

Irving National Bank in the Woolworth Building:
Rediscovering the Architecture of a Corporate Identity

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Abstract

Within the elegant figure of the Woolworth Building in New York City, the headquarters and banking hall of the Irving National Bank are an anomaly. The bank's singular design was the amalgamation of the ambitions of two corporate players—Frank W. Woolworth, salesman; and Lewis Pierson, banker—and two designers—Cass Gilbert, architect; and Ralph M. Comfort; efficiency expert. This unprecedented relationship impressed itself upon the architecture of the banking hall, producing a reflection of the dynamics between the four men throughout the design and construction process. Furthermore, among contemporary skyscraper office buildings, the position of the Bank and banking hall within the narrative of the skyscraper's construction is highly unconventional.

While the space served as the headquarters of the Irving National Bank 1913-1931, the banking hall is no longer extant, and photographs contemporary with its completion do not depict the space comprehensively. However, recently discovered and hitherto unpublished architectural drawings of the banking hall, now held in the Vanderbilt University Fine Arts Collection, have made a thorough examination and understanding of the space possible. The production of a 3D digital model, rendered from the linework of these architectural drawings, has re-illuminated the richness and spatial organization of the banking hall as it was originally constructed. This model is the most accurate experience of the space as has been possible in nearly a century. This thesis clarifies the architecture of the Irving National Bank headquarters by developing and

analyzing a 3D digital reconstruction of the banking hall, made possible by the discovery of previously unknown architectural drawings, and examining the working relationships between the four major players responsible for the design.

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Introduction

Within the elegant figure of the Woolworth Building in New York City, the headquarters and banking hall of the Irving National Bank are an anomaly.¹ While the majority of the building is cloaked in resplendent Flemish Gothic detailing, the quarters of Irving National Bank were decidedly more reserved and understated in their use of Gothic imagery. The bank's singular design was the amalgamation of the ambitions of two corporate players—Frank W. Woolworth, salesman; and Lewis Pierson, banker—and two designers—Cass Gilbert, architect; and Ralph M. Comfort; efficiency expert. This unprecedented relationship impressed itself upon the architecture of the banking hall, producing a reflection of the dynamics between the four men throughout the design and construction process. Furthermore, among contemporary skyscraper office buildings, the position of the Bank and banking hall within the narrative of the skyscraper's construction is highly unconventional. This thesis clarifies the architecture of the Irving National Bank headquarters by analyzing an author-built 3D digital reconstruction of the banking hall, made possible by the discovery of previously unknown architectural drawings, and examining the working relationships between the four major players responsible for the design.

¹ The Bank operated under the names "Irving National Exchange Bank of New York" 1907-1912, "Irving National Bank" 1912-1923, a quick succession of four different names 1923-29, and then "Irving Trust Company" 1929-1989. For the sake of clarity, this thesis uses "Irving National Bank" to refer to all of the above listed institutions. New York State Department of Financial Services, "Institution History List," last modified May 20, 2020, https://www.dfs.ny.gov/system/files/documents/2020/05/inst_hist_list_20200520.txt.

No one role undertaken by Irving National Bank in the Woolworth Building—financial partner, tenant, or design contributor—was unprecedented. That all these positions were assumed by a single entity, however, was very unusual. Cumulatively, they afforded the bank an incredibly powerful level of authority to be held by a ‘secondary’ player in the building process. However, nothing about Irving National Bank’s involvement with the Woolworth Building was incidental; as will be shown, all parties valued the partnership and collaboration. The distinct architecture of the banking hall is a testament to the centrality of Irving National Bank in the financing, design, and identity of the Woolworth Building.

As a partner in the Broadway-Park Place Company, the institution overseeing the financing and construction of the Woolworth Building, Irving National Bank negotiated primary control over its respective spaces. Under no other circumstance was a tenant known to have singular authority over its future space in another corporation’s skyscraper. This point is epitomized by the fact that the contract for the banking hall was entirely separate from the rest of the building.² Furthermore, Pierson was an active participant in the design, guiding the spatial arrangement and materials. It is important to note that this level of involvement by patrons in the design process was highly atypical—Woolworth’s direct hand in architectural decisions is emphasized by several scholars of the Woolworth Building and was noted by Cass Gilbert himself.³ Consequently, Pierson’s role in the design of the banking hall was all the more remarkable and unusual.

