

**NEW YORK LIFE INSURANCE COMPANY BUILDING**, 51 Madison Avenue (aka 45-55 Madison Avenue, 31-51 East 26<sup>th</sup> Street, 24-50 East 27<sup>th</sup> Street, and 364-378 Park Avenue South), Manhattan. Built 1926-28; Cass Gilbert, architect.

Landmark Site: Borough of Manhattan Tax Map Block 856, Lot 24

On June 20, 2000, the Landmarks Preservation Commission held a public hearing on the proposed designation as a Landmark of the New York Life Insurance Company Building and the proposed designation of the related Landmark Site (Item No.1). The hearing had been duly advertised in accordance with the provisions of law. Six witnesses spoke in favor of designation: the Chief Executive Officer of the New York Life Insurance Company, which owns the building, the attorney representing the company, the historic consultant to the company, and representatives of the Historic Districts Council, the Landmarks Conservancy and the Society for the Architecture of the City. The Commission also received two letters in support of designation including one from the Friends of Terra Cotta. There were no speakers or letters in opposition to designation.

#### Summary

The 40-story tower (thirty-four stories plus the six-story crown) for the New York Life Insurance Company, one of the “big three” insurance companies, was designed by noted architect Cass Gilbert in 1926 and constructed in 1927-28. The building is Gilbert’s third and final version of the neo-Gothic skyscraper in New York City, following his successful use of the style for 90 West Street in 1907 and later for the 1913 Woolworth Building (both designated New York City Landmarks). With the New York Life Insurance Company design, Gilbert melded the neo-Gothic embellishments of his earlier buildings with the cubic geometries of 1920s skyscrapers, making this building a significant transition from the historical revival-styled skyscrapers of the 1900s to the Art Deco towers of the late 1920s. New York Life’s desire for a monumental headquarters building allowed Gilbert to finally achieve his wish of creating a skyscraper clad in stone. Details include the richly-molded surrounds of the entrance, window spandrels, and gargoyles at the roof line. The structure’s pyramidal tower makes the building a distinctive contribution to the Madison Square neighborhood and the New York City skyline. The New York Life Insurance Company was founded in 1841 as the Nautilus Insurance Company in New York City. The building was constructed during the administration of President Darwin P. Kingsley, an internationally-renowned businessman who expanded the firm’s operations and developed new types of insurance policies. The New York Life Building, the most prominent insurance company building constructed between World War I and the Great Depression, was also the last signature home



office building constructed for an insurance company in New York City. It was designed to project a strong corporate image through its siting, style, and silhouette. Rising above Madison Square Park, the building is a powerful symbol of the New York Life Insurance Company’s lasting stability.

## DESCRIPTION AND ANALYSIS

### Madison Square Park<sup>1</sup>

The New York Life Insurance Company Building overlooks the verdant Madison Square Park. The park itself had been included by the street commissioners in their 1811 Map of Manhattan. Then the park was a reserve of almost 239 acres; it was not pared down to its present seven acres until 1844.<sup>2</sup> Decades before the architecture of commerce came to dominate its borders, Madison Square possessed a rich civic, military, social and cultural history. With the onset of the War of 1812, President James Madison mobilized troops and the site, a temporary home to upstate volunteers, became "Camp Madison," a likely source for the square's name. The Fifth Avenue Hotel, a Republican Party stronghold, opened in 1858 and the park opposite became a pantheon of the party's most revered public servants from New York; with bronze statues of Secretary William H. Seward, Senator Roscoe Conkling, and President Chester A. Arthur.<sup>3</sup> To the east, Madison Avenue, insulated by the park, became a fashionable residential enclave.

In the 1880s and 1890s the Madison Square area became a theatrical center, causing residents to move uptown. In 1890 McKim, Mead & White's famous Madison Square Garden (demolished in 1924 for construction of the New York Life Insurance Company Building) opened at the northeast corner of Madison Avenue and East 26th Street on the site where P.T. Barnum formerly had his Hippodrome, and Gilmore's Garden had sheltered boxing demonstrations and the annual National Horseshow.<sup>4</sup> At the same time, office buildings were also being constructed.

Also in 1890, the Metropolitan Life Insurance Company purchased the houses on the square's east side between 23<sup>rd</sup> and 24<sup>th</sup> Streets, the first of many property acquisitions the company would make on Madison Square. With the exception of the Madison Square Presbyterian Church, the whole block front was demolished to build the company's new headquarters, an eleven-story office building faced with Tuckahoe marble, designed by Napoleon LeBrun & Sons. The Metropolitan Life Insurance Company's new and solid presence helped to revive Madison Square's eastern border. In 1896 the State of New York erected the marble courthouse for the Appellate Division of the State Supreme Court (James Brown Lord, architect, a designated New York City Landmark), located on the northeast corner of Madison and 25th Street. In 1907-09, Metropolitan Life replaced its 1890 building with the present fifty-story tower (a designated New York

City Landmark), designed by Pierre L. LeBrun of Napoleon LeBrun & Sons. Evoking the campanile in Venice's St. Mark's Square, it was for a time the tallest building in the world.

### History of the Life Insurance Industry and the New York Life Insurance Company<sup>5</sup>

Life insurance in the modern sense, in which a large group shares financial liability calculated on the basis of statistics and laws of probability, is a relatively recent phenomenon, although it has its roots in earlier kinds of insurance.<sup>6</sup> It was during the 1840s that America's large mutual insurance companies got their start, including New York Life. Such mutual associations allowed for the protection of policyholders without requiring large security deposits.<sup>7</sup>

The New York Life Insurance Company was first chartered in 1841 as the Nautilus Insurance Company, offering marine and fire insurance. A mutual plan of life insurance was first offered in 1845, and the company officially changed its name to the New York Life Insurance Company in 1849.

By the end of the 1850s, most of the basic principles of the life insurance industry had been formulated. Level premium policies were the norm (rather than one year term policies in which the premium increases annually with age), and company medical examiners reviewed applications. State regulatory boards had been set up; reserves, dividends and rates had been established; and a strongly competitive marketing system had engendered a thriving industry.

At the outbreak of the Civil War, New York Life had many policyholders in the south, and although all southern business was suspended in 1861, business in general boomed. Life insurance coverage was to triple during the war years. In New York City alone, some 50,000 policies were in effect in 1860; by 1870, the number had swelled to 650,000. By mid-war, New York Life had an annual premium income of one million dollars, and in order to handle the increased volume, adopted the so-called general agency system. A general agent was granted exclusive territorial rights and was paid on a commission basis. Sales agents, in turn, were paid on commission by the general agent rather than the insurance company itself. This organization was to continue for the next three decades.

During the post-Civil War boom years, the older established insurance companies were faced with fierce competition from dozens of newcomers, the majority of

which were stock rather than mutual companies. In the scramble for business, New York Life quickly reestablished its southern contacts; in 1864, it honored pre-war policies for those not directly active in the war, extending the same privilege to combatants in 1867. The company also initiated a campaign of westward expansion, with general agents in Denver and Salt Lake City in 1869 and in San Francisco in 1870. In the same year an agent for Europe and Great Britain was dispatched to Paris, thereby inaugurating a world-wide expansion, which by the turn of the century included agencies not only all over Europe but also in the Far East, Africa, and South America.

The Panic of 1873 dealt a heavy blow to the life insurance industry. A great many of the new companies failed and life insurance and the number of policies declined drastically. Company failures in a climate of widespread financial turmoil inevitably led to charges of corruption and resulted in a series of state investigations. New York Life came under scrutiny in 1877, but was cleared. With competition substantially reduced, New York Life, along with the Equitable Life Assurance Company and the Mutual Life Insurance Company, became known as the "Big Three." These companies continued to lead the American life insurance industry virtually unchallenged for the rest of the century.

New York Life had been under the leadership of President Morris Franklin since 1848. His successor, William H. Beers, another New York Life veteran who joined the company in 1851, embarked on a more aggressive course.<sup>8</sup>

Under Beers' direction, New York Life, in the continuing race for supremacy among the Big Three, offered new types of policies, including the Accumulation Policy, which essentially had no restrictions and was incontestable after the first year, while the company's vast surpluses were invested in ever more diversified fields.

Beers' successors, however, were even more committed to his philosophy, and were distinctly more sophisticated in their approach. The new leadership was shared by President John A. McCall and his "right hand" man, George W. Perkins.<sup>9</sup>

At Perkins' instigation, the general agency system was dismantled. The flaws in the agent system had long been recognized: sales agents' loyalties were to the general agent and not the company; all agents readily and frequently switched allegiance; unauthorized rebating was standard procedure. Perkins' new branch office system provided for a general manager on a fixed salary with only small commissions awarded for new policies; the manager and all sales agents reported

directly to the home office; the company offered financial incentives for productivity and long term service. That the new system worked to the benefit of the company was demonstrated by its widespread imitation.<sup>10</sup>

Investments, although limited to a degree by state law, were ever more varied and far-flung, including substantial commitments abroad. The extent of investment holdings, information never readily available, can however be at least suggested by other statistics. As early as 1890 there was more life insurance in force in the United States than in the entire British Empire. American companies had sold their first billion dollars worth of insurance by 1899; a second billion had been sold by 1905.

But if the mood at New York Life was euphoric, the anti-big business mood of the country had become even more inflamed. Under strong public pressure, the New York State Legislature instituted the Armstrong investigations of 1905-06, which were to alter the profile of America's insurance industry. The actual investigation, conducted under the aegis of Judge Charles Evans Hughes, resulted in condemnatory but non-criminal findings. A series of reform laws were passed, controlling the size and nature of investments, regulating the extent of annual company growth, restricting political involvement, and mandating a new election of board members.

New York Life experienced another period of rapid growth during the boom years of 1924 to 1929, which culminated in the construction of its new headquarters at 51 Madison Avenue. The company weathered the Great Depression with its assets and stature intact, and after World War II embarked on the greatest expansion in its history, as it diversified into the fields of group coverage and health insurance. New York Life is now a global organization with total assets exceeding ninety billion dollars.

#### The Insurance Business and Architectural Imagery<sup>11</sup>

With its solid massing, high central tower, and distinctive crowning roof, the New York Life Insurance Company Building has been a conspicuous part of the Manhattan skyline ever since it was completed. It rises above Madison Square Park as a powerful symbol of the company's public spiritedness, lasting stability, and financial success. It follows in the long tradition of New York's celebrated and highly visible insurance company home office buildings.

Unlike other great nineteenth-century industries, such as steel, coal or railroads, life insurance offered no material product, while at the same time the particular nature of the business required a special public trust.

The potential investor needed assurance of both the integrity and the permanence of an insurance company. It was also to the insurance companies' advantage to project an image of benevolence and social responsibility. That insurance companies were among the first businesses to refer to themselves as "institutions," thereby implying philanthropic, even educational motivations, is no accident;<sup>12</sup> the insurance companies were among the pioneers of both modern advertising and public relations, and their understanding of the power of architecture to instill confidence and good will in investors was extremely sophisticated.

In the post Civil-War boom years, President Henry B. Hyde of Equitable Life made what was considered a bold decision to erect an impressive headquarters (now demolished) on Broadway. Constructed between 1868-1870 (architects Arthur Gilman and Edward H. Kendall with George B. Post) in the French Second Empire style, it was seven stories high with segmental-arched windows and a mansard roof. It was also the first tall building with a passenger elevator, and for a brief time, the tallest building in the city. Much of the building was rented to other businesses, and the elevator made the upper floors as desirable as the lower. The building's tremendous success, both as a commercial venture, but equally, if not more importantly as a symbol of Equitable Life's prestige, led to immediate emulation.

In its early years, New York Life had been content with relatively modest quarters at several locations in the Wall Street area. Soon after its rival, Equitable Life, announced building plans, the company acquired its site at 346 Broadway, previously the location of William H. Appleton's publishing company, which had burned in 1868.<sup>13</sup> The company commissioned the well-known architect Griffith Thomas (1820-1878) to design a five-story office building. Constructed in white marble, it was a bold exercise in the Italianate style, clearly intended to compete with the Equitable Life building, as the official opening date of May 1, 1870 underscored--the same day as that of the Equitable building.<sup>14</sup>

These two buildings were to set the architectural pattern for other insurance companies of the period; to cite just a few examples, Mutual Life, Germania Life and Metropolitan Life, all of the 1870s. In 1879, New York Life increased the height of its building by two stories in a tall mansard roof, thereby conforming even more closely to the type inaugurated by Equitable Life.

