Ernest Flagg, himself the architect of the Singer Building, holder of the title of "world's tallest building," began to campaign for such regulations in 1908. As chairman of building code committees for both the Society of Beaux-Arts Architects and the New York Chapter of the American Institute of Architects, he testified before the Committee on the Limitation of Height and Area of the Building Code Revision Commission of New York City, proposing regulations that would restrict the area of a plot on which a building could be constructed, but permit unlimited height on 25 percent of the plot—a model which would encourage the design of skyscrapers as towers, more or less like his own Singer Building. A competing proposal put forth by D. Knickerbacker Boyd, the president of the Philadelphia Chapter of the American Institute of Architects, focused on formulas that would mandate a series of set-backs the higher a building went, producing a "stepped facade." As finally adopted in 1916, the Building Zone Resolution combined aspects of both proposals, encouraging the construction of "stepped facade" towers.³¹

The zoning debate was well underway before the Equitable Building had been completed—Flagg’s initial proposals of 1908 predate even Burnham’s 1909 plans for a 62-story Equitable building. In 1915, however, the year of final testimony before the Heights of Building Commission, the Equitable had become New York’s newest massive structure, and it served as chief villain for many of the speakers. As recently summarized by Sally A. Kitt Chappell, in her study of the Equitable Building:

It was said that the Equitable blocked ventilation, dumped 13,000 users onto nearby sidewalks, choked the local transit facilities, and created potential problems for firemen. The Equitable’s noon shadow, someone complained, enveloped six times its own area. Stretching almost a fifth of a mile, it cut off direct sunlight from the Broadway fronts of buildings as tall as 21 stories. The darkened area extended four blocks to the north. Most of the surrounding property owners claimed a loss of rental income because so much light and air had been deflected by the massive new building, and they filed for a reduction in the assessed valuations of their properties.³²

Even as Mayor James Purroy Mitchel laid the Equitable’s cornerstone in a special ceremony, he suggested that the Equitable might be the last of the city’s mammoth skyscrapers.³³

Under the 1916 rules, no building on the model of the Equitable could be built again. The Zoning Resolution confirmed the set-back tower type as the model for future skyscrapers—and so it remained until the zoning changed again, in 1961, to reflect the post-World War II International Style ideal of the tower-in-the-plaza. Ironically the building has much more visibility today because of the creation of several plazas nearby.

Description

The Equitable Building occupies an entire block and extends approximately 168 feet on Broadway, 310 feet on Cedar Street, 152 feet on Nassau Street, and 305 feet on Pine Street. (Fig. 2) Rising 38 stories to setback two-story penthouses, it reaches a height of 545 feet. All four facades have a tripartite base-shaft-capital arrangement with a Beaux-Arts ornamental treatment that emphasizes Roman classical detail at the base and top. The six-story base is clad in granite and terra cotta, while the upper stories, which take the form of an H-shaped

superstructure, are faced with buff brick accented by terra-cotta trim. All the terra cotta was manufactured by the Federal Terra-Cotta Company to match the granite. The two shorter facades on Broadway and Nassau Street are virtually identical to each other, as are the two facades on Cedar Street and Pine Street. (Fig. 3) The building has approximately 5000 windows; all the window sash are replacements; most are single-pane set below opaque transoms and framed in aluminum. Other sash are one-over-one, also framed in aluminum.

Base

The building’s six-story base—seven bays long on the Broadway and Nassau Street facades, eighteen bays long on Cedar and Pine streets—is defined by a triple-height colonnade of fluted Corinthian granite pilasters supporting a fourth story organized as a wide bandcourse. (Figs. 4) Classically-inspired ornament includes a dentiled cornice above and an egg-and-dart molding below the bandcourse (Fig. 5), and terra-cotta acanthus-leaf medallions separating the fourth-story window openings (Fig. 6). The second- and third-story windows are separated by terra-cotta mullions with a Greek-key pattern and rise above terra-cotta spandrel panels with a Roman-inspired grid pattern. (Fig. 7) All the terra cotta is pale green. The paired window openings at the fifth and sixth stories are flanked by paneled pilasters with egg-and-dart capitals. Terra-cotta mullions and spandrel panels like those at the second and third stories are used here as well.

The main entrances on Broadway and Nassau Street (Fig. 8), almost identical to each other, take the form of double-height triumphal arches with deep paneled reveals, each arch supported on engaged pilasters and flanked by three-story pilasters, and each with a prominent console bracket placed like a piece of sculpture at its apex. Foliation and roundels are placed in the arch spandrels. The coffers of the arch reveals are ornamented with rosettes. Flagpoles with banners are placed on the three-story pilasters on the Broadway side. The arch infill is not original. In each, polished green marble panels (which replaced grid panels) surmounts a set of revolving doors below a sign band with the address. A stone panel above each arch is inscribed “Equitable Building.” (Fig. 9) Above the panel at the fourth-story level, terra-cotta eagles flank a foliated scroll. At the seventh story, a flagpole, marking the entrance, is flanked by four freestanding

eagles. (Fig. 10) On the Cedar Street and Pine Street facades are centrally-placed entrances, each set in a square-headed arch with a surround below an entablature. (Fig. 11) Revolving doors below a sign band are set within the arch reveals. Polished green marble panels (a replacement for grid panels) fill in the arch above the revolving doors.