² Cass Gilbert to Lewis E. Pierson, “Woolworth Building,” April 13, 1911, Cass Gilbert Collection, Bound Volume 310, New-York Historical Society.

³ Woolworth’s involvement in the building is the central concern of Holly Amanda Wagner, “The Woolworth Building: The Role of F.W. Woolworth in Its Planning and Design,” *The Role of F. W. Woolworth in Its Planning and Design* (Master’s Thesis, University of Virginia, 1989); Other volumes

The formal qualities of the banking hall are an expression of the power dynamics between Woolworth and Pierson, exercised through approval and revision of the architectural vision of Cass Gilbert. Woolworth controlled the image of the skyscraper as a whole; much of his impact is seen in the larger-scale decisions such as plan and location. Undeniably, however, Pierson and Gilbert were primarily responsible for the messaging and decorative scheme of the banking hall. Through contracts with both Gilbert and Comfort, Pierson shaped the aesthetic qualities of the banking hall to serve the needs of Irving National Bank.

While the banking hall served as the headquarters of the Irving National Bank 1913-1931, the space is no longer extant, and photographs contemporary with its completion do not depict the banking hall comprehensively. Recently discovered and hitherto unpublished architectural drawings of the banking hall, however, have made a thorough examination and understanding of the space possible. Uncovered in 2013, the cache of over 150 working drawings are mainly “pen and ink on tracing paper, linen, or paper” and “include early site plans, sections, elevations, details, and drawings for the mechanical systems.”⁴ A substantial portion of these depict the headquarters of Irving National Bank. Acquired by the Vanderbilt University Fine Arts Gallery in 2015, these drawings supplement those in the New-York Historical Society’s Cass Gilbert Collection

mentioning Woolworth’s heavy hand in the skyscraper’s design include Gail Fenske, *The Skyscraper and the City: The Woolworth Building and the Making of Modern New York* (Chicago: University of Chicago Press, 2008), 120–123, 149; George H. Douglas, *Skyscrapers: A Social History of the Very Tall Building in America* (Jefferson, N.C.: McFarland & Co, 1996), 56; John Kennedy Winkler, *Five and Ten: The Fabulous Life of F. W. Woolworth*, 1st ed. (New York: Robert M. McBride, 1940), 189, <https://babel.hathitrust.org/cgi/pt?id=uiug.30112089349853&view=1up&seq=148>; Margaret Heilbrun, ed., *Inventing the Skyline: The Architecture of Cass Gilbert* (New York: Columbia University Press, 2000), 122.

⁴ Kevin D. Murphy, “The Woolworth Building on the Drafting Board,” *Magazine Antiques* 185, no. 1 (February 1, 2018): 70.

and make visible the banking hall as it appeared 1913-1931.⁵ The production of a 3D digital model, rendered from the linework of these architectural drawings, has re-illuminated the richness and spatial organization of the banking hall as it was originally constructed. This model is the most accurate experience of the space as has been possible in nearly a century. It may be explored and downloaded via sketchfab.com or the University of Virginia Dataverse.⁶

Critically, the drawings at Vanderbilt University unlock the spatial component of the banking hall. The New-York Historical Society drawings showcase the incredible ornamental bronze work, molding profiles, and fine detailing of the banking hall, the majority in full-scale detail (figures 1, 2). However, until 2013, there were no means of connecting these disparate elements together spatially. The drawings at Vanderbilt University are primarily plans, sections, and elevations. The small scale of these drawings capture the broad strokes of the space, providing a sort of spatial ‘skeleton’ upon which the rich details of the banking hall were integrated. In particular, Drawing No. 921A, the plan of the southern half of the banking hall, is the foundation for the 3D model and the key to unlocking countless spatial puzzles (figure 3).

Framed within this thesis, the 3D digital model is an analytical resource. The two-dimensional limitations of an architectural drawing are exacerbated when examining a space as monumental and complex as the Irving National Bank headquarters. Many

⁵ Cass Gilbert, “Cass Gilbert Papers and Architectural Drawings” (New York City, 1952 1883), PR 21, New-York Historical Society, https://findingaids.library.nyu.edu/nyhs/pr021_cass_gilbert/; Cass Gilbert, “Reiman Collection” (New York, N.Y., 1912 1910), Vanderbilt University Fine Arts Gallery.