The importance of architecture to corporate image was fully recognized by the heads of New York Life. During the great expansion of the 1880s, New York

Life erected eleven buildings in North America and Europe, many designed by prominent architects, among them McKim, Mead & White, whose single design was repeated in Kansas City and Omaha (1887-1890).<sup>15</sup> Other buildings were erected in Minneapolis, St. Paul, and Montreal. Abroad, six buildings were constructed, in Paris, Berlin, Vienna, Budapest, Belgrade and Amsterdam. As company historian Hudnut noted in 1905:

"[the buildings] have enlisted a powerful community sentiment in favor of the Company, besides furnishing local headquarters and an investment for its continually increasing funds. These buildings have given policy holders in their vicinity a sense of ownership in the company and have been a standing advertisement of no small value."<sup>16</sup>

Insurance companies' interest in projecting what they considered to be appropriate corporate images through the design of their buildings continued into the early twentieth century. A few of these buildings survive today, all designed by distinguished architects, and all highly visible presences by virtue of their siting, size, and silhouette. In addition to the present New York Life home office at 51 Madison Avenue and the company's former headquarters at 346 Broadway, these include the Home Life Building (1892-94; Pierre LeBrun of Napoleon LeBrun & Sons) at 256 Broadway; Metropolitan Life Tower (1907-09; Napoleon LeBrun & Sons) at 1 Madison Avenue; Guardian Life (1910-11; D'Oench & Yost) at 50 Union Square East; and the Equitable Building (1913-15; Ernest Graham and William Peire Anderson) at 120 Broadway (all designated New York City Landmarks).

The New York Life building at 51 Madison Avenue was the last of these signature home offices to be completed, and the most prominent of those constructed between the conclusion of the First World War and the onset of the Great Depression which included buildings for Equitable Life Building and the Royal Globe Insurance Company. At the dedication of the New York Life Insurance Company Building in 1928, president Darwin P. Kingsley said:

"...In the realization of our ambitions, in our contribution to the sky-line of the city, there is something more than utilitarianism. Our aspirations, which have found expression in this building, were akin to the dreams which so powerfully moved men in the cathedral-building centuries. Their dreams became realistic. This building is a dream realized."<sup>17</sup>



The New York Life building has continuously played a prominent role in New York Life's print advertising since construction was completed in 1928, "first as a symbol of the company's judgement, taste, and resources, and later also as the embodiment of its lasting stability and sense of history."<sup>18</sup> The New York Life Insurance Company building, the last of the great insurance company buildings to fully realize its builders' vision, stands at the end of its era and testifies to the company's corporate mission. It is a monument to the history of corporate architecture and skyscraper design.

#### The New Home Office at 51 Madison Avenue<sup>19</sup>

The New York Life Insurance Company Building at 51 Madison Avenue is the product of the period of rapid economic growth following the First World War and accelerating in the 1920s. It represents a synthesis of historical style with contemporary scale and massing. Its setback skyscraper silhouette derives from the economic imperatives of commercial real estate in 1920s New York, as shaped by the strictures of city zoning regulations.

In 1912, four years after the Metropolitan Life Insurance Company completed its office tower on Madison Square in 1908, the New York Life Insurance Company assumed the mortgage on Madison Square Garden, which occupied the site of the present New York Life building. After years of operating at a loss, Madison Square Garden finally declared bankruptcy in 1917, and New York Life acquired the property through foreclosure of the mortgage.

In 1919, architect Cass Gilbert prepared sketches of an office building for New York Life at the Madison Square site. New York Life recognized the architect's mastery of the skyscraper form and his ability to create a distinctive corporate image through architecture. The company clearly understood the impact of expressing the dependability and durability of New York Life through the architecture of its new building, and likewise recognized that it would be adding an iconic image to the city's skyline.

Gilbert proposed two schemes, both showing a monumental tower over a wide base occupying most or all of the full-block site. One version depicted a tall base opened up by deep light courts on the east and west facades; the other incorporated a much lower base treated as a simple platform for the high tower. The possibility of a very tall tower remained under consideration until 1926 but was ultimately abandoned.

It was not until early 1923 that New York Life began serious consideration of moving its home office to Madison Square, with the formation of the

"Committee on the Survey of the Home Office Building and On the Desirability of Madison Square Garden as a Future Home for this Company."<sup>20</sup> By this time, the Company's operations were outgrowing the home office building at 346 Broadway, forcing some departments into office space at other locations. By the end of the year, the committee concluded that the Madison Square Garden site was an acceptable location for the new home office, but that the company should explore other locations anyway.<sup>21</sup>

Gilbert presented tentative plans for the Madison Square Garden site in February 1924. It consisted of a twenty-eight-story building with sixteen stories to be built immediately, and with structural provisions for the addition of twelve more at a later time. By April, Gilbert proposed a twenty-one-story building with a flat-topped, two-story central tower rising fifty feet. The Board of Directors (The Board) approved the scheme in mid-May, and later that month, the *Real Estate Record & Guide* published its first account of the proposed building, based on a preliminary filing with the New York City Department of Buildings: twenty eight stories overall, including a twenty-one-story base and a seven-story tower; broad, loft-like massing, with large floor plates, minimal setbacks, and no light courts; east-west passage through the ground floor connecting both avenues to the lobby, joined by a single transverse passage with entrances on 26<sup>th</sup> and 27<sup>th</sup> Streets; five basement levels, including an entrance to the Fourth Avenue IRT subway; and ground-floor commercial space oriented to both the sidewalk and the interior passage. This scheme would form the basis of the plan that was finally approved.

For much of the rest of 1924, however, Gilbert continued to explore a number of designs. As late as November, the Board was still considering such diverse alternatives as a twenty-one-story block with a short tower, a 1000-foot tower with a broad base, and a sixteen-story slab with no tower. Nevertheless, the Board continued to favor the earlier twenty-eight-story scheme. Demolition of Madison Square Garden began in May 1925,<sup>22</sup> and foundation excavation began in August.

In April 1926, with excavation over 60 percent complete, structural steel fabrication at least 20 percent complete, and after the expenditure of over \$1 million, Gilbert's design was abandoned when bids for construction came in significantly higher than expected. Other drawbacks included the enormous floor plates that would require artificial lighting and ventilation since a large percent of the space would be too far from any of the building's exterior walls. These conditions would raise the company's cost per square foot for

construction and for on-going operations, reduce the amount of lease revenue, and compromise working conditions for the company's staff. The New York State Department of Insurance, the regulatory agency overseeing the insurance industry, also disapproved of the design on economic grounds: "It would appear, therefore, that your architect is not able to prepare plans of a solid block building, which would be practical for rentable purposes and bring proper return to your company on its investment."<sup>23</sup> The Board directed Gilbert to develop a new plan as soon as possible, and he began redesigning the building in May.

By this time, Gilbert had delegated further design work on the building to his staff, which was consistent with the general character of his practice in the years after World War I. During this final period in the architect's career, the firm's buildings reflected Gilbert's design team as a whole.<sup>24</sup> Under the watchful eye of New York Life's building subcommittee, a new plan was developed during the spring and early summer of 1926, with approval of the final, semi-monumental design coming in early August. The thirty-four-story building, to be constructed of limestone rather than marble as originally envisioned, incorporated setbacks and a distinctive, gilded pyramidal roof containing six additional floors. The building's massing shares the geometry of other, zoning-influenced skyscrapers of the 1920s. Incorporating ornamentation of the Renaissance, Gothic, and Art Deco styles, and inspired by old towers, town halls, and civic buildings in France and the Netherlands, Gilbert called the style of the building "American Perpendicular."<sup>25</sup> Later in August, foundation work was completed and general construction of the building began.<sup>26</sup> As construction progressed under the supervision of general contractor Starrett Brothers, the architects remained distant from the day-to-day operations. By 1927, Gilbert's office was "...simply approving or disapproving the contractor Starrett Brothers' decisions, largely without comment."<sup>27</sup>

The completion of the New York Life Building was celebrated by owner, architect, and critics alike. Proud New York Life officials dedicated their new home office with a gala ceremony in December 1928. Gilbert expressed his satisfaction with the final product as a special and distinctive synthesis of historical precedents and modern conditions. Architectural critics also praised the design's practical and aesthetic achievements. In March 1929, *The American Architect* published an issue exclusively devoted to the New York Life Building, and reported:

"The New York Life Building is an important economic factor in the community because of

its usefulness. Its observance of the accepted criteria of correct designing, harmonious proportions of its mass, cultured restraint and refinement of its ornamentation, general fitness and inspiring beauty and dignity, cause it to assume its rightfully pre-eminent position in the never ending pageant of the world's architecture."<sup>28</sup>

#### Cass Gilbert (1859-1934)<sup>29</sup>

Cass Gilbert's commissions include several of New York City's major landmarks; the two most important of these, the U.S. Custom House and the Woolworth Building, are of national significance.<sup>30</sup>

Gilbert was a Midwesterner who trained and later practiced in the East. His career falls roughly into two parts: a local practice in St. Paul, Minnesota in the 1880s and 1890s and a national practice based in New York from 1900 until his death in 1934.

Gilbert was born the son of an engineer in Zanesville, Ohio, a town laid out in part by his grandfather. While still a child, he and his family moved to St. Paul, where he completed his secondary education. In 1876 he entered the office of A.M. Radcliffe, a local architect. Two years later he went east to study at the architecture school of the Massachusetts Institute of Technology, then headed by William R. Ware; his teacher was French architect Eugene Letang.<sup>31</sup> After two years of study, Gilbert went to Europe; he had hoped to work for an English architect but was unable to find employment. After traveling briefly through France and Italy, chiefly to see Gothic cathedrals, he was obliged to return to the United States later the same year. In New York, he joined the firm of McKim, Mead & White, which had been formed barely a year earlier in September 1879.

Unlike many major American architects of his era, Gilbert did not study at the Ecole des Beaux-Arts in Paris. His architectural education, however, reflected the American interpretation of Beaux-Arts ideas as promulgated through academic institutions and architectural apprenticeships. Eugene Letang had been a student at the Ecole; William R. Ware was one of the five architects who had studied in the New York atelier of Richard Morris Hunt, the first American to attend the Ecole des Beaux-Arts. McKim, who was a student at the Ecole, and White, who was not, had both worked in the office of the second American to attend the Ecole, H.H. Richardson.

Returning to St. Paul in 1882, Gilbert set up his own practice. Mead had suggested he open a St. Paul branch of McKim, Mead & White,<sup>32</sup> but instead Gilbert formed a partnership with fellow M.I.T. graduate James

Knox Taylor, which lasted eight years. During the last two decades of the century he built a solid reputation in St. Paul designing residences, churches, and office buildings; most of his designs were in the Shingle Style or the Richardsonian Romanesque.<sup>33</sup> When John Welborn Root died in 1891, Mead wrote to Gilbert from New York urging him to go to Chicago to become Daniel Burnham's new partner; Gilbert, however, chose to remain in St. Paul. He became president of the Minnesota chapter of the A.I.A. and was invited to sit on various architectural juries -- he was the only Midwesterner on the jury for the New York Public Library competition.

In 1895, Gilbert won the competition for the new Minnesota state capitol, a commission that established his national reputation.<sup>34</sup> Clearly reflecting the impact of the 1893 World's Columbian Exposition in Chicago, Gilbert's design was an elegant Beaux-Arts style building, which, in its monumental composition, classical style, and elaborate decoration, laid the groundwork for his 1899 winning entry in the New York Custom House competition.<sup>35</sup> In 1900, Gilbert moved permanently to New York.

Throughout his later career, Gilbert produced Beaux-Arts-inspired civic buildings, including the Federal Courthouse in New York (1934, a designated New York City Landmark), the Detroit Public Library (1914), the West Virginia State Capitol in Charleston (1928-32), and the Supreme Court Building in Washington, D.C. (1933-35), among many others. These public monuments, which comprised a major portion of his national work, were lavishly decorated with sculpture and murals.

