

AMERICAN SURETY COMPANY BUILDING

100 Broadway (aka 96-100 Broadway, 1-5 Pine Street), Manhattan.

Built 1894-96, Bruce Price, architect; addition 1920-22, Herman Lee Meader, architect.

Landmark Site: Borough of Manhattan Tax Map Block 46, Lot 3.

On September 19, 1995, the Landmarks Preservation Commission held a public hearing on the proposed designation as a Landmark of the American Surety Building and the proposed designation of the related Landmark Site (Item No. 4). The hearing was continued to December 12, 1995 (Item No. 2) and again to January 30, 1996 (Item No. 6). The hearings had been duly advertised in accordance with the provisions of law. A total of nineteen witnesses spoke in favor of designation, including Councilmember Kathryn Freed and representatives of Manhattan Borough President Ruth Messinger, the Downtown Alliance, New York Chapter of the American Institute of Architects, Municipal Art Society, New York Landmarks Conservancy, Historic Districts Council, Fine Arts Federation, and the Landmarks Committee of Community Board 1. A representative of the owner attended the first hearing but took no position regarding the proposed designation. No one spoke in opposition to designation. The Commission has received a number of letters and other statements in support of this designation, including a resolution by Community Board 1.

Summary

The American Surety Company Building, a key building in the evolution of the skyscraper, was erected to designs of the eminent architect Bruce Price between 1894 and 1896. Prominently sited at the southeast corner of Broadway and Pine Street, opposite Trinity Church graveyard, the building stands in the heart of the insurance district; the insurance industry played a major role in the development of this section of Broadway, at the same time fostering advances in skyscraper design. The American Surety Company, one of the leading bond insurance companies in the nation, erected the second highest building in the city. This was the first and most important tall building by Price and reflected his innovative ideas about skyscraper design. It was one of the first buildings in the city to incorporate such structural techniques as steel framing, curtain wall construction, and caisson foundation piers that carry a cantilevered steel foundation structure. Clad in Maine granite, the twenty-three story American Surety building features a rich neo-Renaissance decorative scheme that incorporates Greek elements such as the Ionic entrance colonnade and the severe classical sculptural figures, designed by J. Massey Rhind, at the third story. Credited by the noted architectural critic Montgomery Schuyler with popularizing the tripartite column analogy for tall buildings, Price's design for the American Surety Building set a model for tall buildings on corner sites in the 1890s and was a prototype for the freestanding tower skyscrapers of the early twentieth century. Between 1920 and 1922, as the American Surety Company prospered and expanded, the building was modified with the addition of four bays on Broadway and four bays on Pine Street and by the addition of two penthouse stories. Designed by the talented and inventive New York architect Herman Lee Meader, these additions matched Price's original design in material and articulation.



DESCRIPTION AND ANALYSIS

The Broadway Insurance District and the American Surety Building¹

As New York became the nation's financial capital in the mid-nineteenth century, the banks and insurance companies that had traditionally clustered around the intersection of Broad and Wall Street began to move to new buildings on Broadway and side streets immediately to the north of Wall Street.² These buildings were richly decorated, Renaissance-inspired, multi-story commercial "palaces," averaging about 65 feet in height.

The first building to break with this tradition was the Gilman & Kendall and George B. Post headquarters building for the Equitable Life Assurance Company at Broadway and Cedar Street (1868-70, demolished) which rose to a height of 130 feet by making use of such technological innovations as passenger elevators, iron floor beams, and fireproof building materials. By 1875 New York had two other "skyscrapers," 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, more owners began to replace older commercial palaces with larger elevator buildings.³

Insurance companies commissioned many of these new buildings. 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."⁴ 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."⁵ In addition, intense rivalry between insurance companies often manifested itself in architectural terms.⁶ In February 1894, the American Surety Company, then quartered in the Guernsey Building at 160 Broadway, announced that it had acquired the Continental Life Insurance Company's old site at Broadway and Pine Street and intended to construct a twenty-story building to the designs of Bruce Price. Just to the south of the site were the Schermerhorn Building and the United Bank Building.⁷ The *New York Times*'s article on the plans for the new American Surety Building observed that it "will throw a shadow over all [the Pine Street insurance buildings], having for its only rival the mammoth structure of Manhattan Life Insurance Company, now building, which will be fifty feet taller but

contain two less stories."⁸

The American Surety Company⁹

Until the 1880s, the business of underwriting had remained largely a private affair in which one merchant with surplus capital would indemnify the bond of a fellow merchant. As businesses grew and the possibility of loss increased, and as instances arose in which the customers of banks and railroad companies acquired improper influence by guaranteeing the companies' bonds, the need for an independent insurance company with strong financial reserves became apparent.

The American Surety Company, organized in 1881, began doing business at 160 Broadway in 1884 under the leadership of Richard A. Elmer, a former Postmaster General of the United States, and William H. Wheelock, former president of the Central National Bank. By 1892 it was "the largest surety company in the world and the only company organized in the United States devoted exclusively to acting as surety on bonds and undertakings required in judicial proceedings."¹⁰

After moving to its new office building in 1896, the company continued to grow; by 1898 it had 1,200 agents who were managed directly from the home office. At that time a system of branch offices was organized. In 1924, it had forty branch offices and 15,000 local agents in the United States and its Canadian and Mexican subsidiaries. The company's charter was amended in 1951 to permit it to deal in accident and health insurance. In December 1963, it merged with the TransAmerica Insurance Company of California.

The Architect: Bruce Price¹¹

Bruce Price (1845-1903), born in Cumberland, Maryland, and a graduate of Princeton, entered the architectural profession in the office of John Randolph Niernsee and Crawford Neilson of Baltimore and remained there from 1864 to 1868. Price spent the following year abroad and returned Baltimore to open his own practice. In 1873 he moved his firm to Wilkes-Barre, Pennsylvania, and in 1877 he moved to New York. Price established an independent practice in New York by 1878 and in 1883 was associated with George A. Freeman, Jr.¹² Price employed a large staff; among the architects trained in his office were such notable figures as John Russell Pope.

Price's early commissions, which were primarily residential, culminated in the design and layout of Tuxedo Park, New York (1885-90), a suburban community financed by Pierre Lorillard IV. His inventive and striking Shingle Style houses for this community are

among the finest examples of the style in the country and were extremely influential. Other commissions included Osborn Hall at Yale University (1888); Windsor Station, Montreal (1888-89); the Chateau Frontenac hotel in Quebec City (1892-93); Georgian Court, the residence of George Gould near Lakewood, New Jersey (1897-1901); and dormitories at Barnard College designed in collaboration with A.M. Darroch.