⁶ Brianna DeMan, “Irving National Banking Hall, Woolworth Building,” 2023, sketchfab.com, <https://skfb.ly/oOMPv>. Brianna DeMan, “Irving National Bank Banking Hall Woolworth Building 3D Model,” 2023, <https://doi.org/10.18130/V3/TA63DX>.

elements of the design, including scale, navigation, visual permeability, composition, and consumer messaging are only made legible when the banking hall is viewed as a whole. Furthermore, the reconstruction serves as a counterpoint to the grand descriptions and aspirations laid out by Woolworth, Pierson, and Gilbert during the planning and promotion of the space. Thus, the written record becomes only one side of the narrative and can be evaluated against the architectural evidence provided by the 3D model as an iteration of reality.

Prior to the discovery of these drawings, the dearth of information on the Irving National Bank headquarters inhibited any in-depth analysis of the banking hall.⁷ No scholarly work has previously addressed the architecture of the banking hall in detail, while contemporary descriptions are promotional in nature and selective in the design elements they consider. In the monograph on the Woolworth Building, *The Skyscraper and the City: The Woolworth Building and the Making of Modern New York*, Gail Fenske produces the most comprehensive narrative and analysis of the building to date.⁸ Fenske's volume contributes analysis of individual spaces including the lobby, Rathskeller, engine rooms, and Woolworth's personal office. Irving National Bank is analyzed for its financial contributions to the Woolworth Building, but the banking hall remains ambiguous, described as "magnificent" and "Elizabethan in character."⁹ Analysis of the numerous spaces within the Woolworth Building is limited in scope; Fenske's work is ultimately a narrative of the building as a whole. The only other known scholarly work to address the banking hall is "*The Woolworth Building: The Role of F.W.*

⁷ Murphy, "The Woolworth Building on the Drafting Board," 70.

⁸ Fenske, *The Skyscraper and the City*.

⁹ Ibid., 260.

Woolworth in Its Planning and Design” by Holly Wagner.¹⁰ However, this work is focused on the working relationships between Woolworth, Gilbert, and Comfort; the resulting architecture is not addressed and is only referenced as an extension of contract terms.

Additionally, some scholars have addressed the importance of Irving National Bank to the Woolworth Building without referencing the architecture on the skyscraper’s second floor.¹¹ Instead, they have concentrated on the financial and prestigious advantages to be gained through association with the institution. Yet, architectural considerations were central to the Bank’s agreement to work with Woolworth; it is impossible to fully articulate the value of one without the other.

One relevant space in the Woolworth Building has received some attention from scholars—the grand public lobby. While this space was not exclusive to the Bank, the lobby contributed to the experience of the Irving National Bank headquarters and Pierson exerted influence over its design. In skyscrapers more broadly, grand lobbies and arcades are often the only interior element of a skyscraper to be interpreted; these spaces are depicted as a “civic-minded” contribution to the public realm despite their location in private buildings.¹² Beyond publicly-oriented grandeur, however, the design and arrangement of skyscraper interiors remains largely unexplored.

¹⁰ Wagner, “The Woolworth Building.”

¹¹ Sarah Bradford Landau and Carl W. Condit, *Rise of the New York Skyscraper, 1865-1913* (New Haven: Yale University Press, 1996), 382–388; Montgomery Schuyler, “The Woolworth Building,” in *American Architecture, And Other Writings*, vol. II, II vols. (Cambridge: Belknap Press of Harvard University Press, 1961), 605–621.

¹² These authors expand on the changing idea of “civic” architecture in the early 20th century: William R. Taylor, *In Pursuit of Gotham: Culture and Commerce in New York* (New York: Oxford University Press, 1992); Landau and Condit, *Rise of the New York Skyscraper, 1865-1913*.

By contrast, as a singular unit, the Woolworth Building has been analyzed architecturally, stylistically, socially, financially.¹³ The expression of verticality and Gothic ornamentation of the exterior in particular lend themselves to scholarly investigation. It is difficult to find a work on early skyscrapers which does not mention the Woolworth Building at least in passing. Yet, the interior of the skyscraper has not received the same degree of analysis, in part due to the divisions between public, semi-public, and private space within the sixty-story structure.