Gilbert's other major contribution to architecture was in the field of skyscraper design. As a Midwestern architect working during the last two decades of the nineteenth century, he was familiar with the technological developments in skyscraper construction in Chicago. His training in Eastern schools, on the other hand, enabled him to develop a style that was compatible with taste current in New York City when he moved there at the turn of the century. The unique combination of Midwestern technology, East-coast training, and Gilbert's personal design talents and beliefs helped him move away from the "base-shaft-capital" formula of early office buildings to the full-blown romantic skyscraper conception of the Woolworth Building, his most famous tall building.<sup>36</sup>

Gilbert's skyscraper designs reflected his clear belief in adapting, not copying, the architecture of the past. Speaking on the occasion of the presentation to him of the Gold Medal of Architecture by the Society of Arts and Sciences in honor of the Woolworth

Building design, he said:

... as in language new words are coined to express new meanings and old words become obsolete, as old uses are abandoned so new forms to meet new needs are developed (I almost said invented) as the necessity requires. ... My plea therefore is ... for the solution of our own problems in the spirit of our own ... but to disregard nothing of the past that may guide us in doing so.<sup>37</sup>

Gilbert also believed, however, that his approach to skyscraper design was based on structural expression and the aesthetic treatment of materials. He argued that since commercial buildings required thin surfaces, these had to be treated decoratively, and that a thin, decoratively treated surface expressed the structural fact that the skyscraper was a steel-cage structure, clearly not supported by its terra-cotta or stone cladding. One of the devices he used in this decorative treatment was proportion; another was color. All these aspects of design came to be embodied in the New York Life Insurance Company building.

#### Later History<sup>38</sup>

The New York Life Insurance Company enjoyed continuous prosperity following World War II and funded a number of housing developments in the city. The company constructed an annex located at 63 Madison Avenue in 1958-62. Called the North Building, it was designed by the firm Carson & Lundin. The original building at 51 Madison Avenue became known as the South Building. It was designated as a National Historic Landmark and listed in the National Register of Historic Places in 1977.

Since its completion in 1928, the South Building's exterior has remained largely intact, while the interior has been continually upgraded and modernized. The original bronze window sash and frames remain intact, as do most of the original storefronts. The only major loss of original fabric took place during the reconfiguration of the original tower roof in 1966-67, which included the removal of much of the stonework on the thirty-fifth floor. Temporary roof repairs began in 1956, and a major roof replacement, designed by Carson, Lundin & Shaw, commenced in 1966. The work included removal of the original copper-and-gold-leaf roof, reinforcement and reconfiguring of the structural steel, and extending the slope of the roof downward. The new roof consists of gold-toned ceramic tile over a double layer of plywood sheathing. Modification of the stonework at the thirty-fifth floor included removal of the tourelles and limestone

masonry screens. The bronze lantern and spire were restored. Nighttime illumination of the tower roof began in 1985 to mark the 140<sup>th</sup> anniversary of the company's founding.

In 1988, mechanical equipment was installed on the fourteenth floor setback, and in 1992, new roofs were installed on the twenty-sixth, thirty-fourth, and thirty-fifth-floor setbacks. New cooling towers were installed on the twenty-sixth-floor setback on the western side of the building in 1991. Major exterior rehabilitation work took place in 1994 in preparation for New York Life's 150<sup>th</sup> anniversary, including the installation of new gold-toned ceramic tile on the tower roof and the cleaning and repointing of the exterior masonry.

### Description

The building contains thirty-four stories of office and ground-floor commercial space, five basement levels, a first-floor mezzanine, and six penthouse levels, enclosing mechanical equipment, within the roof structure; it rises to a total of 617 feet. It is a steel-framed structure, clad on the exterior with granite at the base and Indiana limestone on the upper floors. There are setbacks at the fifth, fourteenth, twenty-sixth, thirtieth, thirty-first, thirty-fourth, and thirty-fifth floors. The eight-sided pyramidal roof is topped by a cast-bronze lantern. The building's more than 2,200 exterior windows contain heavy bronze sash and frames.

The building has a four-story, full-block base and, above that, a nine-story central section from which the twenty-one-story tower rises. The tower is flanked by two square, twelve-story wings and is topped by a six-story crown featuring an eight-sided pyramidal roof. The ascending volumes and subtle arrangement of window bays give the building its solid verticality. Culminating in a grand, gilded crown, the building's mass achieves a distinctly recognizable silhouette.

### **Storefronts**

The building retains original storefronts in many of its sidewalk-level masonry bays on all four facades. This infill consists of plate-glass show windows in bronze frames and granite bulkheads. Various storefront types exist, most of which are variations of four original types or early alterations. The first type has a central revolving door and a louvered transom. The second type has original tripartite show windows above a granite bulkhead. The third type, which was a design revision during construction in 1928, consists of original tripartite show windows with an ornamental bronze base panel above a granite bulkhead.<sup>39</sup> The fourth type, which is either original or an early

alteration, has tripartite show windows above a granite bulkhead with an operable transom.

A number of storefronts incorporate ventilation louvers at transom level in various configurations and of unknown date. A commercial tenant has recently removed one storefront on either side of the northeast corner (Park Avenue South and East 27<sup>th</sup> Street) of the building to create a recessed corner entrance, and has installed fixed fabric awnings and exterior lighting in all its storefront bays. Two storefronts on either side of the southeast corner (Park Avenue South and East 26<sup>th</sup> Street) of the building have recessed, centered, single-leaf doors inserted into the original tripartite glazing. Two storefronts along East 27<sup>th</sup> Street have been replaced with truck dock openings.

### **Mezzanine Glazing**

Directly above the storefronts, the windows of the first floor mezzanine occupy the upper portions of the arched masonry openings at the building's base on all four facades. These were originally glazed with panes of clear glass set three rows high in a framework of bronze supports. Each opening had an operable section, and many of these remain.

More than half of these mezzanine windows have been altered over the years in conjunction with the installation of floor-mounted heating convectors on the mezzanine interior. These changes affected the lowermost row of panes, where the convectors are noticeable from the exterior through clear glass. Methods for obscuring the convectors include back painting the clear glazing, or replacement of some or all of the lower clear panes with frosted, textured, or ribbon glass. A small proportion of mezzanine-level glazing has been partially or completely replaced with louvered vents of various dates.

### **Roof Areas**

Ventilation stacks and small louvered enclosures have been a minor presence on the roof setbacks since the building was completed in 1928, but none of the originals are visible from street level. Since at least the late 1960s, these setbacks have also been the location for various installations of power systems, cooling equipment, and other mechanical components and equipment rooms, some of which are visible from the street.

Current roof-top installations include, on the fifth floor, enclosed mechanical space on the 27<sup>th</sup> Street side (date unknown), with ventilation and air-conditioning above, and other equipment on the 26<sup>th</sup> Street side; on the fourteenth floor, a number of enclosed mechanical spaces of varying heights, dates, and materials, back-up power systems, cooling equipment, duct runs from the exterior walls to the parapet openings, vent stacks, and



exhaust and ventilation units; and on the twenty-sixth floor, main cooling towers (east side installed by the late 1960s, west side c.1991-92) and miscellaneous antennae.

### **Windows**

The building retains the vast majority of its original one-over-one bronze window sash and frames. Four basic types exist, distinguished by the lintel configuration. A fifth type, which was a later addition consists of fixed, single panes of glass, enclosing previously open or louvered openings at the thirty-fourth floor. A number of window openings are partially or completely given over to ventilation louvers. Originally, artificial ventilation was provided for the interior from the basement through the thirteenth floor. Vent fans with louvered exterior intakes were located on the third, sixth, ninth, and eleventh floors. Basement intakes were located in the ceilings of the outer vestibules of the side entrances. The exhaust was vented at penthouse level. The original vent louver distribution has been partially retained, particularly on the ninth and eleventh floors. Additional louvers have been installed at various window openings across the 26<sup>th</sup> and 27<sup>th</sup> Street facades.

### **Signage**

Non-tenant signage includes bronze New York Life corporate nameplates at the building corners and flanking the east and west entrances; a New York Community Trust "Landmarks of New York" plaque, installed in the 1960s at the west entrance; and original, projecting bronze "subway entrance" signs with internally illuminated letters, flanking the east entrance.

Commercial tenant signage consists of a number of different types, including: vinyl and back painted lettering on glass; interior illuminated signs, flat exterior window signage at the storefront and mezzanine level; fixed fabric awnings (at the northeast corner restaurant only); and a projecting blade sign at the northeast corner of the building..

### **Madison Avenue Facade**

*Base.* The ground floor consists of a nine-bay arcade with a central, double-height main entryway flanked by smaller openings, all leading into a recessed outer vestibule. The central arch has an ornate surround supported by masked bosses. The flanking openings feature ogee labels with bosses, shields, crockets, and finials. Each opening contains elaborate bronze gates. The entryways are flanked by historic wall lamps. The recessed vestibule features a granite and terrazzo floor, a barrel vault with coffering flanked by domed vaults, bronze and glass doors, multi-light transom with molded enframement and crestwork, and bronze hanging lamps. The remaining ground-floor

arches have compound heads and contain historic storefront infill, except for one bay containing an historic projecting bronze secondary entryway featuring decorative panels and another bay containing a non-historic, polished-metal commercial entrance. The second-story windows, which are paired above the storefront arches, sit upon a continuous, molded band and have bracketed sills. They have enframements consisting of compound columns sitting on molded bases. They are topped by carved, projecting panels. The third- and fourth-story windows, which are arranged similarly as those on the second floor, except for the grouped sash above the central arch, are recessed and separated by narrow columns and geometrically-carved panels between the floors. A bracketed balcony, featuring elaborately-carved panels, is located above the main entryway. The fourth-story windows are arched and topped by ogee labels that pierce the crown moldings above the windows and extend into the parapet. The parapet consists of alternating carved and solid sections.

*Central Section.* The seven-bay central section, which rises nine stories above the base, has paired sash in the five center bays, divided by compound columns, and single sash in the end bays. The bays are separated by multi-story piers, broken by a wide, molded band at the level of the twelfth-story window sills. Decorative spandrels separate the floors. The thirteenth-story window openings are arched and topped by decorative panels below the parapets. The parapets consist of alternating sections of solid stone and sections containing cusped screens. Gargoyles protrude around the entire thirteenth floor. Flagpoles, dating from 1928, stand at the corners of the fourteenth floor setback.

*Wing.* The five-bay wing facade, beside the tower, rises twelve stories above the fourteenth-story setback. Its three center bays are grouped, divided by compound columns and separated from the outer bays by multi-story piers. There are paneled spandrels from the fourteenth to the twenty-first floors; the twenty-second-floor window openings are arched and topped by ogee labels that extend through the ornamented spandrels above. Decorative spandrels featuring a shield motif separate the twenty-third to the twenty-fifth floors. The twenty-fifth-floor window openings are arched and topped by decorative panels below open sections of the cusped parapets at the twenty-sixth floor setback. Flagpoles, dating from 1928, stand at the corners of the twenty-sixth-floor setback.

*Tower.* The tower rises twenty-one stories from the fourteenth-story setback. The twelve-story, one-bay wide lower sections of the tower flank the projecting wing and are ornamented similarly to the wing facade,

except that a wide, molded band crowns the twenty-fifth floor. The tower above the twenty-fifth floor has five bays, separated by multi-story piers. The three center bays contain paired sash divided by compound columns. There are paneled spandrels from the twenty-sixth to the twenty-ninth floors. The twenty-ninth and thirtieth-floor window openings are arched and topped by ogee labels that extend through the spandrels to pierce the thirtieth-story sills. The thirtieth and thirty-first stories have small setbacks. At the thirty-second through thirty-fourth stories, the three central bays are recessed below relieving arches. They contain paired sash separated by compound columns and have ornate spandrels. The thirty-fourth-floor window openings are arched. The center piers feature slim pilasters. Gargoyles protrude around the entire thirty-fourth floor, which is topped by a decorative parapet featuring alternating solid areas and open sections with cusps.