Price turned his attention to commercial architecture around 1890, when he developed an unexecuted skyscraper tower project for the New York Sun. Modeled on the campanile of San Marco in Venice, the Sun Building was to be a 100 foot square, thirty-four story, pyramidal-roofed tower in which all four sides were treated with equal importance. His first and most important tall building was the American Surety Company Building, a commission that he won in competition against such leading architects as McKim, Mead & White, George B. Post, Carrère & Hastings, and Napoleon LeBrun & Sons. Later commissions included the St. James Building (1896) at West 26th Street and Broadway, a brick and terra-cotta neo-Renaissance office building, the International Bank and Trust Building (1899, demolished) at Broadway and Cedar Streets, and the Bank of the Metropolis Building (1902-03, a designated New York City Landmark) at 31 Union Square West.

Late Nineteenth-Century Skyscraper Design and the American Surety Company Building

In the twenty years following the construction of the first Equitable Building, architects experimented with a variety of structural techniques and design solutions for increasingly taller buildings. In 1888-89, New York architect Bradford Lee Gilbert used skeleton framing for the first seven stories of the eleven-story Tower Building at 50 Broadway (demolished).¹³ As this new technology developed, architects and engineers began experimenting with caisson foundations which carried the weight of the skeleton frame down to bedrock.¹⁴ Price used pneumatic caisson piers sunk seventy-two feet to bedrock for the American Surety Building, and he was one of the first architects in New York to specify a steel frame, setting a precedent for its general acceptance in New York.¹⁵ The frame was completely protected with fireproof terra-cotta blocks.¹⁶ The steel structure is carried on a cantilevered steel foundation resting on the caisson piers, an innovative method devised because of the strictures of the site bounded by other buildings.¹⁷

As buildings became taller, architects sought new solutions for exterior designs. Around 1890 a new tripartite formula, corresponding to the division of a classical column into base, shaft, and capital, came into general use for tall buildings.¹⁸ Following this formula, Price articulated the granite-clad American Surety

Building facade into a three-story base, an twelve-story shaft, and a six-story cap, treating the fourth and fifteenth stories as transitional stories. Because skyscrapers towered over adjacent buildings, Price believed that their architects should carefully consider the relationship of the facades to the three-dimensional cityscape:

The great defect of most high buildings is the hideous back wall and the utter lack of care by the architect or the owner to make the interior sides, as they rise up beyond the surrounding roofs, architectural entities of any sort whatever. Our commercial buildings are, almost without exception, designed wholly with reference to their relation to the street, while, as a matter of fact, they have no such relation at all, their aerial aspect being of more value to the city as a whole than the distorted partial views that, as a rule, are all we can obtain from the street.¹⁹

Therefore he concluded that "the tower solution is the only artistic solution to the problem of high design."²⁰ Price explained that he had conceived of the American Surety Building as "a campanile with four pilaster faces, the seven flutes being represented by seven rows of windows."²¹ Even though the building was not freestanding on its site, he thought that "the most fortunate thing in connection with [the American Surety] is the making of four exposed sides entirely alike, a thing which had not been previously done in New York."²²

Because the site of the American Surety Building was an irregular trapezoid and the building was so narrow and high, Price was concerned that the walls might appear to be bulging out; to compensate for this he varied the thickness of the walls from forty-four inches at the first story to twenty inches at the twentieth story and set the window frames back an additional inch at each successive story. This device allowed him to bring as much light as possible into the lower stories while giving the upper windows deep reveals, since he believed that "shadows and perspective tell more above than they do below, and you can get much deeper shadows above by this method than you could get by any other."²³ (The original windows have been replaced by sash set in shallow reveals.) The main entrance on Broadway was marked by a five-bay-wide portico of giant Ionic columns (later modified).²⁴ Above the colonnade are sculptural figures by J. Massey Rhind, treated in a severe classical style and composed as far as the subject would permit, "in pose and drapery, in accord with the architectural lines of the building" so that they would appear "a part of the building, rather than as a decoration or addition."²⁵ The walls on the mid-section of the American Surety Building are treated as banded piers with vertical strips framing the windows. Price explained that the window trim was designed to emphasize the verticality of the piers since

"the vertical line is broken by the horizontal lines without being stopped."²⁶ A group of figural sculptures extending from the fourteenth story to the fifteenth story linked the mid-section to a transitional story. The elaborate six-story cap featured a colossal colonnade of Corinthian pilasters, a great stone cornice, and a crowning parapet of gilded metal acroteria on the setback twentieth and twenty-first stories. (The cap was modified when the building was enlarged.)

Price's design was widely published and widely discussed. The *Brickbuilder* described it "as in many respects the most consistent and certainly the most interesting tall building in the country"²⁷ and Montgomery Schuyler considered it a pioneer in the popularization "of the column analogy."²⁸ The American Surety was perhaps the first instance in which the tripartite formula was used for a corner building with two major facades, setting a model for such future works as Cass Gilbert's Broadway Chambers Building (1899-1900) and Price's own St. James Building.²⁹ By the turn of the century, Price's ideas concerning tower skyscrapers won general acceptance, and the American Surety was regarded as a prototype for the freestanding tower skyscrapers which remained in vogue through the 1920s.³⁰

Price's experience with the American Surety Building illustrates at least one difficulty inherent in the tower solution when it was used for non-freestanding sites: his design for an elaborate cornice which projected several feet beyond the building provoked a lawsuit by John Jacob Astor, owner of the adjacent Schermerhorn Building. When negotiations between the American Surety Company and Astor stalled in May 1896, just as the Surety Building was nearing completion, Astor had his engineers file plans with the New York City Department of Buildings to erect a new twenty-two story building on the Schermerhorn Building site. Faced with having all light and air cut off from the southern and eastern elevations of its new building, the Surety Company entered into a ninety-nine year lease on the Schermerhorn Building at the then unprecedented rental of \$75,000 per year as well as all taxes and carrying charges.