The ground story was specifically and carefully designed for commercial space, although the intention was for access from the lobby rather than from the street. The show windows (none have original glass) are set in trabeated surrounds above granite bulkheads. All the show window openings have stainless steel reveals, a replacement for the original material (probably bronze). Some show windows have had their glass replaced in whole or in part by stainless steel ventilation grilles on Pine Street and Cedar Street. Entrances to two banking spaces on Broadway and Nassau Street, both in the southern portions of their respective facades, appear to be original. The entrance on Nassau Street bears the address number of "15," and has a shallow pedimented surround with deep reveals containing the entrance doors. One show window has been converted to an entrance to the banking space in the northern portion of the Broadway facade as has one show window in the northern portion of the Nassau Street facade. The doorway reveals in both are of marble. A new entrance to a commercial space, with a projecting canopy, has been created on the Pine Street facade, east of the main entrance. (Fig. 12) (Outside of business hours it is covered by an open metal gate.) On Cedar Street, one show window has been converted to an entrance in the sixth bay from Broadway. One service entrance and one commercial entrance have been created to the east of the main Cedar Street entrance. Two secondary entrances have been created to the west of the main Cedar Street entrance. Metal sign panels, identifying the commercial tenants, have been placed on the pilasters at the ground story on all four facades.

Shaft

Broadway and Nassau facades. The H-shape of the building's shaft creates the illusion of four separate towers. (Fig. 13) Each is divided into three brick-faced bays of paired windows. The brick facing is subtly molded to create the impression of pilasters, and brick spandrel panels separate the floors. The seventh bay, containing

five window openings above the sixth story, is created by the link between the wings of the H. The inner walls of these wings are faced in brick continuing the pattern of the street facades and are punctuated with window openings. Decorative bands taking the form of vertical panels with medallions, surmounted by cornices, circle the building at the seventh and 31st stories.

Cedar and Pine facades. Each facade has eighteen brick-faced bays containing paired windows. The brick facing is handled like that on the Broadway and Nassau facades. The decorative bands circling the building at the seventh and 31st stories are a continuation of those on the Broadway and Nassau facades.

Top

At the 32nd to 35th stories, an arcade is created by Corinthian pilasters supporting an entablature. (Fig. 14) The windows at these stories are paired and separated by terra-cotta mullions and spandrels, adorned with the same pattern as seen at the base. Cornices circle the building at the 37th and 38th floors, including both the inner walls of the wings and the street walls. The cornice at the 38th floor is adorned with acroteria. Set back slightly from the cornice are two-story penthouses on each wing which terminate in paneled parapets. Another two-story penthouse, designed in the form of a small temple with central arched openings, spans the four wings created by the H-shaped superstructure. (Fig. 15)

Subsequent history

The Equitable remained at 120 Broadway until 1960, when it moved to 1285 Avenue of the Americas. Today the Equitable occupies a major skyscraper at 132 West 52nd Street, facing Seventh Avenue.

The Equitable Building, more familiarly known as 120 Broadway, has continued to be a major office building in the financial center of lower Manhattan. Major tenants have included the Mellon Bank, Marine Midland Bank, Barclays Bank, and Kidder, Peabody.³⁴ Silverstein Properties bought the building in 1980, and several years later undertook a major renovation, planned by the architectural firm of Ehrenkrantz, Eckstut & Whitelaw. Work included replacing some 10,000 linear feet of terra-cotta ornament and replacing terra-cotta window framing for 5000 windows. (The replicas were made of a composite

material called "glass fiber reinforced plastic" (GFRP).³⁵ All the window sash were replaced, and the main entrances on all four facades given the present infill and doors.

The Equitable Building was declared a National Historic Landmark in 1978.

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NOTES

1. This section is based on the Equitable Building National Historic Landmark (NHL) report, prepared in January 1977 by George R. Adams, Director, Historic Landmarks Project, American Association for State and Local History, for the United States Department of the Interior, National Park Service. That report relied on the following sources for the history of the company: James W. Alexander, James H. Hyde, and William Alexander, *Henry Baldwin Hyde: A Biographical Sketch* (New York: Devinne Press, 1902); R. Carlyle Buley, *The Equitable Life Assurance Society of the United States: One Hundredth Anniversary History, 1858-1959* (New York: Appleton-Century-Crofts, Inc., 1959); R. Carlyle Buley, *The American Life Convention, 1906-1952: A Study in the History of Life Insurance* (New York: Appleton-Century-Crofts, Inc., 1953); and Home Office Building Files, Equitable Life Assurance Society Archives, Equitable Life Assurance Society, New York, New York.
2. *The Equitable Life Assurance Society of the United States: One Hundredth Anniversary History*, 11.
3. In 1911; NHL report quoting Buley, *The American Life Convention*, vol. 1, 417.
4. The NHL report cites Keller, *Life Insurance Enterprise*, 16-17.
5. This section on the development of the New York skyscraper and the Broadway insurance district is based on Lois Severini, *The Architecture of Finance: Early Wall Street* (Ann Arbor: UMI, 1983), 52-53, 55, 58, 81-84; Kenneth Turney Gibbs, *Business Architectural Imagery in America, 1870-1930* (Ann Arbor: UMI, 1984); *Atlas of the City of New York* (New York: Bromley & Robinson, 1879); "Skyscraper of 20 Stories," *New York Times*, Feb. 9, 1894, 1; Winston Weisman, "Commercial Palaces of New York, 1845-1875," *Art Bulletin*, 34 (Dec. 1954): 285-302; Winston Weisman, "A New View of Skyscraper History," *The Rise of an American Architecture*, ed. Edgar Kaufmann, Jr. (New York: Metropolitan Museum of Art, 1970); Sarah Bradford Landau and Carl W. Condit, *Rise of the New York Skyscraper, 1865-1913* (New Haven and London: Yale University Press, 1996), esp. Chap. 4.
6. The original Equitable Building is discussed extensively in Landau and Condit, 62-75. For their discussion of the current building see pp. 392-395.
7. Several tall buildings were erected on Pine Street by fire insurance companies, including the Lancashire Fire Insurance Company Building at 25 Pine Street (J.C. Cady & Co., 1889, demolished). Two blocks further south, at 66 Broadway, the Manhattan Life Insurance Company constructed a 348-foot-high building, then the tallest office building in the world, to the designs of Kimball & Thompson in 1893-94. At about the same time the Continental Life Insurance Company commissioned Clinton & Russell to design a new thirteen-story building at 27 Cedar Street. In 1894-95, the American Surety Company constructed a twenty-story building at 100 Broadway to the designs of Bruce Price.
8. M.F. Sweetser, *New York: The American Cosmopolis* (Boston, 1894), 30.
9. Gibbs, 25-28; quotation from Shepherd B. Clough, *A History of American Life Insurance* (New York, 1946), cited in Gibbs, 28.
10. As a historian of the Metropolitan Life Insurance Company recounted in regard to the construction of the new Metropolitan Life Insurance headquarters at 1 Madison Square in 1890: "The president of Metropolitan Life intended that Metropolitan should have a home of its own. That would be another mark of an established and successful company. The imposing structure which [Henry] Hyde had built