#### **Park Avenue South Facade**

*Base.* The treatment and detail is similar to that on the Madison Avenue facade, including the historic, projecting bronze secondary entryway featuring decorative panels. In addition, one storefront at the north corner of the facade was removed to create a recessed corner entrance and several fixed fabric awnings have been installed. There is also a recessed, historic bronze entryway at the south corner. Original, projecting bronze "subway entrance" signs with internally illuminated letters, flank the main entrance

*Central Section.* The treatment and detail is similar to that on the Madison Avenue facade. *Wing.* The treatment and detail is similar to that on the Madison Avenue facade.

*Tower.* The treatment and detail is similar to that on the Madison Avenue facade.

#### **East 26<sup>th</sup> Street Facade**

*Base.* The 26<sup>th</sup> Street base features articulation and ornament similar to the Madison Avenue facade. The ground floor of the four-story base consists of a nineteen bay arcade containing entryways in the seventh and thirteenth bays leading to recessed outer vestibules. The entryways contain elaborate bronze gates, bracketed jambs, flanking bronze wall lamps, and surmounting bronze grilles featuring the New York Life seal. The vestibules contain granite and terrazzo floors, bronze doors, multi-light transoms with molded frames, bronze hanging lamps, and grilled ceilings. There is also a recessed, historic, bronze entryway at the east corner.

*Central Section.* The seventeen-bay central section, which rises above the base behind the fifth-floor setback, includes two-bay light wells that are one bay deep. The bays contain single, paired, and grouped

fenestration. The central section is ornamented similarly to the corresponding area facing Madison Avenue.

*Wings.* The wings, which sit symmetrically next to the east and west sides of the tower, have three bays; the two inner bays of each wing contain paired sash separated by compound columns. The wings are ornamented similarly to the corresponding areas facing Madison Avenue.

*Tower.* The tower rises twenty stories from the fourteenth-story setback. The lower twelve story sections of the tower, flanking the projecting wings have ornamentation that is similar to the facade of the wings facing Madison Avenue. The ornamentation of the tower above the twenty-fifth floor is similar to the corresponding area facing Madison Avenue.

#### **East 27<sup>th</sup> Street Facade**

*Base.* The treatment and detail is similar to that on the East 26<sup>th</sup> Street facade, except that four of the bays between the vestibule entryways contain loading docks, one storefront at the east corner of the facade was removed to create a recessed corner entrance, and several fixed fabric awnings have been installed.

*Central Section.* The treatment and detail is similar to that on the East 26<sup>th</sup> Street facade. *Wings.* The treatment and detail is similar to that on the East 26<sup>th</sup> Street facade.

*Tower.* The treatment and detail is similar to that on the East 26<sup>th</sup> Street facade.

#### **The Crown**

The crown, which consists of an octagonal pyramid sitting upon a square base, has been significantly altered and simplified over time. The crown incorporates the thirty-fifth through the fortieth stories. The thirty-fifth story falls within the base and the others within the pyramid. The thirty-fifth floor is setback from the floor below and contains corner turrets, arched fenestration, finials rising up from the piers below, and an open parapet with cusps. Louvered openings pierce the base of the roof behind the parapet and exterior lighting arrays are mounted atop the parapet itself. The only major loss of original fabric took place during the reconfiguration of the original tower roof in 1966-67, which included the removal of much of the stonework on the thirty-fifth floor. The work included removal of the original copper-and-gold-leaf roof, reinforcement and reconfiguring of the structural steel, and extending the slope of the roof downward. The present roof, installed in 1994, consists of gold-toned ceramic tile over a double layer of plywood sheathing. Modification of the stonework at the thirty-fifth floor included removal of the tourelles and limestone masonry screens. The bronze lantern and spire have been restored. At

present, a narrow walkway between the base of the roof and upper parapet houses a number of pieces of air-conditioning equipment.

Report researched and written by  
Donald G. Presa  
Research Department

#### NOTES

1. This section was adapted from: Landmarks Preservation Commission (LPC), *Metropolitan Life Insurance Company Tower* (New York: City of New York, 1989), report prepared by Charles C. Savage.
2. This reserve was called The Parade and stretched from 23<sup>rd</sup> to 34<sup>th</sup> Streets and from Third to Seventh Avenues. In 1814, it was reduced to eighty-three acres. Improvement as a public park was carried out by Mayor James Harper and the park opened on May 10, 1844.
3. Seward's seated figure at the southwest corner of the park was sculpted by Randolph Rogers in 1875. Conkling's likeness was the work of J.Q.A. Ward. G.E. Bissell sculpted the statue of President Arthur.
4. Mariana Griswold van Rensselaer asserted that Madison Square Garden's tower was a New Yorker's dearest architectural possession. Leland Roth, *McKim, Mead & White* (New York, 1978), 163. O. Henry mentioned the Diana "shimmering" above the trees of Madison Square in his short story, "Voice of the City." O. Henry, *Voice of the City* (New York, 1920), 7.
5. This section was adapted from: LPC, *Former New York Life Insurance Company Building* (New York: City of New York, 1987), report prepared by Nancy Goeschel, and "New York Life Insurance Company, Historical Background Report," prepared by the New York Life Insurance Company; Higgins & Quasebarth, Historic Preservation Consultants; and Beyer Blinder Belle, Architects, June, 2000, 4.
6. S.P. Clough, in *A History of American Life Insurance* (New York, 1946), 5, defines insurance as the "elimination of risk of loss for the individual through the combination of a large number of similarly exposed individuals who contribute to a common fund premium payments supposedly sufficient to make good the loss caused by any one individual." In Roman times, marine insurance was extended to cover the lives of slaves and sailors as part of a ship's cargo, and Roman burial clubs provided funeral expenses for members and payments to survivors. In the Middle Ages, artisans' guilds dispensed similar coverage. Although the earliest recorded life insurance policy in England dates to the Elizabethan period, the development of life insurance during the seventeenth and early eighteenth centuries was hampered by the introduction of the notorious "wager policy," which was essentially little more than a form of gambling; a pool of investors placed bets on a nonparticipant's life expectancy. Wager policies were related to tontines. Already in 1693, Edmund Halley of the comet fame had constructed the first mortality table, making it possible to scale premium rates to age. Fraud and even murder resulted with such frequency that the wager policy was outlawed in England in 1744, roughly at the same time that the direct ancestors of today's insurance companies came into being. The most prominent among them, and still in existence today, was The Society for Equitable Assurances on Lives and Survivorships, founded in 1762. American life insurance of the time followed the mother country's example and was often financed by parent British companies. A solely American venture, which first offered life insurance contracts in 1761, was The Corporation for the Relief of Poor and Distressed Presbyterian Ministers and Their Survivors. Such fraternal organizations continued to provide coverage throughout the nineteenth century.
7. Mutual life insurance companies are controlled by the policyholders who share any profits, while stock insurance companies award any profit to shareholders. State regulations on the size of security deposits for mutual insurance companies were enacted as early as 1849.

8. Morton Kellner, *The Life Insurance Enterprise, 1885-90* (Cambridge, MA: Belknap Press, Harvard University, 1963), Passim.
9. McCall had made his reputation while an investigator for the New York Insurance Board. Active in Democratic politics, with a record of unimpeachable public service, his value to New York Life went beyond his undeniable marketing and investment abilities. The younger Perkins, while keenly interested in politics and investments (he was a friend of Theodore Roosevelt and later joined the banking house of J. P. Morgan and Co.), brought to his office a highly inventive managerial talent coupled with a modern sensitivity to public relations.
10. By 1895, New York Life had forty-four branch offices in the United States and Canada, and by 1898, it was operating overseas in eighty-three countries.
11. This section was adapted from: LPC, *Former New York Life Insurance Company Building* (New York: City of New York, 1987), report prepared by Nancy Goeschel; and ----, *Metropolitan Life Insurance Company Tower* (New York: City of New York, 1989), report prepared by Charles C. Savage.
12. Kenneth Turney Gibbs, *Business Architectural Imagery in America, 1830-1920* (Ann Arbor, MI: University of Michigan Press, 1894), 118.
13. William H. Appleton was also on the Board of Directors of New York Life.
14. The building was expanded and redesigned by McKim, Mead & White. Containing 250,000 square feet, it was the first office building in the city to occupy an entire block. Both the exterior and lobby of the former New York Life Insurance Building were designated New York City Landmarks in 1987.
15. Leland Roth, *The Architecture of McKim, Mead & White, 1870-1920, A Building List* (New York: Garland Publishing Co., 1978), 105-106, nos. 576-577; New York Life also commissioned two apartment buildings and an apartment alteration from the firm. See Roth, *Building List*, 105-106, nos. 574, 575, 581. For other New York Life Office Buildings, see James Hudnut, *Semi-Centennial History of the New York Life Insurance Company, 1845-1895* (New York: privately printed, 1895), 211-219, 238-242.
16. James Hudnut, *History of the New York Life Insurance Company, 1895-1905* (New York, privately printed, 1906), 173.
17. "Darwin P. Kingsley, President of the New York Life, Broadcasts Address," *The Investor*, (December 1928), 11-12.
18. "New York Life Insurance Company, Historical Background Report," 2.
19. This section is adapted from "New York Life Insurance Company, Historical Background Report," which includes the following sources: *Architecture & Building*, (March 1929), 71; New York Life Board of Directors Building Committee *Minutes*, Vol 1: 8/23-12/38; Robert A.M. Stern et al, *New York 1930: Architecture and Urbanism Between the Two World Wars*, (New York: Rizzoli, 1994), 542; and "28-story Project to Supplant Madison Square Garden," *Real Estate Record & Guide* (May 24, 1924), 7. Other sources include: Mary Beth Betts, "Cass Gilbert: Twelve Projects," and Gail Fenske, "Cass Gilbert's Skyscrapers in New York: The Twentieth Century City and the Urban Picturesque," *Inventing the Skyline: The Architecture of Cass Gilbert*, ed., Margaret Heilbrun (New York: Columbia University Press, 2000), 147-153, 273.
20. BC *Minutes*, Vol 1: 8/23-12/38.
21. One alternative location was at the southeast corner of 59<sup>th</sup> Street and Seventh Avenue, then occupied by the Central Park Apartments, also known as the "Spanish Flats." The plot was roughly the same size as the Madison Square Garden site. It was rejected when the process of removing restrictions and encumbrances



from the property was deemed not worth the effort.

22. The New York Life Board had considered salvaging or reusing parts of the Garden, including the tower, the “Diana” statue, and some decorative terra cotta, but only the statue was salvageable. It was not reinstalled on the New York Life building. *BC Minutes*, Vol.1: 8/23-12/38, 29-30; *BC Minutes*: 2/25-1/29, 8-10, 15-16; *The American Architect* (Dec. 20, 1925), 514, 516. The demolition of the Garden was extremely well documented, as reported in a series of articles published in *American Architect* (December 20, 1925), 513-542. These articles include thorough discussions of materials and conditions of the building’s masonry walls and steel and wrought-iron structural framing, along with that of some interior finishes. At the time, the demolition of such a high-profile building was considered a unique opportunity to examine the performance of many building materials and techniques still in common practice.
23. Building Subcommittee *Minutes*, Vol 1., 37-41. Paul Starrett, the building contractor also expressed reservations about the building’s bulk, and recommended to the building committee that the design be reconsidered. According to Starrett, he turned his own rough sketch of a new design over to one of his employees, Yasuo Matsui, to develop a set of plans based on the required zoning setbacks. The new plan was adopted by Gilbert and turned over to his staff for further development. In this regard, Starrett mentions Frederick Stickel, Gilbert’s head draftsman, but does not specify Stickel’s exact role in the project. Paul Starrett, with Webb Waldron, *Changing the Skyline* (New York: McGraw Hill, 1938), 264-275.
24. *Inventing the Skyline*, 12.
25. Sharon Irish, *Cass Gilbert, Architect: Modern Traditionalist* (New York, The Monacelli Press, 1999), 153.
26. The New York City Department of Buildings approved the final plans on December 28, 1926, as a revision of NB 295-1924.
27. *Inventing the Skyline*, 147. Gilbert’s own initial enthusiasm for the project returned as completion neared and it came time to design the interior public spaces and executive offices.
28. Arthur Tappan North, “An Appreciation of the New York Life Insurance Company Building,” *The American Architect* 135 (March 20, 1929), 354.
29. The following account of Cass Gilbert’s career was adapted from LPC, *West Street Building* (New York: City of New York, 1998), prepared by Anthony W. Robins, and is based on Robert Allan Jones, “Cass Gilbert, Midwestern Architect in New York,” Ph.D. dissertation, Case Western Reserve University, 1976, except where otherwise noted.
30. Both buildings are National Historic Landmarks as well as designated New York City Landmarks.
31. Jones, 10-11.
32. Jones, 62.
33. Jones, 63ff.
34. “The New Minnesota State Capitol at St. Paul,” *The Western Architect* 4 (Oct. 1905), 3-32.
35. See LPC, *United States Custom House Interior Designation Report* (LP-1022) (New York: City of New York, 1979), report by Ruth Seldin-Sturgill. The Custom House commission was hotly contested by local architects, who considered Gilbert an outsider with no claims to it and charged collusion between Gilbert and his former partner Taylor who sat on the jury.
36. This is the major thesis of the Jones dissertation.