The Addition of 1920³¹

Soon after acquiring a lease on the Schermerhorn Building, the American Surety Company joined the older building to its new office tower at the basement and first story. In 1919, as a post-war building boom in Lower Manhattan was anticipated, the American Surety

Company purchased the Schermerhorn Building from the Astor Estate for \$1,500,000. In May 1920, the American Surety Company announced plans to demolish a portion of the Schermerhorn Building and construct an L-shaped addition to the Surety Building with a frontages on Broadway and Pine Street.³²

The new addition was designed by Herman Lee Meader, a New York architect best known for his Mayan-inspired Cliff Dwellers Apartments at 240 Riverside Drive (1915-17).³³ Meader, who often worked for the Astor Estate, had designed a two-story addition to the Schermerhorn Building in 1916. Ernest R. Graham of the Chicago firm of Graham, Anderson, Probst & White, whose predecessor firm designed the nearby Equitable Building (1913-15), was also called in as a consultant to deal with the technical difficulties of the project. The steel framing had to accommodate an addition which was wider at the top than at the bottom to meet the walls of the original building which receded "to attain the refined lines of the classic design."³⁴ New fire and building codes necessitated changes in the plan of the building, the construction of new flooring and partitions, and a shift in the location of the main entrance on Broadway.³⁵

Meader's exterior design added four bays on Broadway and four bays on Pine Street, which matched as far as possible the materials and articulation of the original design. A second group of figural sculptures was added to the upper stories on Broadway at the south end so that the facade appeared to be divided into three equal groups of window bays. At the base of the building, Meader retained Price's central entrance to provide access to the ground floor banking rooms of the Liberty National Bank, but he had to break with Price's symmetry in order to properly emphasize the main entrance to the office tower at the south end of the Broadway facade. To establish a balance between the sections of the base, he extended the colonnade one bay to the south, adding two additional columns and two figures at the third story. The original columns and the surmounting sculptures were pulled back almost flush with the wall plane to remove sidewalk obstructions from Broadway. Although changes in the building code made it necessary to remove Price's original gilded parapet, Meader applied an elaborate cornice topped by a row of anthemia to his otherwise simple setback two-story penthouse. The overall impact of the enlarged building was less tower-like than Price's original.³⁶

Subsequent History

A group of investors bought No. 100 Broadway in January 1962, shortly before the merger between the American Surety Company and Transamerica was completed. In 1973 the building was transferred to the Thomson Realty Company, headed by Sylvan Lawrence and Seymour Cohn, which undertook a major renovation.³⁷ The architectural firm of Kajima International completely redesigned the interiors of the first thirteen stories for the Bank of Tokyo, and new windows, elevators, and mechanical systems were installed in the entire building. At that time the show windows and bank entrance were removed on the ground floor, and an open arcade was created behind the colonnade.

Description

The American Surety Building is located on a slightly irregular lot which extends 123 feet along Broadway and 125 feet along Pine Street. The twenty-three story, steel-framed building is faced with gray Maine granite, with terra-cotta facing at the penthouse. The neo-Renaissance design has a tripartite arrangement of stories with a three-story base, a twelve-story mid-section, and a six-story top (with an additional two-story setback penthouse), organized into eleven bays on each facade. The two facades are almost identical in design, except for the sculptural elaboration on Broadway. All the window sash are replacements of single-pane tinted glass below metal transoms, installed when the building was renovated for the Bank of Tokyo in 1973, and set close to the planes of the walls.

Base

Broadway facade. The three-story base features a double-height Ionic colonnade supporting an entablature with a foliate frieze above the carved inscription "BANK OF TOKYO" accented with applied gold leaf. An open arcade has been created behind the columns. The first-story windows are set back and open onto the arcade, while the second-story windows are set slightly behind the upper portions of the columns. At the south end of the facade is the entrance to the office floors, set within an overscaled surround surmounted by a stylized pediment containing a helmeted head. The carved inscription over the doorway reads "100 BROADWAY." A bronze transom over the entrance doors is filled with a shield and eagle and a tablet reading "100 BROADWAY." At the third story the windows are flanked by classical sculptured figures, while carved

eagles perched on swords and set on rondels, the symbol of American Surety, are placed at the north and south ends. An entablature surmounts the third story, setting off the transitional fourth story.

Pine Street facade. Above a granite water table, two-story piers with anthemion capitals support an entablature which is a continuation of that on the Broadway facade. A service entrance at the east end is set within an overscaled granite surround with stylized pediment, and has a sign reading "100 BROADWAY" over the doorway. The third-story windows have projecting surrounds linked by foliate spandrels. The entablature surmounting the third story is a continuation of that on the Broadway facade.

Mid-Section

On both facades, the transitional fourth story is topped by a bandcourse. The walls of the mid-section are treated as banded piers and pierced by rectangular window openings which are set off by vertical strips and sill panels decorated with a Greek key pattern or a series of disks. Stylized applied figural sculptures, flanking the fourth and eighth bays, extend from the fourteenth story to the transitional fifteenth story on the Broadway facade. On both facades, the fifteenth story has arched window openings with masks incorporated into the arch spandrels that set off a cornice.

Top

The top section of the building on both facades is articulated by a two-story colonnade composed of Corinthian pilasters which flank window openings; those at the seventeenth story are surmounted by arched pediments. The colonnade is set off by transitional stories above and below, each punctuated by square window openings. This is crowned by a massive projecting stone cornice with foliate modillions. The setback twentieth and twenty-first stories have openings flanked by piers and topped by a cornice. The southern elevation of these two stories, part of Price's tower scheme, are still partially visible. The two-story penthouse is set back even further; it is topped by its own cornice, crested with a row of anthemion.

Report prepared by
Gale Harris
Research Department

Notes

1. This section on the development of the Broadway insurance district and the American Surety Building site 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); "Sky-scraper 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 Landau and Carl Condit, *Rise of the New Skyscraper, 1865-1913* (New Haven: Yale, 1996), 5-18.
2. By 1865 there were four bank and three insurance company buildings on the east side of Broadway between Wall Street and Liberty Street including Griffith Thomas's Continental Insurance Company (1862-63), an L-shaped building with frontages at 100-102 Broadway and 1 Pine Street on a portion of the present-day site of the American Surety Building.
3. Over the next few years 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 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.
4. Gibbs, 25-28, and Shepherd B. Clough, *A History of American Life Insurance* (New York, 1946), quoted in Gibbs, 28.
5. M.F. Sweetser, *New York: The American Cosmopolis* (Boston, 1894), 30.
6. Marquis James has 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.
7. The Schermerhorn Building (1884-85, William Schickel, architect; now demolished), a T-shaped, seven-story office building erected for William Astor had frontages at 96-98 Broadway, 3-5 Pine Street, and 6 Wall Street. The United Bank Building (1880, Peabody & Stearns, architects; now demolished) stood at the northeast corner of Broadway and Wall Street.
8. "Sky-Scraper of 20 Stories," 1.
9. For the American Surety Company see *King's Handbook of New York City* (Boston: Moses King, 1892), 635-636; *King's Handbook of New York City* (Boston: Moses King, 1893), 683; William Thompson Bonner, *New York The World's Metropolis* (New York: R.L. Polk and Co., Inc, 1924), 442, 462-463; New York County, Office of the County Clerk, Division of Old Records, Certificate of Incorporation, 28-1884c.
10. *King's* 1892, 636. The company's Fidelity Department dealt in bonds "required of officers and employees of banks, corporations, and associations, and employees in Federal, State, and city offices" (*King's* 1893, 683) while its Law Department issued three types of bonds: judicial bonds in cases involving appeals, arrests, land damage, etc.; fiduciary bonds in cases involving conservators, administrators, executors, etc.; and commercial bonds required by assignees, common carriers, receivers, warehousemen, and as surety on bids and contracts.
11. This section on Bruce Price is adapted from Landmarks Preservation Commission, *Ladies Mile Historic District Designation Report*, LP-1609 (New York: City of New York, 1989), 1003; For Price see also Samuel Huitt Graybill, Jr., "Bruce Price: American Architect, 1845-1903" (Ph.D.