This thesis addresses the particular conditions of the Irving National Bank headquarters in the Woolworth Building. Despite the unique circumstances, however, many of the challenges addressed in the design of the banking hall—corporate identity, messaging, style, control—are also applicable to contemporary corporate construction projects. While uncovering the narrative of the Irving National Bank’s headquarters, this thesis more broadly seeks to complicate interpretations and analysis of skyscraper, bank, and office building architecture. Dynamics between architect, owner, and tenant were not fixed and neither were stylistic outcomes. Particularly evident in this case study are the tensions between the artistic and economic potentials of architecture, brought to a head by the requirements of a privately funded, publicly oriented structure.

¹³ While far from exhaustive, volumes analyzing the style and form of early skyscrapers include Paul Goldberger, *The Skyscraper* (New York: Knopf, Distributed by Random House, 1981); Landau and Condit, *Rise of the New York Skyscraper, 1865-1913*; Roger Shepherd, *Skyscraper: The Search for an American Style 1891-1941*, 1st edition. (New York: McGraw-Hill Professional, 2002); Joseph J. Korom, *The American Skyscraper, 1850-1940: A Celebration of Height* (Boston: Branden Books, 2008); Texts with stylistically-driven analysis include Schuyler, “The Woolworth Building”; and Kevin D. Murphy and Lisa A. Reilly, eds., *Skyscraper Gothic: Medieval Style and Modernist Buildings* (Charlottesville, London: University of Virginia Press, 2017); For social perspectives on the skyscraper, see Taylor, *In Pursuit of Gotham*; and Roberta Moudry, *The American Skyscraper: Cultural Histories* (New York: Cambridge University Press, 2005); For an economic analysis of the Woolworth Building, see Carol Willis, *Form Follows Finance: Skyscrapers and Skylines in New York and Chicago* (New York: Princeton Architectural Press, 1995).

By no means were architecture and business ever independent of one another, but in the decades surrounding the turn of the twentieth century the successes of capitalism caused great changes in architectural practice. The marketing promise of a new architectural form, the skyscraper, and the socially diversified clientele of many industries encouraged the production of monumental buildings which communicated corporate messages. The profound success of many companies was exhibited by, and tied to, their headquarters. Many of these themes central to the Irving National Bank's headquarters have been explored in a limited capacity by scholars—bank architecture, skyscraper interiors, corporate involvement with architectural design. As such, this thesis is located at the intersection of these ideas, filling a gap in the literature.

The first chapter defines the architectural identity of the Irving National Bank headquarters as distinct from the rest of the Woolworth Building. The organization of the Broadway-Park Place Company enabled the bank to operate with remarkable power and independence, the impact of which is reflected architecturally. Beginning with the building's exterior and progressing through the building as a visitor would experience it, the designs of key public spaces in the Woolworth Building are analyzed. Interpretation and analysis of the banking hall is made possible with the aid of the author-developed 3D model. The architecture of these spaces is examined independently and comparatively as part of the presentation of the Irving National Bank.

Chapter two delves into the public commercial messaging of the banking hall's architecture. As a result of significant changes within the banking industry at the turn of the twentieth century, this communication was very nuanced. Irving National Bank pursued a message which balanced the strength, security, and stability of the institution

with the convenience, approachability, and friendliness which would expand its client base. Cass Gilbert's implementation of impressive, yet subdued materials and ornament achieved this aim. Furthermore, while the banking hall was visually magnificent, it was also incredibly functional, providing for every whim of potential customers. The dual stylistic and practical functions which the design elements were required to achieve are emphasized in the analysis.

In the third chapter, the 'invisible' aspects of the Irving National Bank headquarters are brought to the fore. Though the public did not interact with the efficiency work of Ralph M. Comfort, his contributions were central to the functioning and convenience of the banking hall. Additionally, this chapter emphasizes the contrasts between Pierson and Gilbert's aesthetically-driven vision of the banking hall and the functionality championed by Woolworth and Comfort. Here, the tensions between finance, contracting, and design are most pronounced.

Finally, the efficacy of the design's messaging is evaluated using contemporary media. Juxtaposing promotional materials against news publications, the aims of each player and the public interpretation are compared. Media reception highlights the diversity of ways in which others valued the architecture of the banking hall.

Chapter One

Irving National Bank's Place in the Woolworth Building

For seventeen years, 1913-1930, the Woolworth Building was the tallest, and arguably most celebrated, building in New York City—and the Irving National Bank the skyscraper's most prestigious tenant.¹⁴ Designed by architect Cass Gilbert, the neo-Gothic spire of the “Cathedral of Commerce” has been a jewel of the New York City skyline for more than a century.¹⁵ Cloaked in subtle variations of Gothic design, the building's exterior, lobby spaces, and banking hall each conveyed distinct messages—the result of varying levels of input from Lewis Pierson and Frank W. Woolworth. Ultimately, the variations between them may be traced back to the negotiations for the Broadway-Park Place Company, which set the foundations of the relationship between Gilbert, Pierson, and Woolworth.