37. Cass Gilbert, "Response on the occasion of the presentation of The Gold Medal for Architecture of the Society of Arts and Sciences to Cass Gilbert, New York, January 16, 1931," reprinted in Julia Finch Gilbert, *Cass Gilbert: Reminiscences and Addresses* (New York: Privately printed, 1935), 115.
38. This section is adapted from: "New York Life Insurance Company, Historical Background Report," (2000), 14-16, which is based on records of the New York City Department of Buildings and on New York Life archival materials, and includes the following additional source: James Bradley, "New York Life Insurance Company," *Encyclopedia of New York City*, ed., Kenneth W. Jackson (New Haven: Yale University Press, 1995), 836.
39. Construction documents at the New-York Historical Society identify these panels as a design change during construction.

## FINDINGS AND DESIGNATION

On the basis of careful consideration of the history, the architecture, and other features of this building, the Landmarks Preservation Commission finds that the New York Life Insurance Company 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.

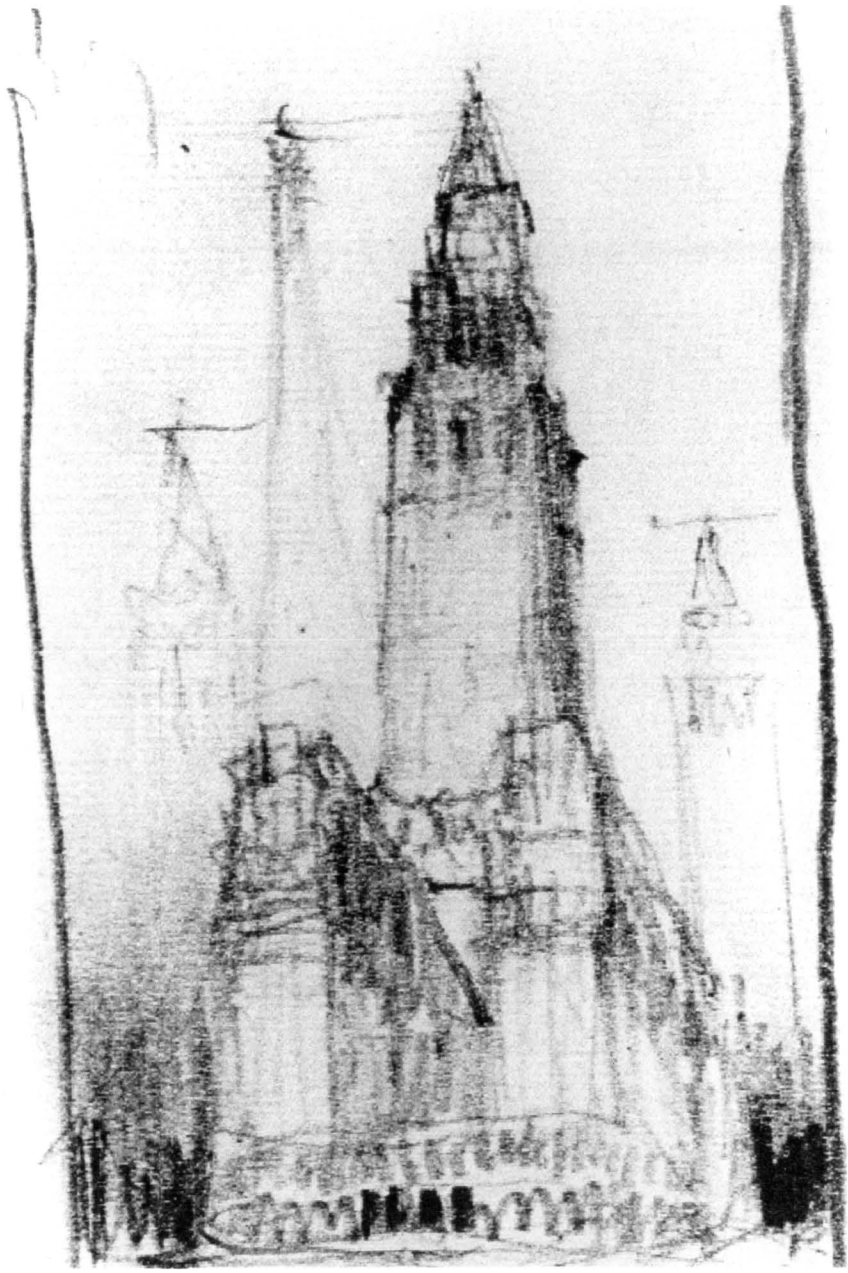
The Commission further finds that, among its important qualities, the New York Life Insurance Company Building was constructed in 1927-28; that it was designed by the noted American architect Cass Gilbert; that the New York Life building was the last signature home office building for an insurance company in New York City and the most prominent of those constructed between World War I and the Great Depression; that it was designed to project an appropriate corporate image through its siting, style, and silhouette; that the building is a powerful symbol of the New York Life Insurance Company's public spiritedness, lasting stability, and financial success; that it consists of forty stories, including a four-story base, nine-story central section, a twenty-one-story tower, and a six-story crown; that the building's pyramidal tower makes a distinctive contribution to the Madison Square neighborhood and to the New York City skyline; that the building is Gilbert's third and final version of the neo-Gothic skyscraper in New York City; that, with the New York Life design, Gilbert melded the neo-Gothic embellishments of his earlier buildings with the cubic geometries of 1920s skyscrapers, making this building a significant transition from the historical revival-styled skyscrapers of the 1900s to the Art Deco towers of the late 1920s; that the company's desire for a monumental headquarters building allowed Gilbert to finally achieve his wish of creating a skyscraper clad in stone; and that the details include the richly-molded surrounds of the entrance, windows spandrels and gargoyles at the roof line.

Accordingly, pursuant to 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 New York Life Insurance Company Building, 51 Madison Avenue, aka 45-55 Madison Avenue, 31-51 East 26<sup>th</sup> Street, 364-378 Park Avenue South, and 24-50 East 27<sup>th</sup> Street and designates Borough of Manhattan Tax Map Block 856, Lot 24 as its Landmark Site.

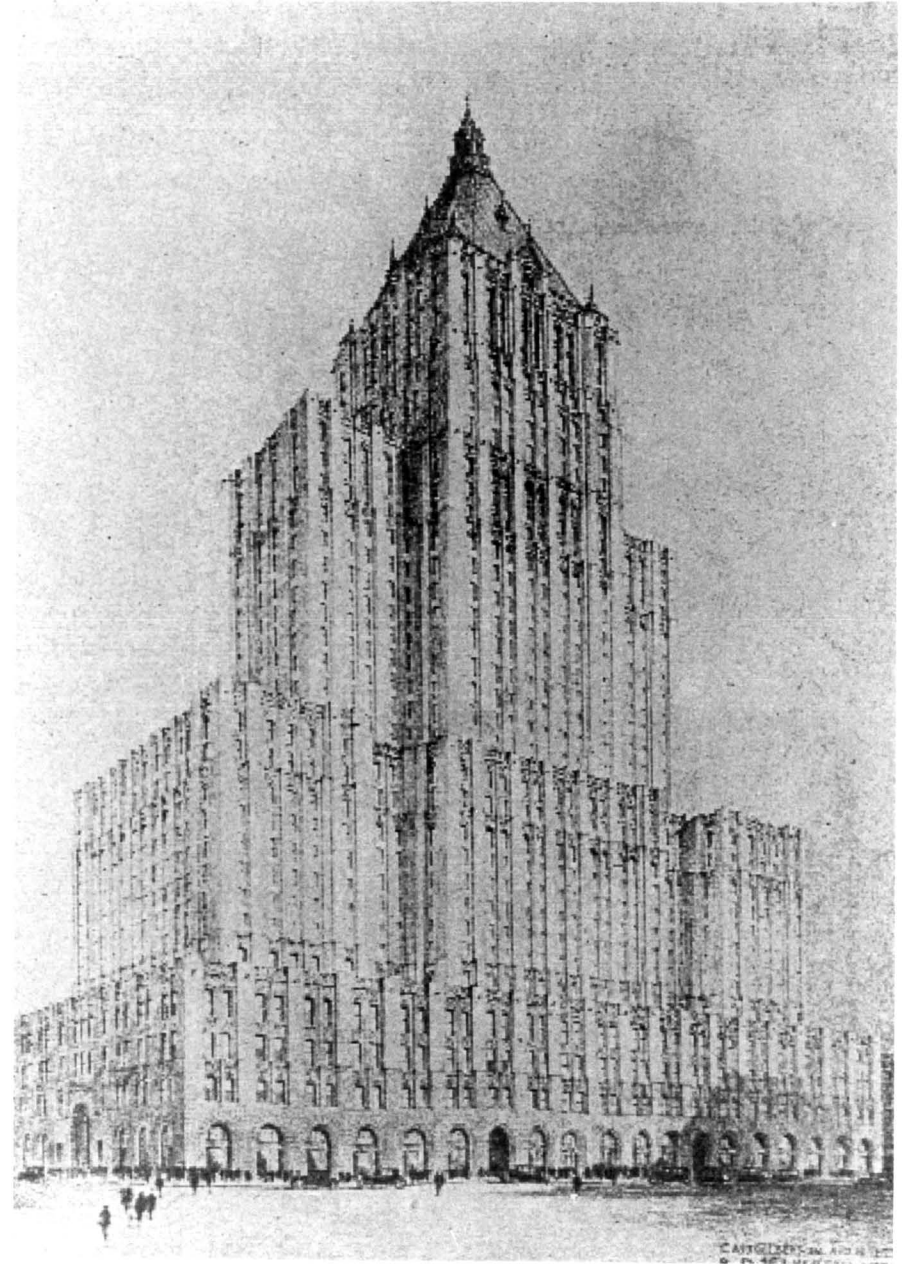


View across Madison Square Park in 1928.