dissertation: Yale University, 1957); "Bruce Price," Macmillan Encyclopedia of Architects, ed. Adolf K. Placzek (New York, 1982); Bruce Price obituary, *AIA Quarterly Bulletin* 4 (July 1903), 96-97.

12. He also had brief associations with Ephraim Francis Baldwin, Edwin J. Parlett, Clarence Luce, and -- late in his career -- with Henri de Sibour. His staff "sometimes included fifty experienced men."
13. This discussion of technological innovation in skyscraper design in the late 1880s and early 1890s is based on Landau and Condit, passim but esp. 215-235; William J. Fryer, "A Review of the Development of Structural Iron," in *A History of Real Estate, Building and Architecture in New York City* (1898; rpt, New York: Arno Press, 1967), 463-483; Carl W. Condit, *American Building Art: The Nineteenth Century* (New York: Oxford University Press, 1960), 42-63; Russell Sturgis, ed., *A Dictionary of Architecture and Building*, 3 vols. (1902; rpt. Detroit: Gale Research Co., 1966), sv. "Caisson," "Foundation," "Iron Construction," "Office Building." In skeleton construction, a framework of iron or steel columns and girders carries the weight not just of the floors but of the outer walls which are constructed in thin masonry panels "each panel extending horizontally from column to column and vertically from girder to girder, ... being carried ... on a girder." As the Tower Building was nearing completion, J.C. Cady & Co. filed plans with the New York City Building Department to use a complete skeleton frame for the ten-story Lancashire Insurance Company.
14. Sturgis's *Dictionary of Architecture and Building* defines a caisson, as "a device for sinking foundations under water or in soil containing much water, or too soft to be supported by other means. It is in form an air-tight box the size of the pier to be built upon it. ... As weight is added above, and the supporting earth beneath is removed by excavation aided at times by reducing the air pressure, the caisson gradually sinks until the lower or cutting edge rests upon the rock or other surface upon which it is to remain. It is then filled solid with concrete." Caisson foundations were particularly desirable in lower Manhattan where the bedrock is some distance below the water line and where the amount of excavation needed for a tall building with traditional foundations was likely to cause shifting that might damage adjacent structures. The American Surety Building is thought to be the earliest surviving building with pneumatic caissons. See Landau and Condit 222-223, 230-232; "Caisson Foundation Piers of the American Surety Company Building in New York City," *Scientific American*, 71 (Aug. 25, 1894), 113-120.

The civil engineer and contractor for the American Surety Building's foundations was Charles Soosmith (1856-1916), who specialized in the construction of bridges, including, in New York City, the Macomb's Dam Bridge (1890-95), Harlem River, and of the foundations of important early skyscrapers, such as the Manhattan Life Insurance Co. Building, Empire Building, and Washington Life Building. Soosmith became a consulting engineer in New York in 1898, working on subways, sewerage systems, and foundations. He is considered one of the pioneers in the use of the pneumatic caisson for skyscraper construction, and developed a freezing process for use in excavation in unstable soil conditions.

15. Landau and Condit (p. 231) note that from the first to the eighth story, the east and south walls were bearing-brick; above that, they were curtain walls. Such hybrid structures were far from unusual in this transitional period.
16. "The American Surety Building," *Scientific American* 73 (Nov. 23, 1895), 329. In addition, he employed a forced-air system in which each office was ventilated by large shafts through which an upward current of air was kept in constant circulation by large fans operated by an electric power plant in the basement.
17. See "Steel Foundations of Tall Office Buildings," *Scientific American* 71 (Dec. 8, 1894), 353, 359.
18. Architectural critic Montgomery Schuyler, in analyzing skyscraper design, credited George B. Post's Union Trust Building, Newark (1889-90, demolished) with the popularization of the base-shaft-capital analogy. Other notable examples include Adler & Sullivan's Wainwright Building, St. Louis (1890-

- 91), Post's Havemeyer Building (1892, demolished), and Harding & Gooch's Postal Telegraph Company Building, 253 Broadway (1892-94).
19. Quoted in Barr Ferree, "A Talk with Bruce Price," *The Great American Architects Series, Architectural Record*, 5 (June 1899) in *Great American Architects Series Nos. 1-6; May 1895-July 1899* (rpt. New York: Arno Press, 1977), 76.
 20. Ibid, 76.
 21. Ibid.
 22. Ibid, 75.
 23. Ibid, 79.
 24. Noted architectural critic Russell Sturgis considered this colonnade "a masterly adaptation of the loveliest forms of antiquity," and believed that its effect was "emphasized and ... strengthened by the order of square pilaster-like piers which fills the front on Pine street and is repeated in the very heavy angle-piers on Broadway." Russell Sturgis, "A Critique of the Works of Bruce Price," *The Great American Architects Series, Architectural Record*, 5 (June 1899) in *Great American Architects Series Nos. 1-6; May 1895-July 1899* (rpt. New York: Arno Press, 1977), 11, 12.
 25. J. Massey Rhind, quoted in "Proposed Treatment of Figures to be Placed on the American Surety Company's Building," *American Architect & Building News*, May 25, 1895, 83.
 26. Ferree, 78.
 27. "Bruce Price," *The Brickbuilder*, 12 (June 1903), 112.
 28. Montgomery Schuyler, *The Woolworth Building* (New York, 1913) rpt. in Montgomery Schuyler, *American Architecture and Other Writings*, eds. William H. Jordy and Ralph Coe (Cambridge, Mass.: Belknap Press, 1961), v. 2, 611.
 29. Robert A.M. Stern, Gregory Gilmartin and John Massengale *New York 1900: Metropolitan Architecture and Urbanism 1890-1915* (New York: Rizzoli, 1983), 159.
 30. Among the skyscrapers following the tower model were George B. Post's Prudential Life Insurance Building Tower project (1899, unexecuted), Napoleon Le Brun & Sons' Metropolitan Life Insurance Company Tower at 1 Madison Square (1907-09), Ernest Flag's Singer Tower, 149 Broadway (1908), and Peabody & Stearn's United States Customs House, Boston (19?-15), Howells & Hood's Tribune Tower, Chicago (1923-25) and Magney & Tusler's Foshay Tower, Minneapolis (1927-29). See Weisman, 143-48; Graybill, 188; Gibbs, 100-116.
 31. This section on the 1920 addition is based on Graybill, 192-193; "Big Addition to One of New York's First Skyscrapers," *Record & Guide*, May 1, 1920, 570; "\$2,500,000 Addition to Skyscraper," *New York Times*, May 2, 1920, sec. 8, 2; Alteration Permit, 205-1920; Liber Deeds and Conveyances, Liber 3103, 330.
 32. The portion of the Schermerhorn Building fronting Wall Street was to remain standing and be used for storage while the new addition was in progress.
 33. For Meader see *Who's Who in New York* (New York: 1907), 920; Elliot Willensky and Norval White, *AIA Guide to New York City* (New York: Harcourt Brace, 1988), 21, 183, 304; *American Arts Annual* 27 (1930), 414; Carla Breeze, *Pueblo Deco* (New York: Rizzoli, 1990), 108; LPC, Architects Files.
 34. "\$2,500,000 Addition."
 35. For construction to proceed, the south and east walls and elevator core of the original building had to be removed. In addition, the company decided to sink the foundations for the new structure while the Schermerhorn Building was still occupied.