- to house Equitable had started something of a contest in that respect." Marquis James, *The Metropolitan Life* (New York, 1947), quoted in Gibbs, 37.
11. Schuyler, who first identified the type, considered the Union Trust Building (George B. Post, 1889-1890; demolished), and Bruce Price's American Surety Building to be prime examples. He called Cass Gilbert's Broadway-Chambers Building (1899-1900; a designated New York City landmark), the finest example. Cited by Weisman, 115; Montgomery Schuyler, "The Evolution of the Skyscraper," *Scribner's Magazine* 46 (September 1909), 257-271.
 12. An image of the proposed 62-story Equitable tower was printed in the *New York Times*, January 14, 1912, IX, 1: 2.
 13. "Take \$385,000,000 from Equitable Ruin," *New York Times*, Jan. 13, 1912, 3.
 14. Andrew D. Chandler, Jr. and Stephen Salsbury, *Pierre S. Du Pont and the Making of the Modern Corporation* (New York: Harper & Row, 1971), 311, 326
 15. Thompson-Starrett had been hired by Equitable to clear the 120 Broadway site. In his memoirs, Horowitz writes that he had been negotiating with Equitable for the contract to construct the replacement. Horowitz didn't name Andrews in his memoirs, but the *New York Times* did: "Equitable Site Brings \$14,000,000," August 13, 1912, 1:4.
 16. Buley, *Equitable Life*, 165.
 17. Chandler and Salsbury. See also "T.C. Du Pont Buys Equitable Life," *New York Times*, June 13, 1915, II, 4.
 18. Horowitz writes that he advised Du Pont to do it, because he considered Andrews incompetent. Andrews sued Du Pont, and in a settlement collected \$100,000. "Gen. Du Pont Pays \$100,000," *New York Times*, January 17, 1914, II, 13:7.
 19. Louis J. Horowitz and Boyden Sparkes, *The Towers of New York: The Memoirs of a Master Builder* (New York: Simon and Schuster, 1937), 133 ff.
 20. This section is based largely on Sally A. Kitt Chappell, *Architecture and Planning of Graham, Anderson, Probst and White, 1912-1936: Transforming Tradition* (Chicago and London: University of Chicago Press, 1992).
 21. According to an article in the *New York Times* reporting the sale of the site to Du Pont: "The passing of this large realty holding from the Equitable Company...will probably mark the end of large insurance investment in realty and large buildings exclusively for home offices, for they are no longer regarded as either a good investment or an advertising feature of the business. A representative of the Equitable Life Assurance society gave this last night as the principal reason for disposing of the property. The investment, he said, could be used more profitably in other ways. The old building never paid returns upon the money involved." "Equitable Site Brings \$14,000,000."
 22. "Lay Cornerstone of New Equitable," *New York Times*, April 26, 1914, VIII, 3:3.
 23. Chappell, 104. An entire issue of *Real Estate Magazine [REM]* 5 (Feb. 1915), dealt with the design, construction, and layout of the Equitable Building, including Louis Jay Horowitz, "The Modern Building Organization," 25-34, 84-85, who explained the fast-track construction methods used. Excavation on the site began on Dec. 23, 1912; the exterior of the building was completed by Dec. 23, 1914. Plans for the building were filed with New York City, Department of Buildings, Manhattan, Block 47, Lot 1, New Building application 683-1912. Dates associated with phases of the building's construction vary in contemporary sources, and some of the photo captions with dates in *REM* appear to have errors.
 24. Quoted in Chappell, p. 104; citation: Weisman, "A New View of Skyscraper History," 61. Knox responded that maximum service would be possible in a 36-story building -- hence the building's height. The building's height is variously given as 36, 38, 40 and "over 40" stories. The New Building

application gives the number of stories as 37. At least one contemporary newspaper account described it as 36 stories, "although if two ... mezzanine floors are considered, the actual height may be stretched to thirty-eight stories" ("New Equitable Office Building May Be Last of Huge Skyscrapers," *New York Times*, May 3, 1914, 1:3.)