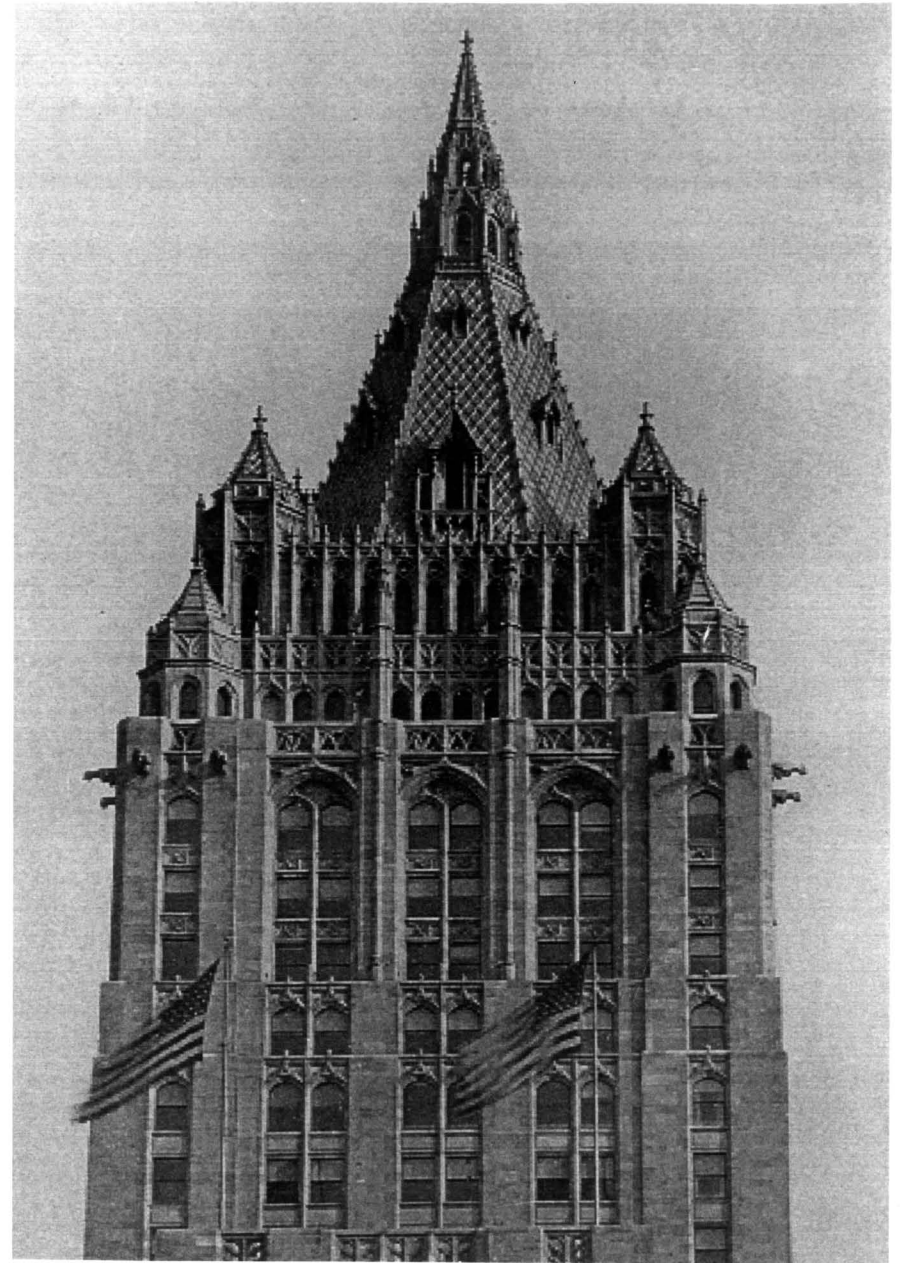
Gilbert's preliminary scheme (1919) for the New York Life Building. Stern et al., *New York 1930*, 542. Original at the Library of Congress.



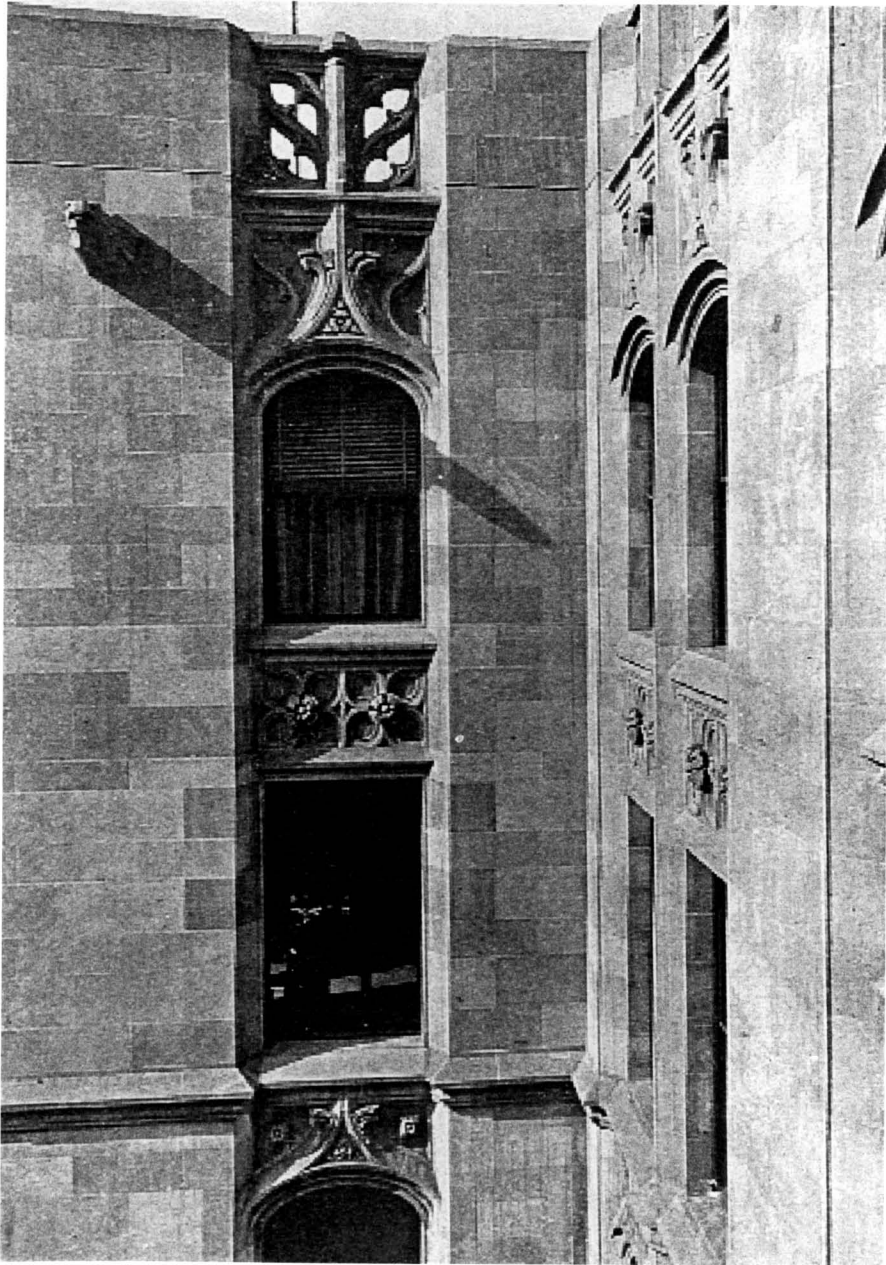
Gilbert's final design, date July 23, 1926. From the New York Life Insurance Company Building Subcommittee minutes.



The New York Life Building, from the northwest, June 1940. From the New York Life Insurance Company archives.



Detail of the tower and crown. *American Architect*, March 20, 1929, 356.



Detail at the thirteenth story. *American Architect*, March 20, 1929, 360.



Madison Avenue facade.

*Photo: Carl Forster, LPC, 2000.*





Madison Avenue base.

*Photo: Carl Forster, LPC, 2000.*



Madison Avenue facade at the ground floor and mezzanine.

*Photo: Carl Forster, LPC, 2000.*





Detail of secondary entryway on Madison Avenue.  
*Photo: Carl Forster, LPC, 2000.*



Main entryway to outer vestibule facing Madison Avenue.  
*Photo: Carl Forster, LPC, 2000.*



Entryway from Park Avenue South vestibule to lobby.  
*Photo: Carl Forster, LPC, 2000.*



Outer vestibule facing Park Avenue South.  
*Photo: Carl Forster, LPC, 2000.*



Side entrance to outer vestibule facing Madison Avenue.  
*Photo: Carl Forster, LPC, 2000.*