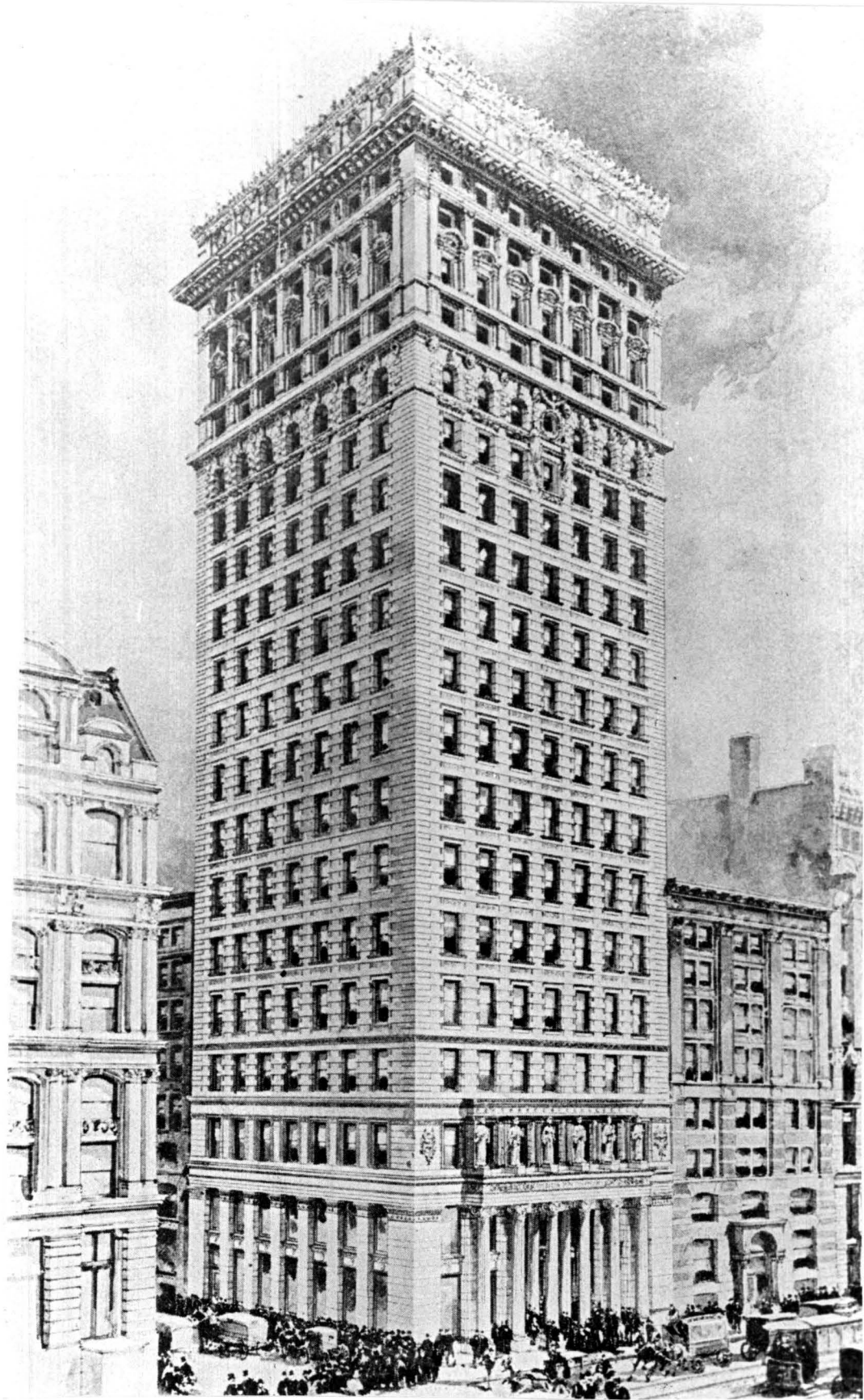
36. The expanded building increased the rental space in the Surety Building from 4,316 to 12,000 square feet in the first seven floors and to 11,000 square feet from the eighth floor to the top floor and provided restaurants, restrooms, and recreation facilities for the tenants in a new two-story penthouse addition.
37. For this alteration see Alteration Permit 329-1973; "The Bank of Tokyo, New Image with Old Roots," *Architectural Record*, 159 (June 1976), 86-94.