25. "The Equitable Building," *Architecture and Building* 47 (May 1915), 165. The construction photos in *REM* also explain various aspects of the foundation system.
26. Cited in "Record Set By Building: The New Equitable Will Be Heaviest Structure on Earth," *New York Times*, May 24, 1914, II, 3.
27. *The Equitable Building* (New York: Equitable Office Building Corporation, 1914).
28. "Ever since the demolition of the ruins [of the former Equitable Building] has approached the ground level, property owners and tenants fronting on the block have been impressed with the marked change it has made in the attractiveness of their offices. Such banks as the Fourth National and the Chase National have been flooded with light for the first time in their existence, for the building that has been torn down was one of the oldest of the modern skyscrapers.

"It has been a matter of frequent comment that it was regrettable that this light was soon to be cut off again, and, in fact, made less than in the past by the erection of the thirty-six-story building, covering the entire block, which the du Pont Company is preparing to put up. It was not until the last few days, however, that the idea of actually undertaking to keep the plot clear and turn it into a park took serious hold of men whose institutions represent sufficient wealth to make such a project feasible." "Want Equitable Site for Broadway Park," *New York Times*, Nov. 28, 1912, 1:3.

Despite the number of potential contributors to such a project, all wealthy property owners who stood to gain substantially from the plan, Equitable and Du Pont were both expected to contribute to the cost, Equitable because, according to the *Times*, "the improvement would probably be called Equitable Park and would be a monument for all time to the importance of the society." The *Times*, which endorsed the project, also ran an article about the historic precedents of parks on the site, including the Vauxhall Garden established there in 1797, and, a century earlier, "Peter Stoutenberg's tulip garden." "Equitable Site Long A Place of Gardens," *New York Times*, Nov. 29, 1912, 22.

29. Horowitz, 153.
30. "Plan to Divide Equitable Block with a Thirty Foot Street to Relieve Congestion," *New York Times*, Dec. 22, 1912, VIII, 1:2.
31. Information on Flagg and zoning is drawn from Mardges Bacon, *Ernest Flagg: Beaux-Arts Architect and Urban Reformer* (New York: Architectural History Foundation and MIT Press, 1986), 220-223. The zoning regulations were codified as New York City Board of Estimate and Apportionment, Building Zone Resolution, 1916, with amendments 1920, revised 1927.
32. Sally A. Kitt Chappell, "A Reconsideration of the Equitable Building in New York," *Society of Architectural Historians Journal* 49 (March 1990), 91-92.
33. "New Equitable Office Building May Be Last of Huge Skyscrapers -- Mayor Mitchel Hints at This Possibility at Cornerstone Laying," *New York Times*, May 3, 1914, IX, 1:3.
34. Richard D. Lyons, "Seven-Year Face Lift Is Completed," *New York Times*, February 21, 1990, Sec. D, p.18.
35. Lyons. Renovation work was also carried out in the lobby (not part of this designation).

FINDINGS AND DESIGNATION

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

The Commission further finds that, among its important qualities, the Equitable Building has been considered the single most important building affecting the development and passage of New York's zoning law, the first in the country; that on its completion in 1915 it was the largest office building in the world, an H-shaped superstructure above a six-story base, rising approximately 38 stories straight up from the lot-line, with no setbacks; that it was designed by Peirce Anderson, of the firm of Ernest R. Graham, with an elegant Beaux-Arts ornamental treatment that emphasizes Roman classical detail at the base and top; that all four facades have a tripartite base-shaft-capital arrangement typical of New York City skyscrapers of the period; that the Equitable Building, intended as one of the finest office buildings of its era, was notable for its advanced elevator system and its fireproof construction; that its bulk and massing became extremely controversial, even before the building's completion, when neighboring institutions and building owners tried to block its construction; that although it was not the only building responsible for the establishment of zoning, the Equitable was an important catalyst for the city's new Zoning Resolution; and that its construction heralded the end of most unregulated skyscraper growth in New York City.

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 Equitable Building, 120 Broadway (aka 104-124 Broadway, 70-84 Cedar Street, 15-25 Nassau Street, and 2-16 Pine Street), Borough of Manhattan, and designates Borough of Manhattan Tax Map Block 47, Lots 1001 and 1002, as its Landmark Site.



Fig. 1, The first Equitable Building, c. 1910
Source: *Both Sides of Broadway*



Fig. 2, Equitable Building, 120 Broadway, Manhattan
View from the northwest showing the Broadway and Cedar Street facades
Photo: Carl Forster