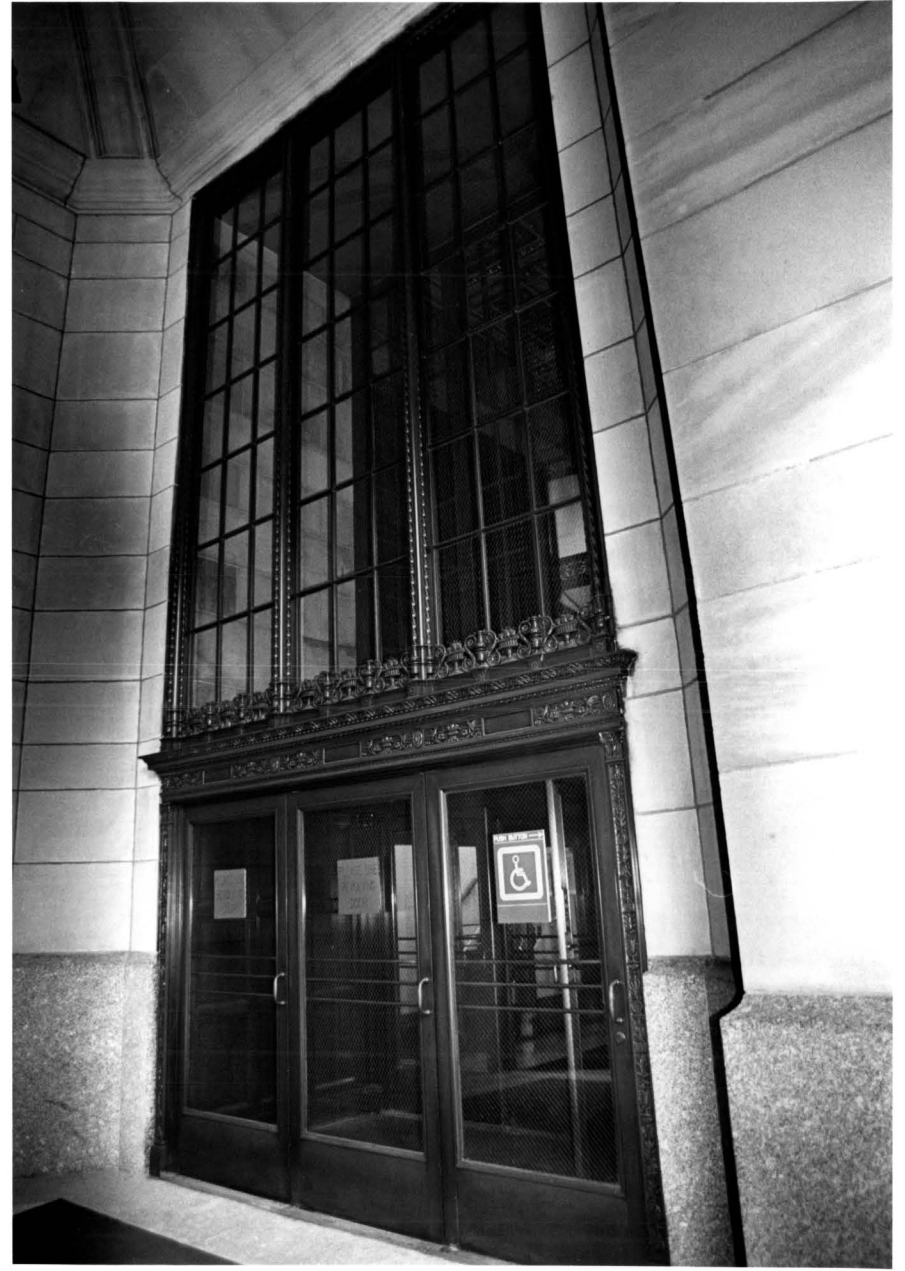


Outer vestibule facing Madison Avenue. *Photo: Carl Forster, LPC, 2000.*



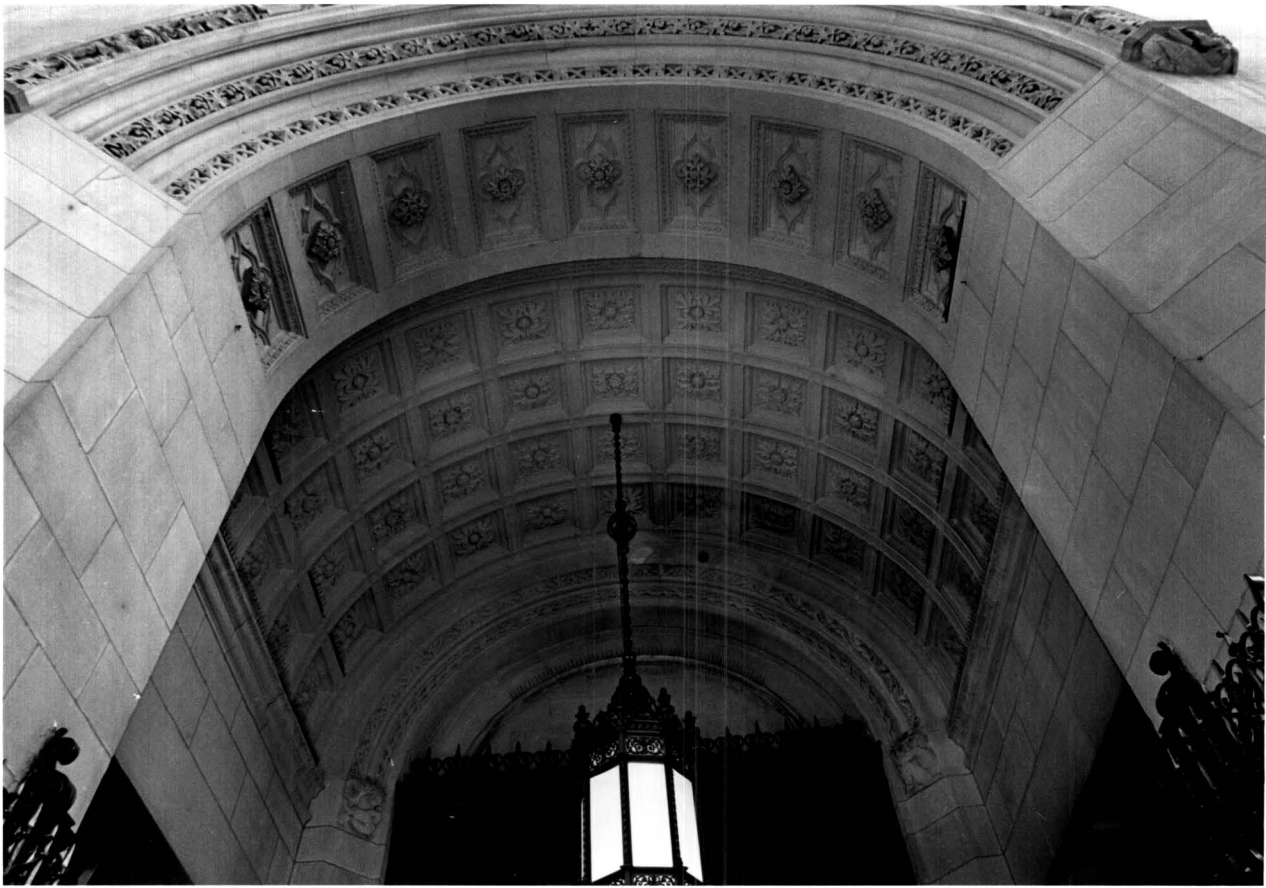


Entryway from Madison Avenue vestibule to lobby.  
*Photo: Carl Forster, LPC, 2000.*



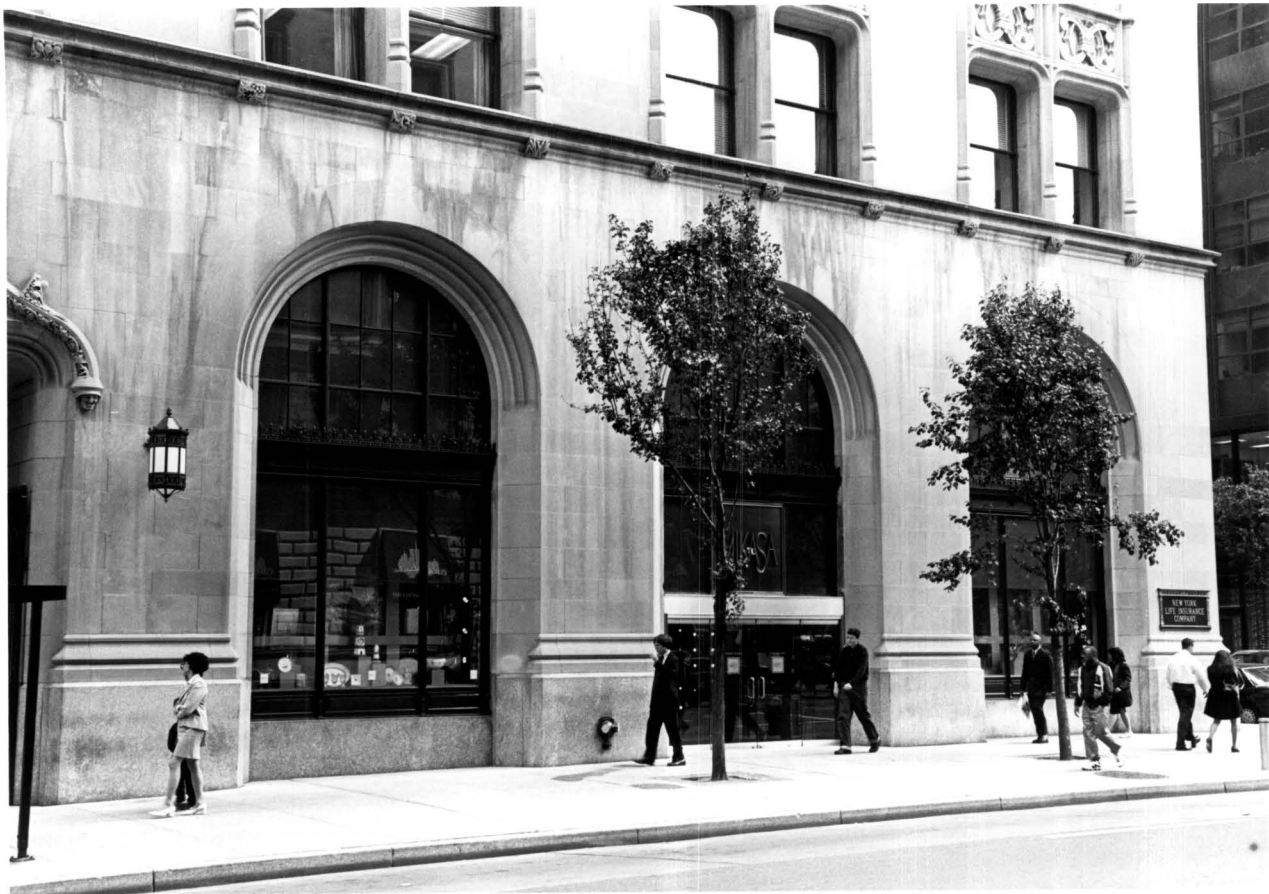
Entryway from Madison Avenue vestibule to lobby.  
*Photo: Carl Forster*





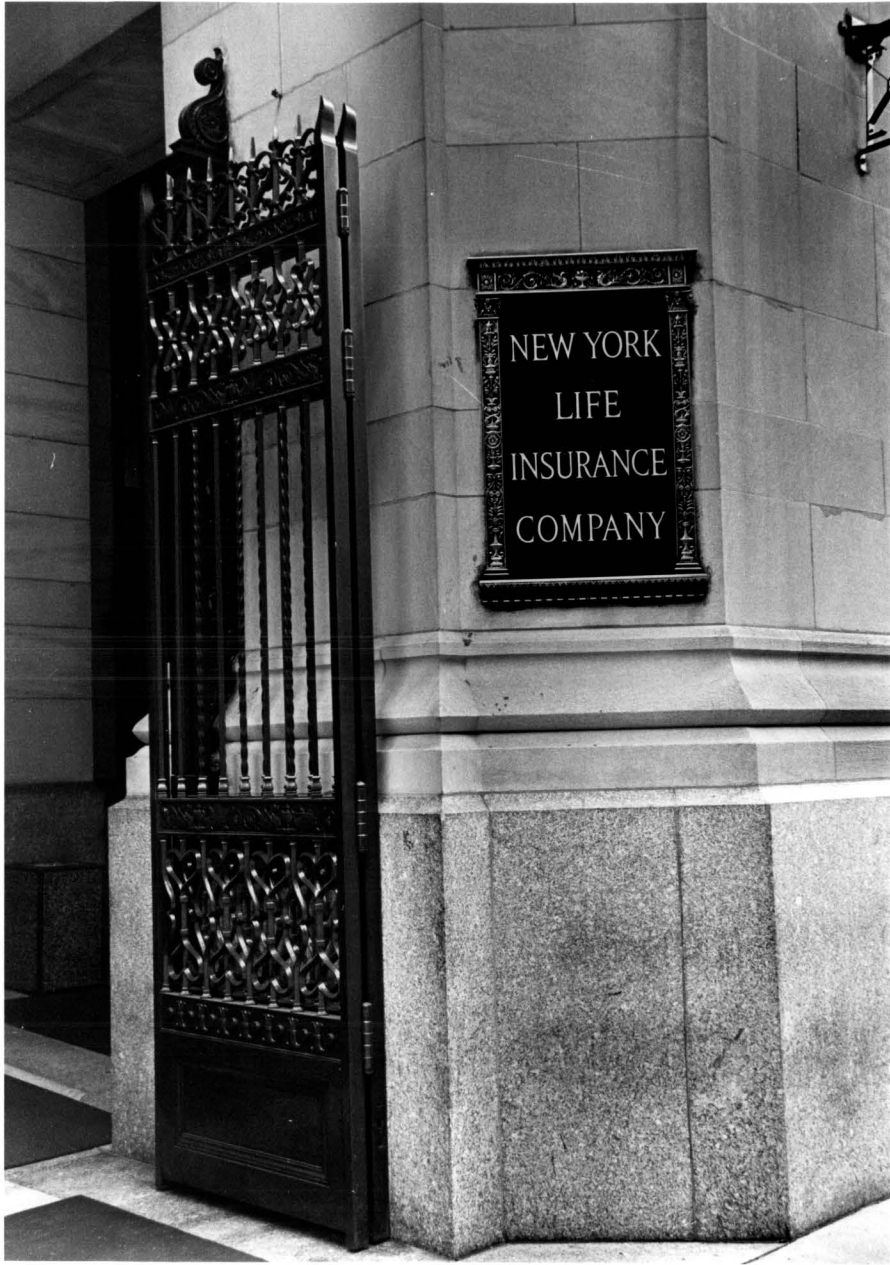
Madison Avenue outer vestibule. Detail of vaulted ceiling.

*Photo: Carl Forster, LPC, 2000.*



Madison Avenue at the ground floor and mezzanine.

*Photo: Carl Forster, LPC, 2000.*



Bronze gate and sign at Madison Avenue entryway.  
*Photo: Carl Forster, LPC, 2000.*



Park Avenue South facade.

*Photo: Carl Forster, LPC, 2000.*



Park Avenue South facade at the ground floor and mezzanine.