FINDINGS AND DESIGNATION

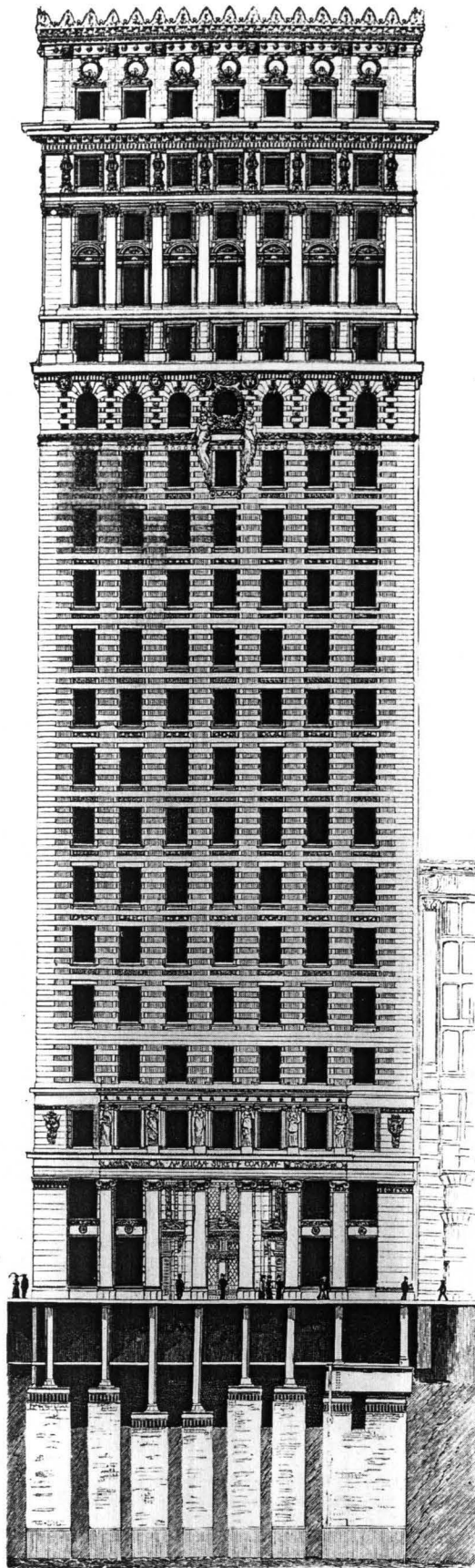
On the basis of a careful consideration of the history, the architecture, and other features of this building, the Landmarks Preservation Commission finds that the American Surety Company Building has a special character and a special historical and aesthetic interest and value as part of the development,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

The Commission further finds that, among its important qualities, the American Surety Company Building, erected to designs of the eminent architect Bruce Price between 1894 and 1896, was a key building in the evolution of the skyscraper; that the building stands in the heart of the insurance district and this industry played a major role in the development of this section of Broadway, as well as fostered advances in skyscraper design; that the American Surety Company Building is the first and most important tall building by Price; that it was one of the first buildings in the city to incorporate such structural techniques as steel framing, curtain wall construction, and caisson foundations, and it reflects Price's innovative ideas about skyscraper design, notably his concept that a skyscraper should be treated as a freestanding tower; that the building features a rich neo-Renaissance decorative scheme that incorporates Greek elements such as the Ionic entrance colonnade and the severe classical sculptural figures; that the building is credited with popularizing the tripartite column analogy for tall buildings; that it set a model for the design of tall buildings on corner sites in the 1890s and was recognized as a prototype for the freestanding tower skyscrapers of the early twentieth century; and that between 1920 and 1922 the building was enlarged to the designs of the talented and inventive New York architect Herman Lee Meader who matched Price's original design in material and articulation.

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 American Surety Company Building, 100 Broadway (aka 96-100 Broadway and 1-5 Pine Street), Borough of Manhattan, and designates Borough of Manhattan Tax Map Block 46, Lot 3, as its Landmark Site.



American Surety Building as it appeared prior to 1920s addition
Source: *Greater New York Illustrated*, 1905



Principal elevation showing the caisson piers supporting the columns and the cantilever girder that carries a line of columns (right)
Source: *Scientific American*, 1894