Fig. 3, Base, Cedar Street facade
Photo: Carl Forster

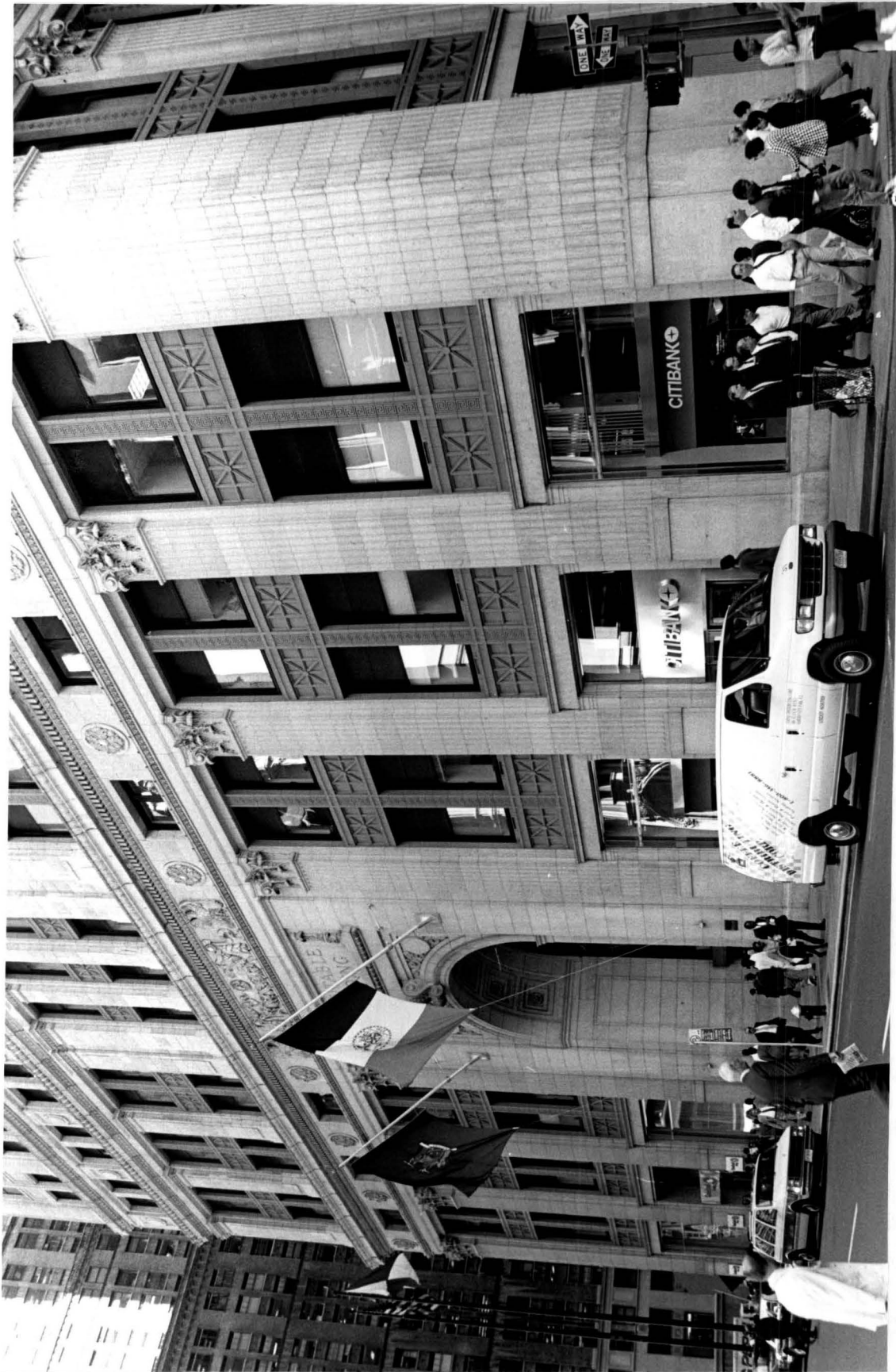


Fig. 4, Base, Broadway facade
Photo: Carl Forster



Fig. 5, Detail of the moldings on the fourth story bandcourse

Photo: Carl Forster



Fig. 6, Detail showing the leaf medallions separating the fourth story window openings
Photo: Carl Forster



Fig. 7, Detail of the second and third stories showing the granite pilasters and terra-cotta mullions and spandrel panels
Photo: Carl Forster