*Photo: Carl Forster, LPC, 2000.*



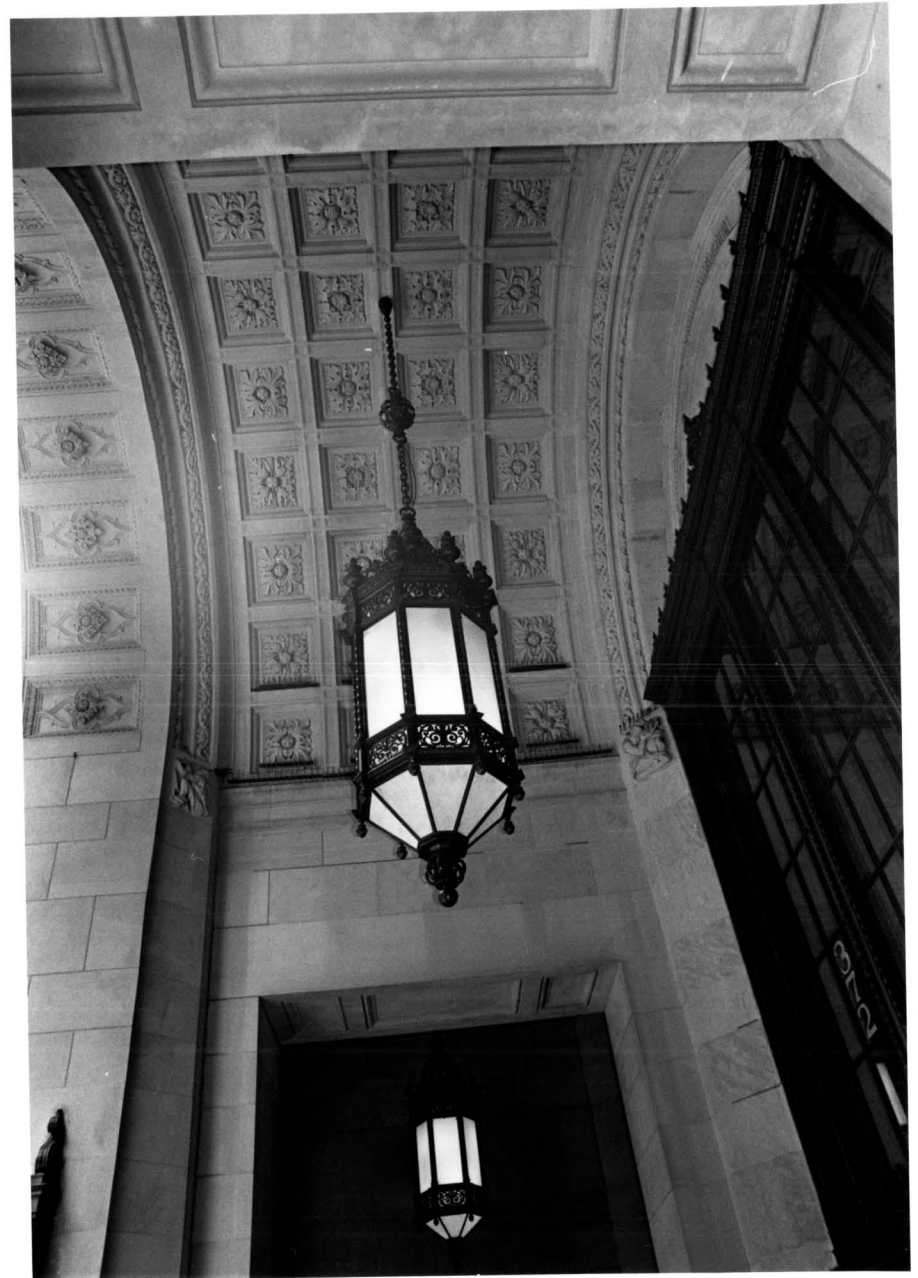
Park Avenue South facade at the ground floor and mezzanine.

*Photo: Carl Forster, LPC, 2000.*





Main entryway to outer vestibule facing Park Avenue South.  
*Photo: Carl Forster, LPC, 2000.*



Park Avenue South outer vestibule. Detail of vaulted ceiling.  
*Photo: Carl Forster, LPC, 2000.*





Park Avenue South facade at the ground floor and mezzanine.

*Photo: Carl Forster, LPC, 2000.*



Park Avenue South facade at the ground floor and mezzanine.

*Photo: Carl Forster, LPC, 2000.*



East 26<sup>th</sup> Street facade.

*Photo: Carl Forster, LPC, 2000.*



Detail of ground-floor bay facing East 26<sup>th</sup> Street.

*Photo: Carl Forster, LPC, 2000.*



East 26<sup>th</sup> Street facade.

*Photo: Carl Forster, LPC, 2000.*



East 26<sup>th</sup> Street facade.

*Photo: Carl Forster, LPC, 2000.*





East 27<sup>th</sup> Street facade.

*Photo: Carl Forster, LPC, 2000.*



Tower and crown.

*Photo: Carl Forster, LPC, 2000.*





East 27<sup>th</sup> Street facade.

*Photo: Carl Forster, LPC, 2000.*



East 27<sup>th</sup> Street base.

*Photo: Carl Forster, LPC, 2000.*



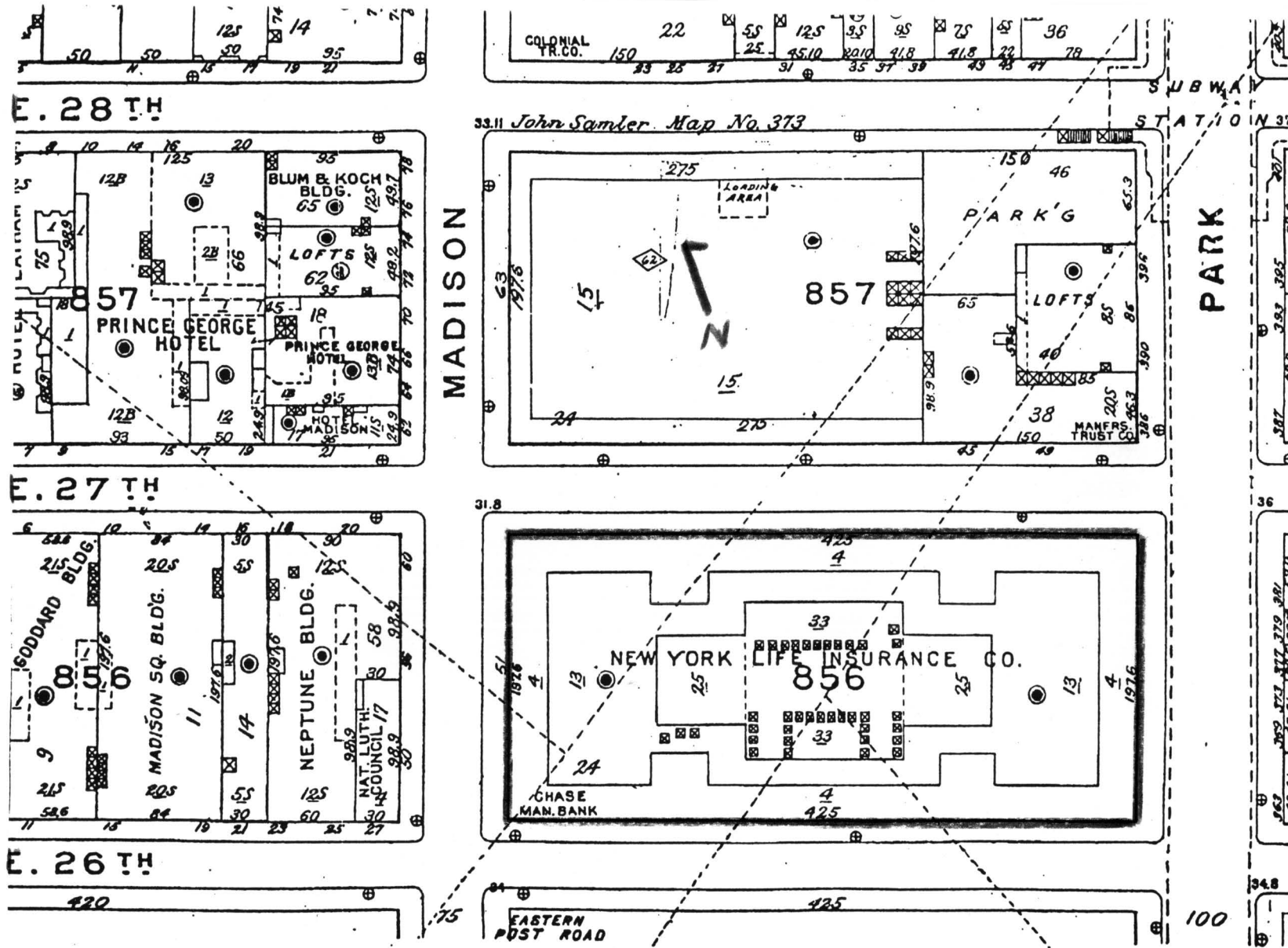
East 27<sup>th</sup> Street facade.

*Photo: Carl Forster, LPC, 2000.*

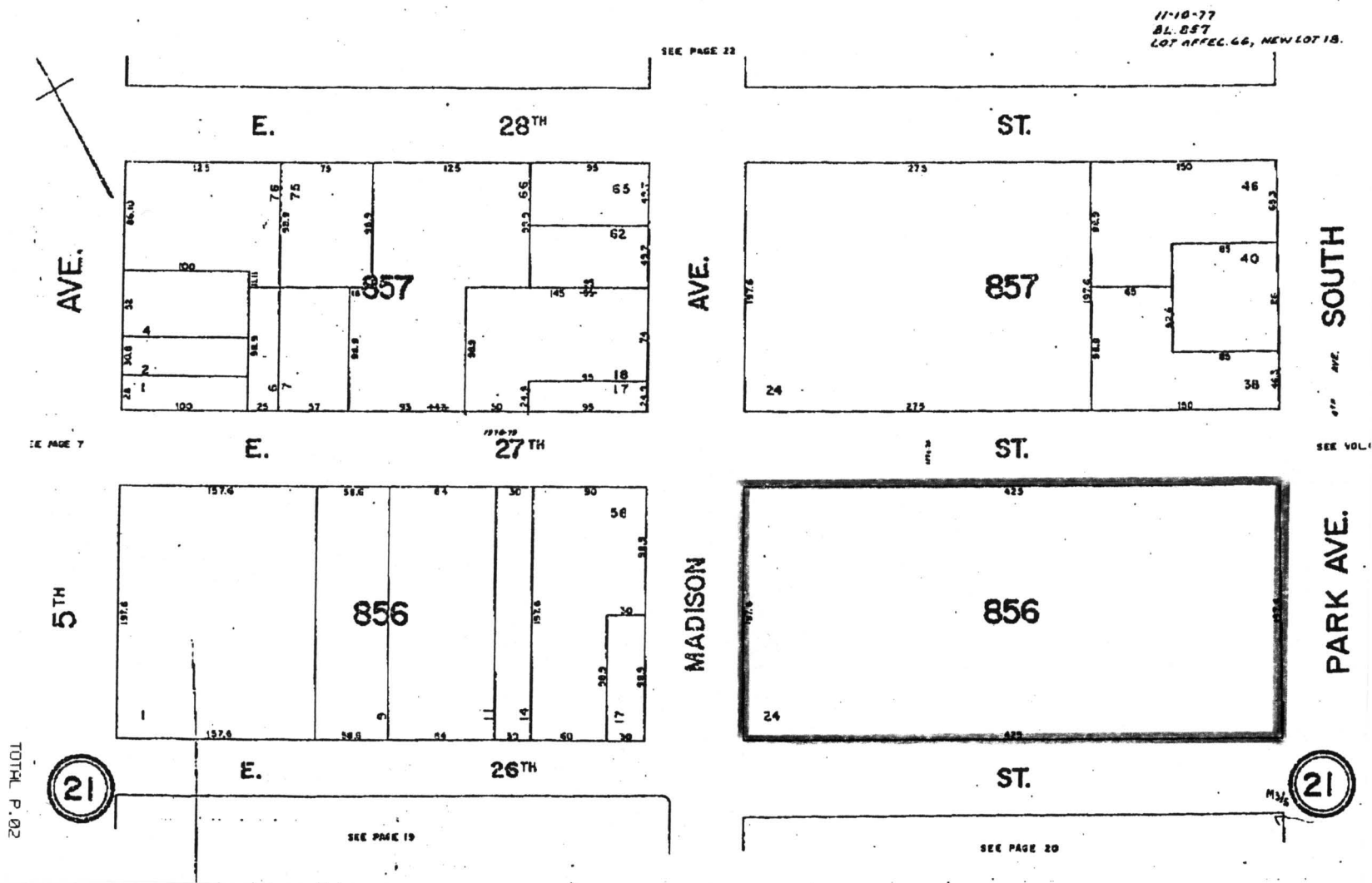


Upper-story detail with gargoyles.

*Photo: Carl Forster, LPC, 2000.*



**NEW YORK LIFE INSURANCE COMPANY BUILDING**, 51 Madison Avenue, aka 45-55 Madison Avenue, 31-51 East 26<sup>th</sup> Street, and 24-50 East 27<sup>th</sup> Street, 364 -378 Park Avenue South. Landmark Site: Borough of Manhattan Tax Map Block 856, Lot 24. Graphic Source: The Sanborn Manhattan Land Book of the City of New York, 20<sup>th</sup> ed.. (Weehawken, NJ: First Real Estate Solutions, 1999), Plate 56.



NEW YORK LIFE INSURANCE COMPANY BUILDING, 51 Madison Avenue, aka 45-55 Madison Avenue, 31-51 East 26<sup>th</sup> Street, and 24-50 East 27<sup>th</sup> Street, 364 -378 Park Avenue South. Landmark Site: Borough of Manhattan Tax Map Block 856, Lot 24. Graphic Source: New York City Department of Finance, City Surveyor, Tax Map.