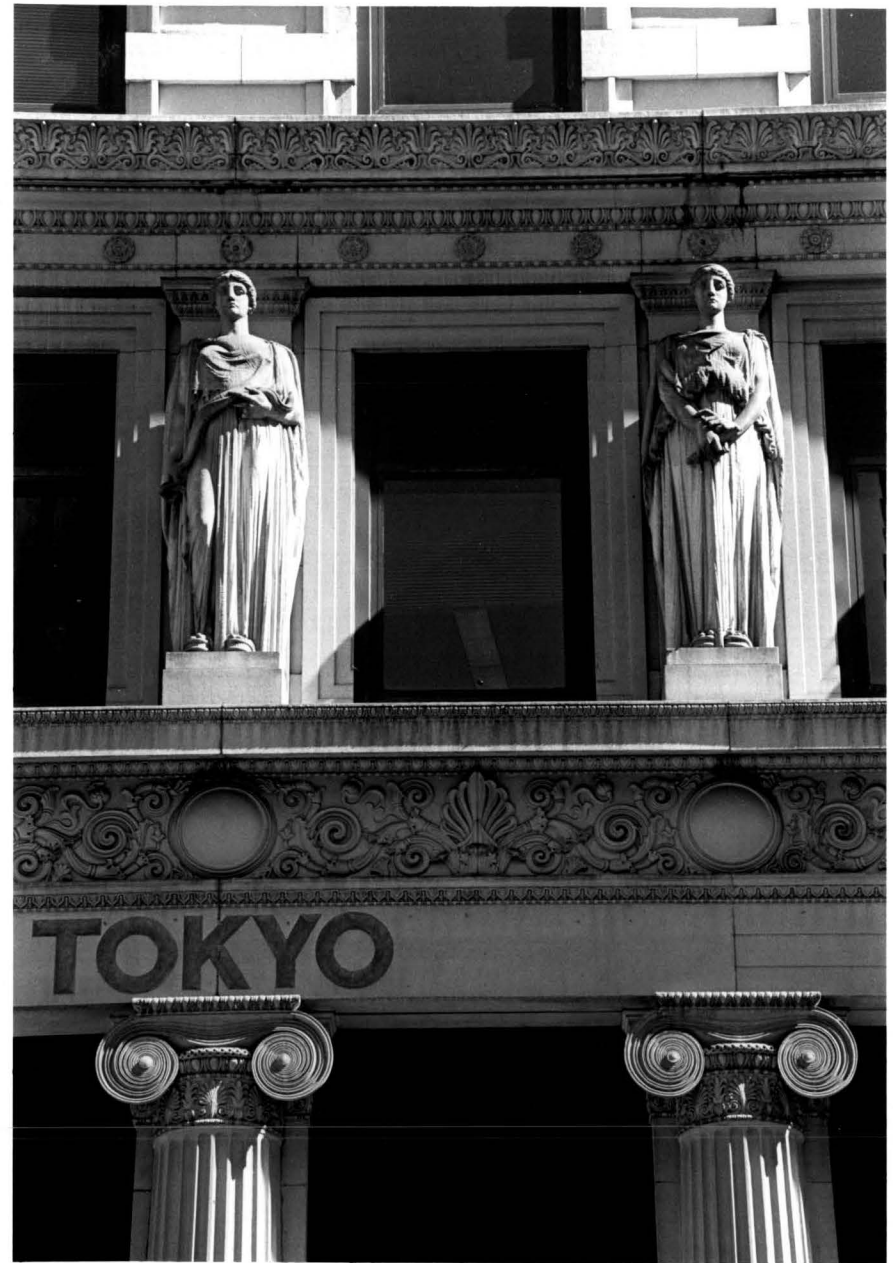
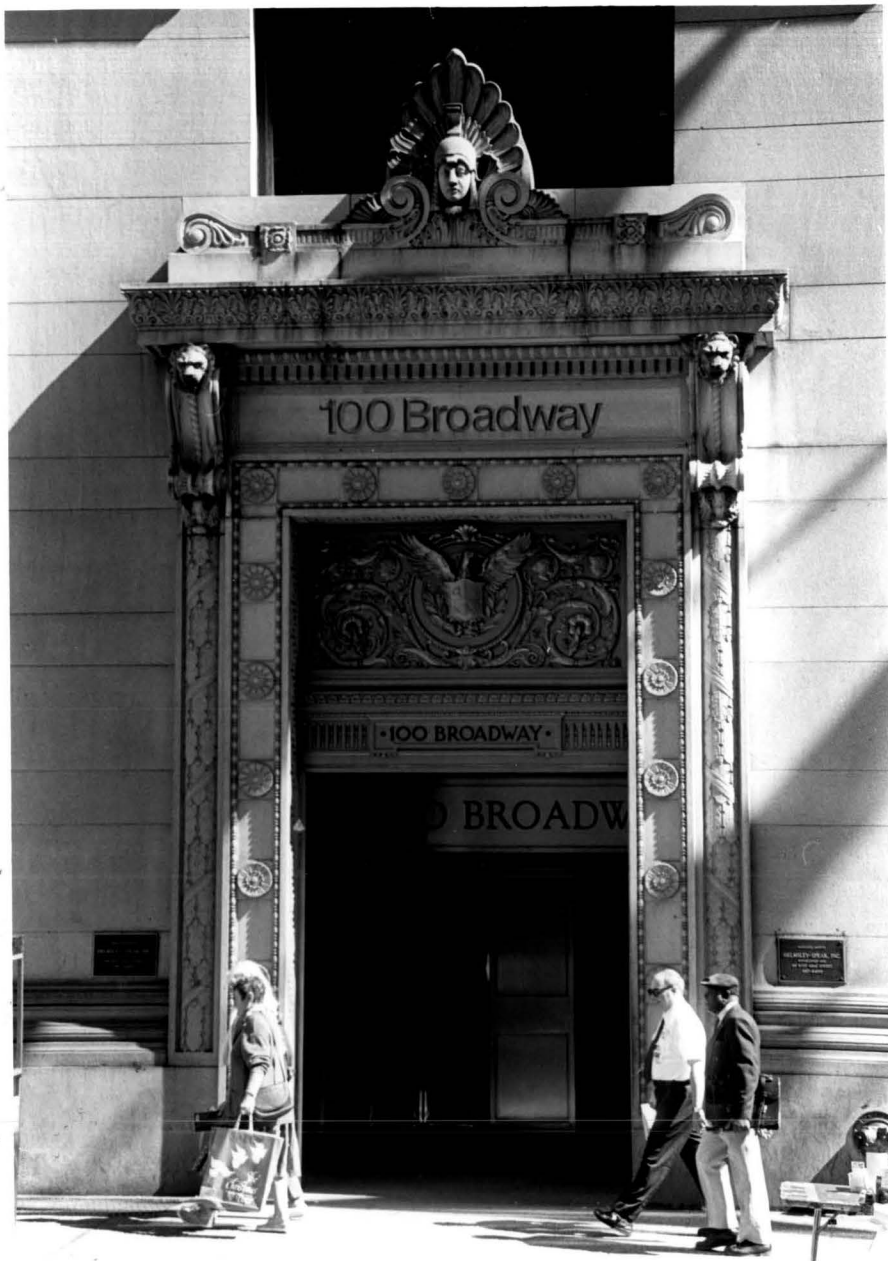
American Surety Building
100 Broadway, Manhattan
Photo: Carl Forster



American Surety Building
100 Broadway, Manhattan
View from the northwest showing Pine Street and Broadway facades
Photo: Carl Forster



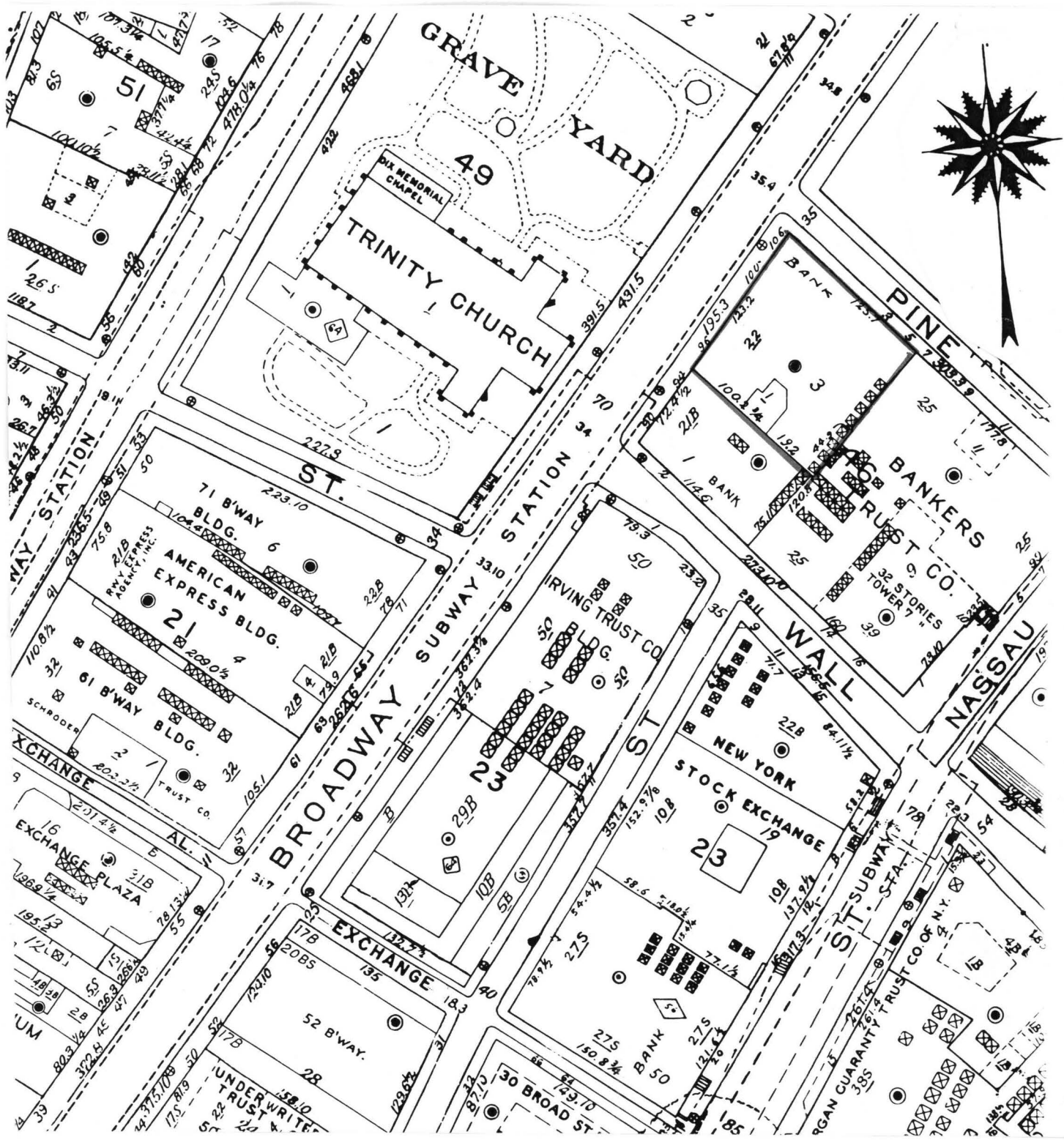
Top: Base on Broadway
Bottom: Base on Pine Street
Photos: Carl Forster