The Irving National Bank headquarters occupied the basement, second (mezzanine), third, and fourth floors, sharing the grand lobby on the ground floor. The majority of these spaces served the business needs of the company and were closed to the general public. Only the second-floor banking hall was intended for public use; its design was the exclusive representation and aspirational presentation of Irving National Bank. Additionally, though the lobby and Marble Hall were not exclusively used or designed by

¹⁴ The Woolworth Building lost the title of tallest building in the world in May 1930, and less than a year later Irving National Bank departed. Though the two were unrelated, these changes marked the end of an era for the skyscraper. “Irving Trust Moves Into New Building,” *Times Union* (Brooklyn, New York, March 21, 1931).

¹⁵ Reverend S. Parkes Cadman coined the nickname in Edwin A. Cochran et al., *The Cathedral of Commerce* (New York: Broadway Park Place Co, 1916), https://archive.org/details/cathedralofcomme00coch_1/mode/2up.

Irving National Bank, they were integral to presenting the mission and values of the Bank writ large. Consequently, the ornamental and spatial qualities of these three spaces bore directly on the bank's reputation, customer acquisition, and ultimate financial success.

By partnering with Frank W. Woolworth and locating their headquarters in his skyscraper, Irving National Bank secured the most prominent location in the building, many of the design freedoms associated with financing a building independently, and the benefits of association with the Woolworth name, all while assuming significantly less risk in the process. These benefits are underscored by the fact that even in spaces where Pierson did not have authority over the design, the architecture still facilitated the mission of the Bank. In order to analyze the different architectural messages present in the public spaces of the Woolworth Building, it is first necessary to understand the corporate structures which enabled these distinctions to emerge.

The Broadway-Park Place Company

The Broadway-Park Place Company (BPPC), a joint stock corporation formed of F. W. Woolworth and the Irving National Exchange Bank, epitomized the corporate interdependence which made the Woolworth Building possible. Though legally distinct from either the Bank or Woolworth Corporation, the BPPC functioned as an extension of its two parent companies over the course of the skyscraper's construction. Frank W. Woolworth instigated the relationship between the two companies; as president of the Woolworth Corporation and a director of the Bank, he understood intimately the potential for each institution to facilitate the aims of the other. Both organizations stood to reap substantial benefits from their cooperation. Paradoxically, the two companies sought to depart from their established brand reputations and become more like the other—Irving

National Bank looking to expand their clientele and appeal to a broader financial customer base, Woolworth's corporation seeking to refine their brand and escape association with the lower-class, common population.

The mutual corporate advantages which brought about the Broadway-Park Place Company were underpinned by the simple fact that neither institution could comfortably assume the financial risk of erecting such a monumental skyscraper individually. Both, however, sought to redefine their corporate identities through architecture. This was the necessity of the Broadway-Park Place Company. Joint stock companies were formed to “finance endeavors that were too expensive for an individual” company or person to fund, with stockholders sharing in both the risks and profits.¹⁶ The establishment of the BPPC in March 1910 was the first concrete step towards making the Woolworth Building a reality.¹⁷

From the beginning, Woolworth was the determined pursuer of Irving National Bank. As early as 1907, upon the merger of New York National Exchange Bank and Irving National Bank of New York, Woolworth stipulated that the newly formed Bank lease offices in his proposed skyscraper.¹⁸ His prominent position and long history with the institution fostered confidence that the Bank would partner with him to make his building a reality. Woolworth had germinated the idea of the massive skyscraper as a business advertisement, speculative rental property, and reputation-defining structure, but these plans were impossible without a financial partner. The Bank's backing provided

¹⁶ Will Kenton, “Joint-Stock Company: What It Is, History, and Examples,” *Investopedia*, <https://www.investopedia.com/terms/j/jointstockcompany.asp>.

¹⁷ Frank W. Woolworth, “Letter to the Board of Directors of the Irving National Exchange Bank,” April 19, 1910, Bank of New York Archives.

¹⁸ Fenske, *The Skyscraper and the City*, 65.