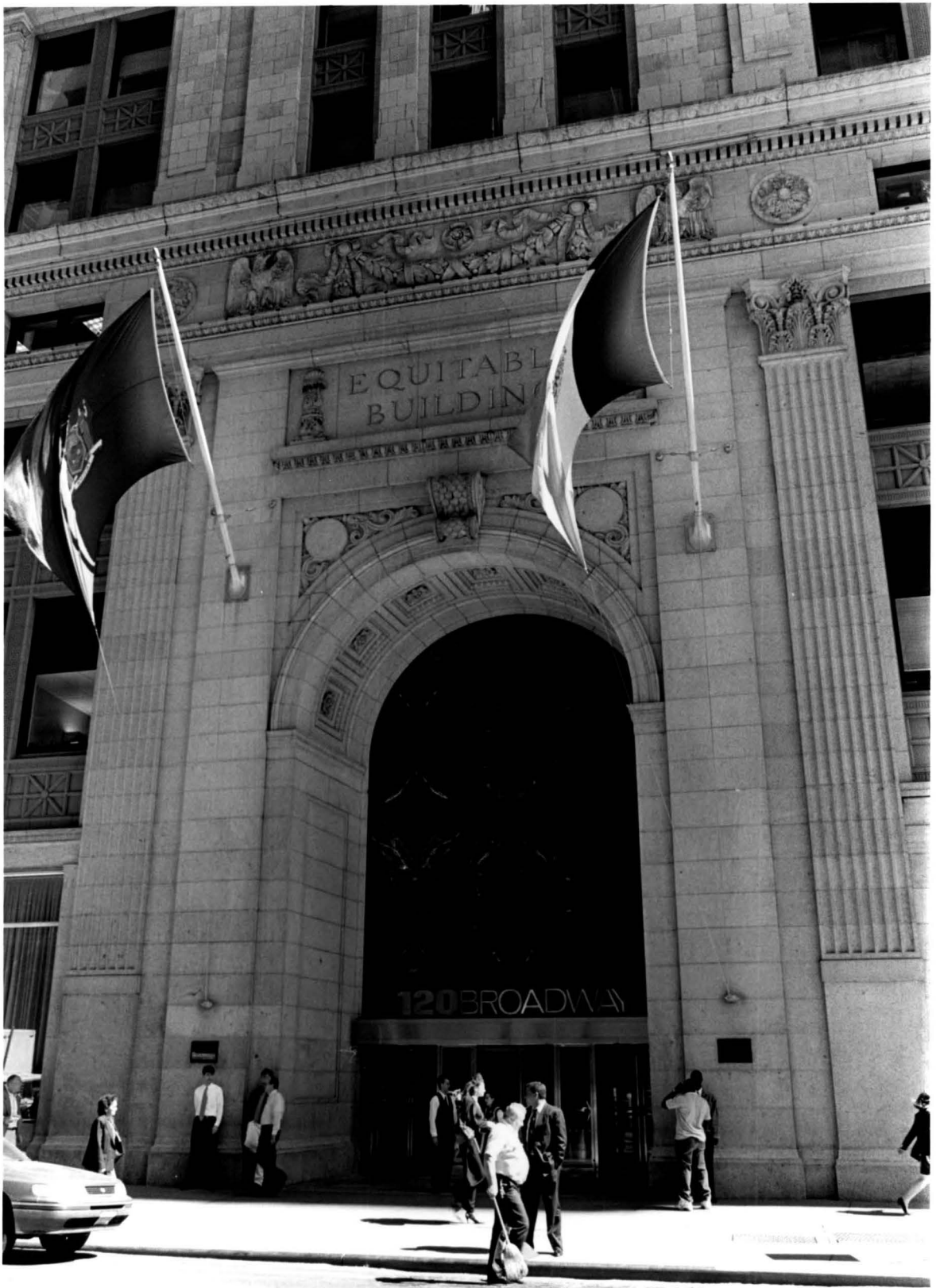


Fig. 8, Main entrance on Broadway
Photo: Carl Forster

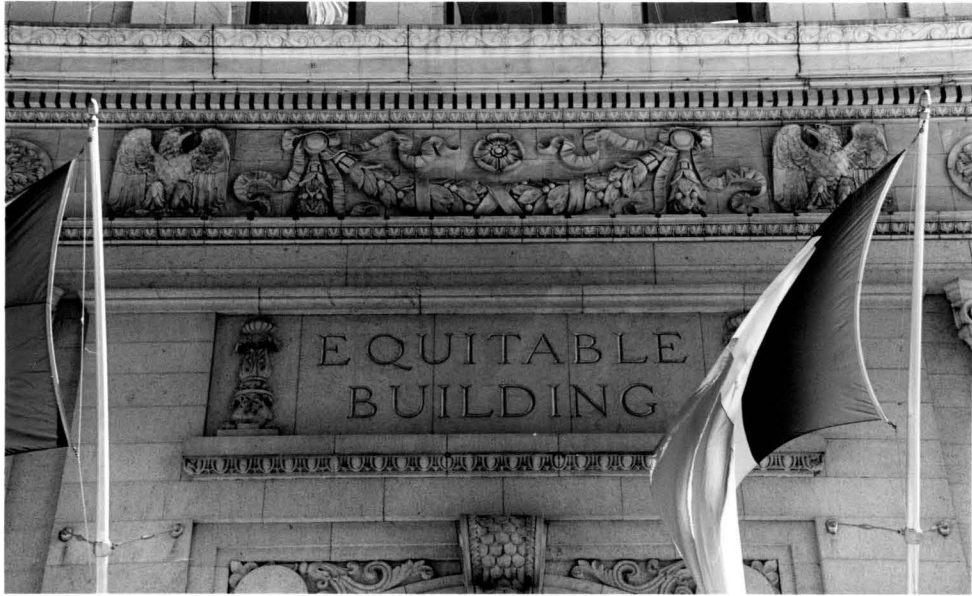


Fig. 9, Detail of the inscription above the main entrance

Fig. 10, Detail of the sculpted eagles and flagpole base on the seventh story parapet

Photos: Carl Forster



Fig. 11, Cedar Street entrance
Photo: Carl Forster



Fig. 12, Ground story commercial entrance and fenestration on Pine Street
Photo: Carl Forster



Fig. 13, Upper stories, Broadway facade (left)
Fig. 14, Top stories, corner of Broadway and Cedar Street (right)
Photos: Carl Forster