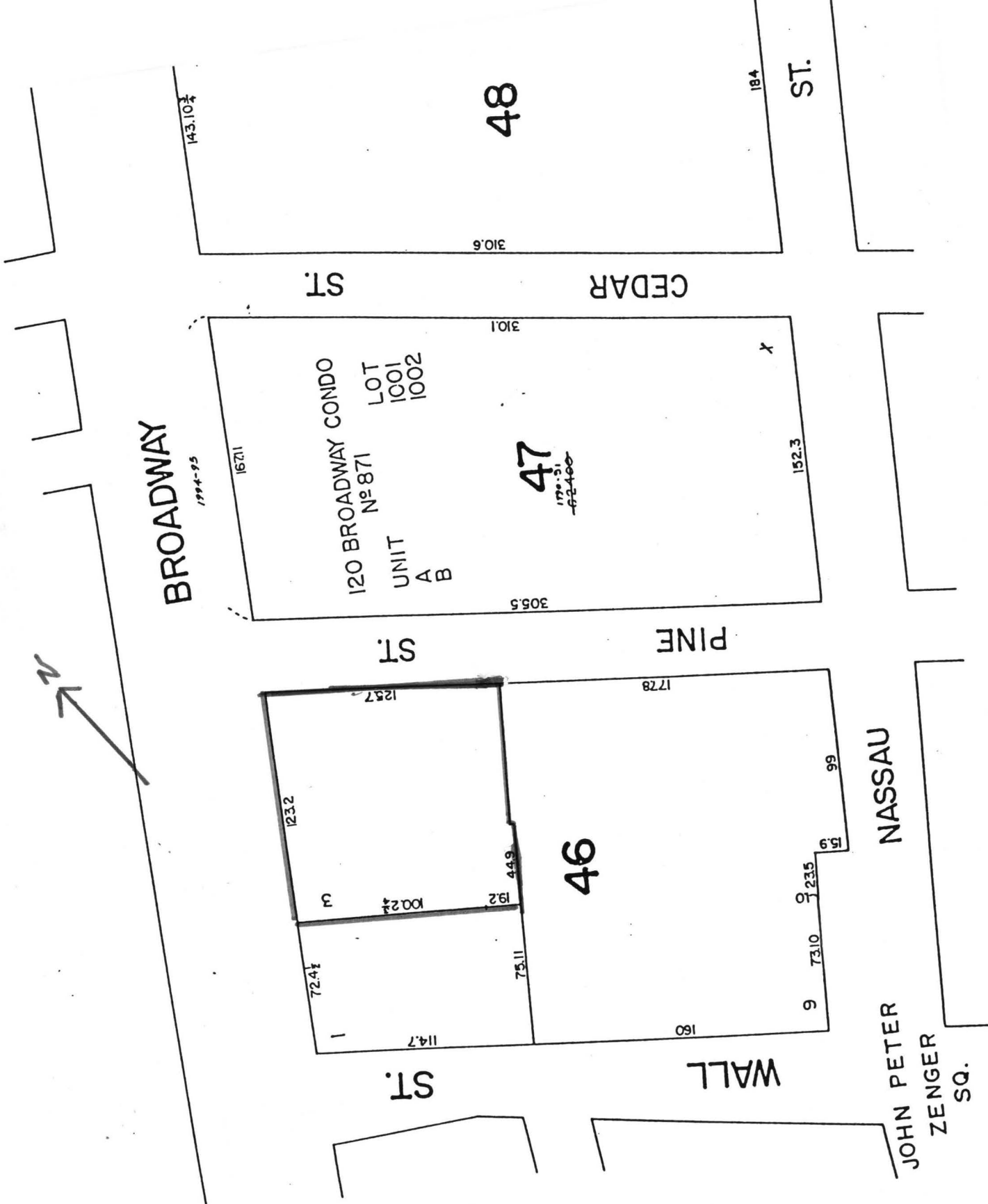
Left: Detail of the office entrance on Broadway
Right: Detail of the sculptural figures at the base of the Broadway facade
Photos: Carl Forster



Top: Detail of the crowning cornice on Broadway
Bottom: Detail of the sculptural ornament on the upper stories of the Broadway facade
Photos: Carl Forster



American Surety Building
100 Broadway (aka 96-100 Broadway, 1-5 Pine Street), Manhattan.
Landmark Site: Borough of Manhattan Tax Map Block 46, Lot 3.
Source: Sanborn Manhattan Landbook, 1994-95.



American Surety Building
 100 Broadway (aka 96-100 Broadway, 1-5 Pine Street), Manhattan.
 Landmark Site: Borough of Manhattan Tax Map Block 46, Lot 3.
 Source: Dept. of Finance, City Surveyor, Tax Map