Woolworth with the fiscal security necessary to pursue the design and construction of his own tall building. Thus, the Bank was the linchpin for the Woolworth Building—“but for the circumstance that the owner of the new building happened to be a director of the Irving National Bank, which needed new quarters, we might not have had any Woolworth Building at all.”¹⁹

Frank W. Woolworth valued Irving National Bank for more than financial considerations, however; he believed that Irving National Bank’s presence in his skyscraper would affirm the legitimacy and status of the Woolworth Corporation. As is elaborated in chapter three, the success of the Woolworth’s operation was grounded in the sale of inexpensive, mass-produced goods to the middle and lower classes. Though he had built massive financial success, his social standing and the reputation of the Woolworth Corporation were firmly tied to these lower-class distinctions. The grandeur of the Woolworth Building, with Irving National Bank’s headquarters prominently showcased on the main floor, was a means for Woolworth to “shift attention from the goods seen close at hand in his many stores, to the more abstract image of a ‘brand’ name.”²⁰

While Woolworth was wholly committed to building a spectacular office structure, the board of Irving National Bank was much more measured, even cautious, in their approach to the Broadway-Park Place Company. In 1908, the Bank’s board of directors assembled a committee on Banking Quarters, including Woolworth, dedicated to resolving the problems of space created by the recent merger. In spite of Woolworth’s

¹⁹ Schuyler, “The Woolworth Building,” 617.

²⁰ Taylor, *In Pursuit of Gotham*. 48.

stipulation that the newly merged institution headquarter in his future skyscraper, the committee entertained several different options before ultimately choosing the Woolworth Building.²¹ These included expanding the Bank's existing offices or moving to other properties in the Tribeca neighborhood; Woolworth argued that a prestigious address on Broadway was critical to meet the Bank's burgeoning reputation.²² Woolworth was convincing and eventually successful. Yet, his was an uphill struggle to overcome the impulse of "bankers being conservative," bringing the Bank's board and committee to embrace the value of the site and its advertising potential.²³

Two promised benefits of a financial stake in the Broadway-Park Place Company finally secured Irving National Bank's involvement with the project. The first advantage was grounded in personal history between President Pierson and Woolworth. Their relationship began in 1899, while Pierson was a teller for the New York National Exchange Bank and Woolworth a depositor.²⁴ The growth and success of Pierson's career within the Bank paralleled the trajectory of the Woolworth company. Critical to the BPPC contract, Pierson had witnessed firsthand Woolworth's business acumen and advertising finesse throughout their blooming friendship. Pierson recounted one such occasion, when he "was invited to accompany the Five-and-Ten man to Lancaster for a gala reopening of Woolworth's still larger pioneer store." The "big leaders" for the event were fifty-cent lanterns which Woolworth sold for just ten cents. "Woolworth lost forty

²¹ Irving National Exchange Bank Committee on Banking Quarters, "Letter to the Board of Directors of the Irving National Exchange Bank," March 1, 1910, Bank of New York Archives.

²² Fenske, *The Skyscraper and the City*, 65.

²³ For quite the animated anecdote on the conservatism of bankers and the advertising potential of a building site, see Alfred Hopkins, "The Fundamentals of Bank Planning," *Architectural Forum* 48, no. 6 (June 1928): 844–846.

²⁴ Winkler, *Five and Ten*, 184.

cents each on those lanterns,’ comment[ed] Mr. Pierson, ‘but the advertising value was worth the difference.’”²⁵ His experiences with Woolworth’s marketing abilities made Pierson a staunch supporter of the man and his business propositions. Especially from his position as Bank president, Pierson was decisive in moving the Bank board toward Woolworth and the Broadway-Park Place Company.

The second was the more practical consideration—the freedom to design the banking hall to meet the Bank’s exact requirements with the assumption of minimal risk. Members of the Bank’s board desired that the Bank be able to “secure its quarters in the new office building, without assuming any great amount of liability.”²⁶ In any other circumstance, Irving National Bank would have had to compromise on one of these requirements; constructing its own building headquarters required much greater liability, while becoming a tenant in another skyscraper would have required compromising on the design of its headquarters. Most tall office buildings were built one of two ways—pure speculation by outside investors, or financed by institutions primarily for their own use. In lower Manhattan, demand for urban office space and high land costs required that all but the wealthiest institutions build high to recoup costs through rental over time.²⁷ In either circumstance, spaces intended for rental were “designed to respond to the perceived needs of a potential tenant group: typically smaller insurance companies, small banks, lawyers, and other professional people.”²⁸ In other words, with the exception of

²⁵ Ibid., 169.