EQUITABLE BUILDING
NEW YORK CITY

38th FLOOR PLAN

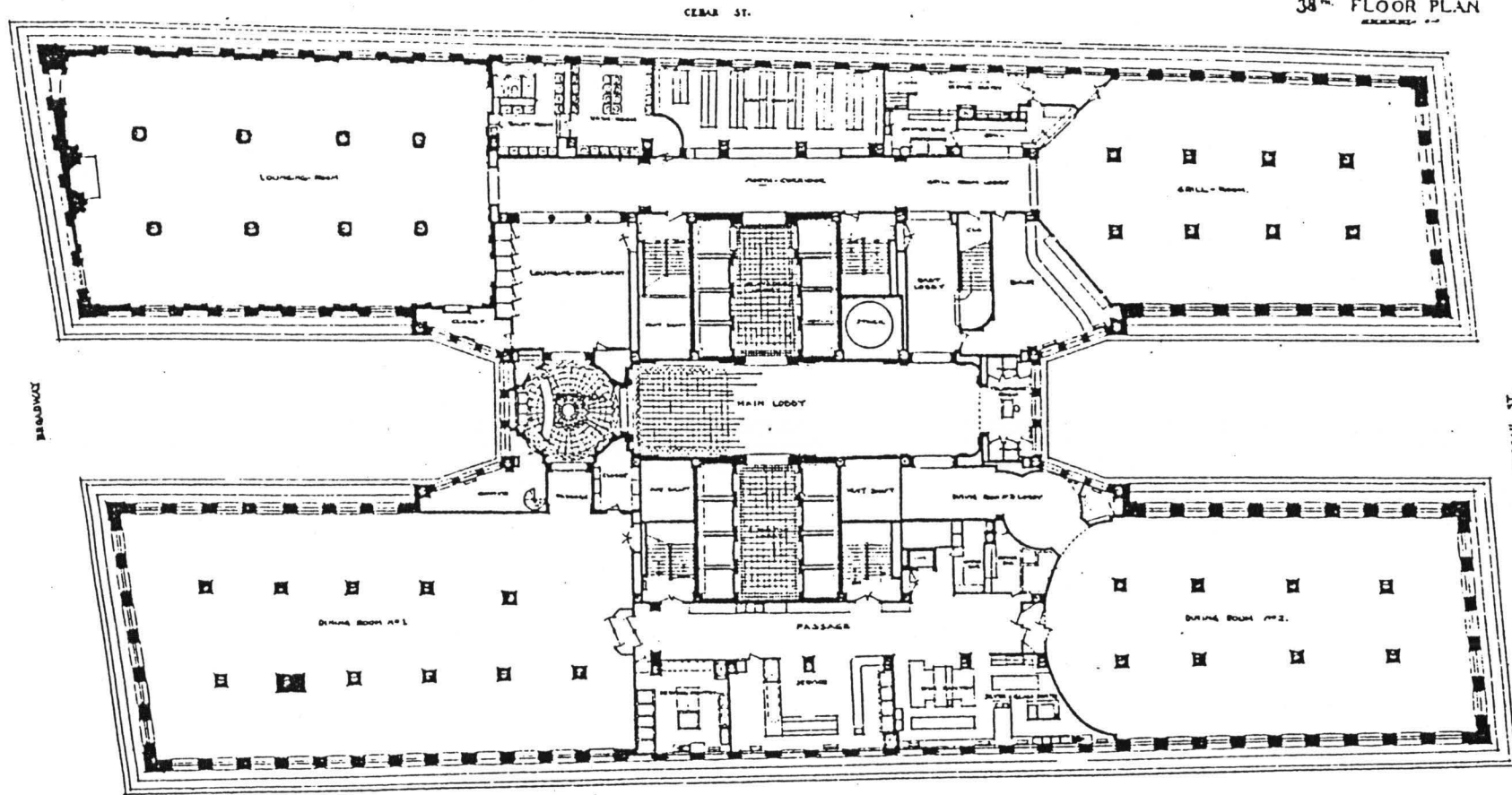


Fig. 15, Floor Plan, 38th story
Source: Architecture and Building

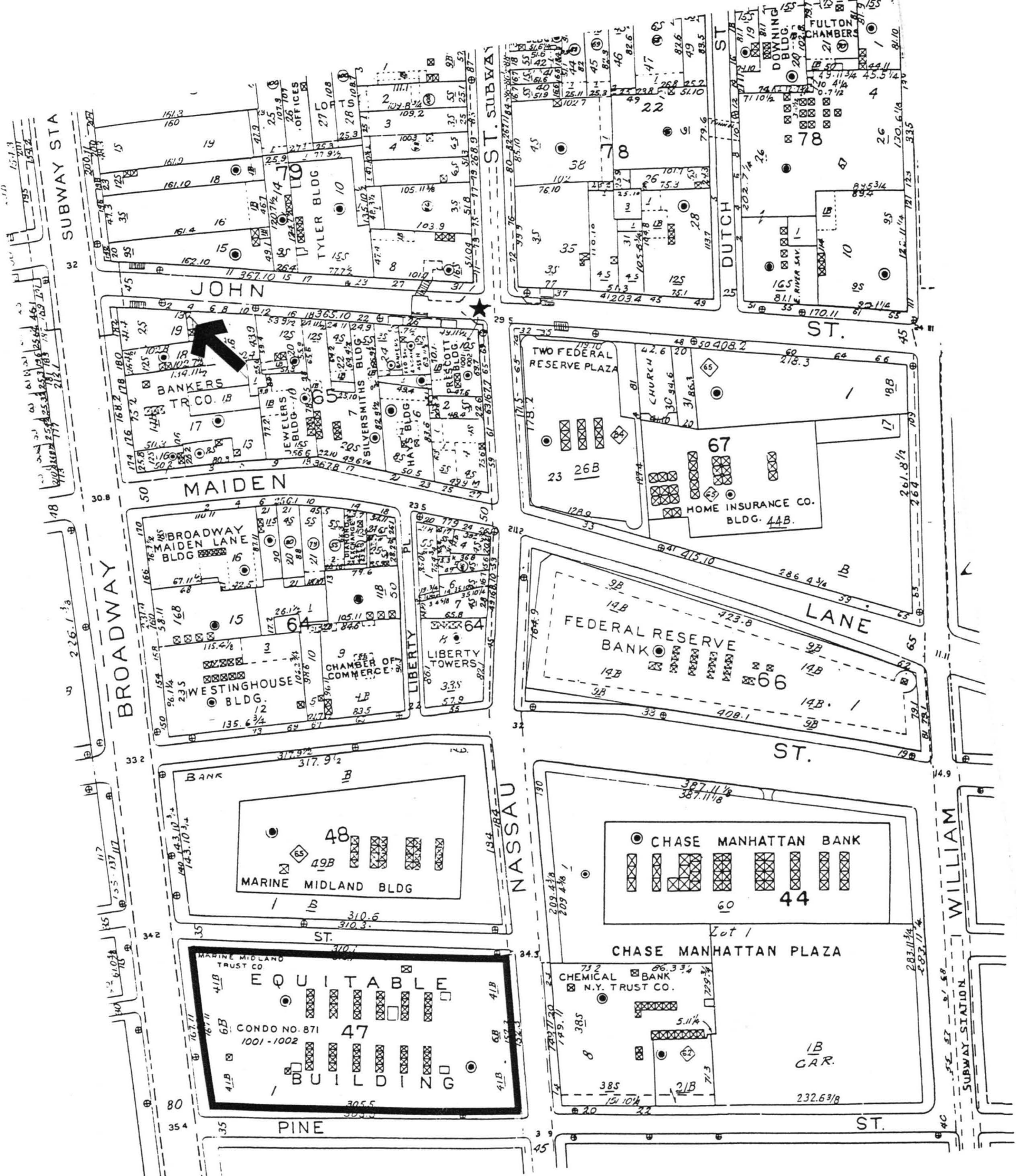
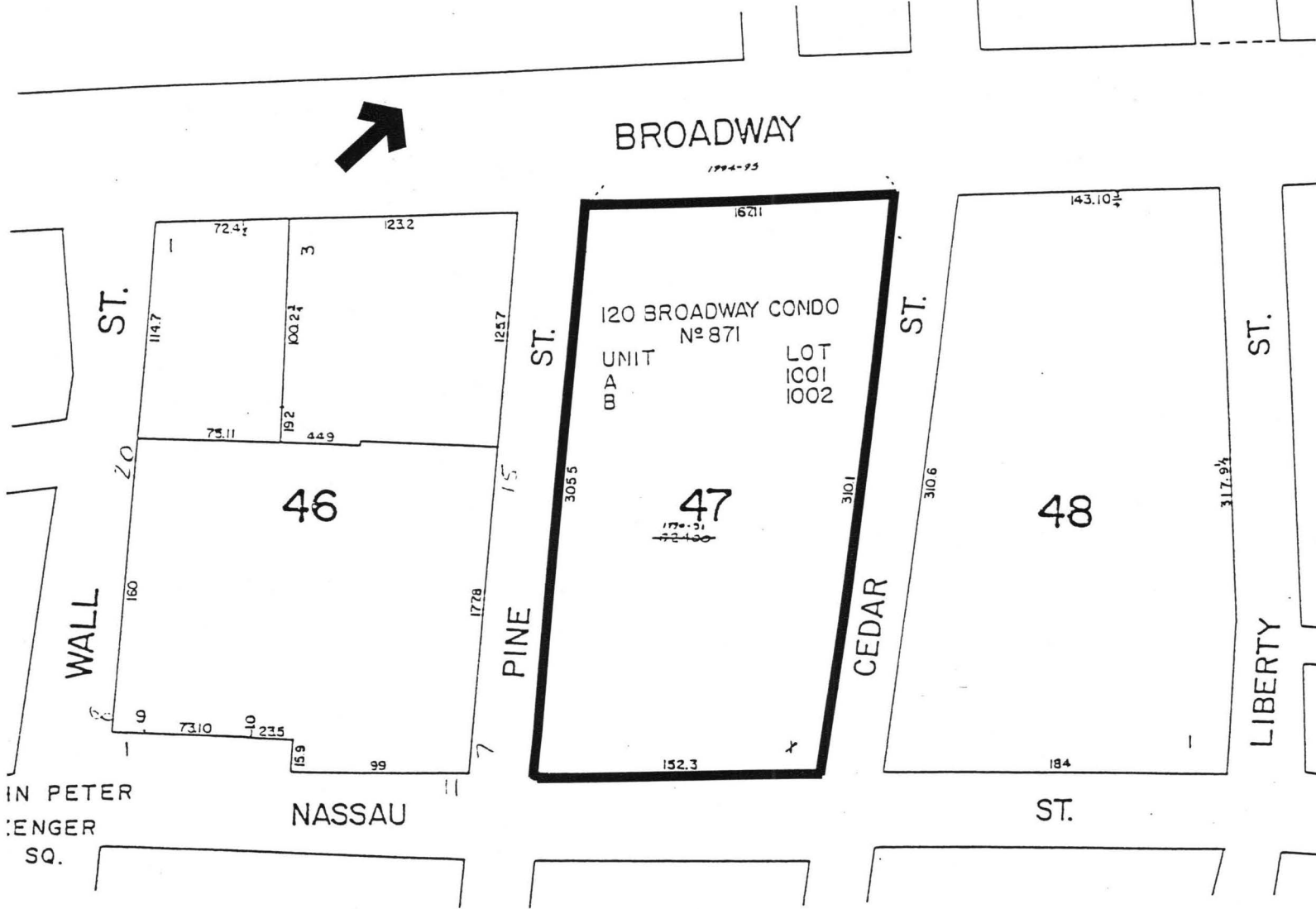


Fig. 16, Equitable Building
 120 Broadway (aka 104-120 Broadway, 70-84 Cedar Street, 2-16 Pine Street), Manhattan.
 Landmark Site: Borough of Manhattan Tax Map Block 47, Lots 1001 and 1002.
 Source: Sanborn Manhattan Landbook, 1994-95, pl 3

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Fig. 17, Equitable Building
 120 Broadway (aka 104-120 Broadway, 70-84 Cedar Street, 2-16 Pine Street), Manhattan.
 Landmark Site: Borough of Manhattan Tax Map Block 47, Lots 1001 and 1002.
 Source: Dept. of Finance, City Surveyor, Tax Map