²⁶ Irving National Exchange Bank Committee on Banking Quarters, “Letter to the Board of Directors of the Irving National Exchange Bank.”

²⁷ Willis, *Form Follows Finance*, 34.

²⁸ Lee Edward Gray, “The Office Building in New York City, 1850-1880” (Ph.D., Cornell University, 1993), 92–95.

the company financing the building, office spaces were built nondescriptly to specification, without a specific client or tenant in mind.

Occasionally, if a tenant was identified prior to a building's completion, their spaces could be prepared specifically to meet their needs. This strategy was often reserved for particularly large or valuable clients. Such was the case of the American Bank Note Company in the Mutual Life Building (1863-65). Over two years of negotiation, the American Bank Note Company secured significant alterations to the building's design, including "an extra entrance, an iron staircase, and an elevator shaft."²⁹ For the vast majority of tenants, however, spatial alterations were severely limited in scope and subject to approval by the landlord. In the Woolworth Building, excepting Irving National Bank and the Woolworth Corporation, tenants were limited to the use of pre-selected materials and parts to retrofit their leased offices.³⁰

Thus, involvement in the Broadway-Park Place Company promised to be quite beneficial for the Bank. Still, Irving National Bank sought to ensure the contract made explicit the Bank's prominence in the building. The Bank's board made seven amendments to the BPPC contract before agreeing to its formation. Of these, five were directly tied to the design, location, and prominence of the banking headquarters within the building.³¹ With the Bank's architectural freedom and prominent standing in the building secured, both parties achieved their desired outcome.

²⁹ Ibid., 95.

³⁰ Cass Gilbert to Thompson-Starrett Company, "Woolworth Building,," February 24, 1913, Cass Gilbert Collection, Bound Volume 313: Woolworth Building Specifications, General Conditions, Etc., New-York Historical Society.

³¹ M. M. Belding Jr., J. H. Schoonmaker, and D. W. Whitmore, "To the Board of Directors of the Irving National Exchange Bank,," April 20, 1910, Bank of New York Archives.

On April 20, 1910, the Broadway-Park Place Company contract was endorsed by the Bank's board of directors.³² Irving National Bank was cast as a minor partner; the Bank underwrote one-third of the project, fifty thousand dollars, while Woolworth assumed the remaining one hundred thousand dollars.³³ Even so, the Bank was able to wield considerable power within the Broadway-Park Place Company and over the design of the building. Woolworth, president of the new organization, extended two seats on the BPPC board of directors to the Bank. Accordingly, the Bank's board nominated Lewis Pierson and James Nichols, the Bank's president and vice-president, respectively, to fill the positions.³⁴ Pierson assumed a prominent position in the corporation as both vice-president and treasurer, authorized to "act on all business matters" in Woolworth's absence.³⁵ The corporate hierarchy of the Broadway-Park Place Company established an early precedent for Pierson and Woolworth's interactions as the building began to take shape.

Architecture of The Woolworth Building

Situated alongside City Hall Park with a prestigious Broadway address, the Woolworth Building was an iconic structure even before its completion (figure 4). The siting of the building was, and is, a central facet of its legacy and awe-inspiring impression. Thanks to the viewshed created by City Hall Park, the full façade and verticality of the Woolworth Building may be viewed uninhibited from some distance, an

³² Ibid.

³³ Irving National Exchange Bank Committee on Banking Quarters, "Letter to the Board of Directors of the Irving National Exchange Bank"; Cited in Fenske, *The Skyscraper and the City*, 66.

³⁴ Irving National Exchange Bank Committee on Banking Quarters, "Letter to the Board of Directors of the Irving National Exchange Bank." Bank of New York Archives.

³⁵ Cass Gilbert, "Woolworth Building Dictation," June 22, 1910, Cass Gilbert Collection, Box 550, Folder 8: Reports, 1910, New-York Historical Society.

advantage held by few other skyscrapers. Much like the Metropolitan Life Insurance Tower, which looked over Madison Square, the Woolworth Building's position alongside the park made it "possible for observers to enjoy the sight of the building from bottom to top. It could be seen as an aesthetic entity, despite its considerable size" (figure 5).³⁶ Thus, while other structures have surpassed the Woolworth Building in height, few achieve the breathtaking impact of the skyscraper's sheer appearance from the street level.

Moreover, the location asserted the social and financial significance of the Woolworth Building via proximity to surrounding architecture and institutions. In the heart of lower Manhattan, the building site was situated amongst architectural representations of municipal and financial authority (figure 6). To the east of the building, directly across Broadway, lay the governmental heart of New York City. Clustered within or alongside City Hall Park were two court houses, City Hall, the hall of records, post office, and Municipal Building. Half a mile to the south, financial powers headquartered on Wall Street. Proximity to the most powerful names in finance built the New York Financial District into a concentration of prestigious banking institutions, wealthy merchants, and commercial interests.³⁷ As evidenced by the annotated buildings in figure 6, several other banks and trust companies valued being proximal to both centers, as well as the recognizability of a Broadway address. The site of the Woolworth Building enabled Irving National Bank and the Woolworth Corporation to take advantage

³⁶ Winston Weisman, "A New View of Skyscraper History," in *Rise of an American Architecture* (New York, N.Y.: Praeger Publishers, 1970), 147.

³⁷ For more on the importance of proximity to Wall Street, see Korom, *The American Skyscraper, 1850-1940*, 57-62.

of these same benefits, as well as being associated with the financial institutions nearby. Irving National Bank proudly touted its move to the Woolworth Building; one announcement emphasized the Bank's new location "on Broadway, on one of the most prominent down-town corners."³⁸

Though the Woolworth Building was ensconced among prominent buildings and institutions, the height and architectural style of the skyscraper set it apart from its neighbors. The Woolworth Building's great height made it impossible to miss; it sat head and shoulders above any other building in the vicinity, even after other New York skyscrapers had been built higher (figure 7). Furthermore, neo-Gothic structures were few and far between in lower Manhattan (figure 8). In his use of the Gothic mode, Cass Gilbert achieved synthesis and expression of the skyscraper's upward thrust, the medieval origins of capitalism, and Woolworth's desire for a monumental promotional symbol for the F. W. Woolworth Company.³⁹

The first thirty stories of the skyscraper consist of an office block, the upper stories forming two 'wings' that push northward with a narrow light court between them (figure 9). The remainder of the building is a thirty-story tower positioned flush with the Broadway façade, which slowly diminishes through a series of three setbacks. At the final setback, four tourelles at each corner of the tower articulate the tower's copper-roofed spire. Originating from five bays on the front facade, thick vertical piers of cream

³⁸ Alfred F. White, ed., "Irving National Exchange Bank To Have New Home," *Banking Law Journal* 27, no. 3 (March 1910): 286.

³⁹ The various meanings ascribed to the Gothic by Gilbert's design has been discussed at length by Gail Fenske: Fenske, *The Skyscraper and the City*; Gail Fenske, "Medievalism, Mysticism, and Modernity in Early Twentieth-Century New York: Cass Gilbert's 'Skyscraper Gothic,'" in *Skyscraper Gothic: Medieval Style and Modernist Buildings* (Charlottesville, London: University of Virginia Press, 2017), 55–87.

terracotta race upward to frame the tower and spire, while smaller members in between create a sense of rhythm (figure 10). The spandrels, on the other hand, are consistent, denoted by a band of flamboyant tracery every five floors. The main block is crowned by projecting tracery, spirelets, and dormer windows (figure 11).

Stylistically, the Woolworth Building exterior draws from the Perpendicular Gothic, Tudor, and Flemish Gothic traditions. Frank W. Woolworth's chosen model for his skyscraper was the Victoria Tower in London (1860-61) (figure 12).⁴⁰ Gilbert took from the English model and combined it with other Gothic towers, including the Ghent cloth hall (1425-45) and the spires of Bruges, Belgium (1240-1376) (figures 13, 14).⁴¹ Although the public saw associations with ecclesiastical architecture in the Woolworth Building, the design was principally taken from secular models. Gilbert himself decried the religious affiliation, stating:

“there was no intention of making it anything like a cathedral and in fact it bears no resemblance to a cathedral in the plan or exterior design or in any other respect. It was my thought...that I must express the idea of a civic or commercial building rather than of an ecclesiastical one.”⁴²

This conception was central to Gilbert's architectural philosophy, which sought to express function through form—the commercial purpose of the office building could be appropriately expressed by using architectural models associated with the beginning of capitalism.⁴³

⁴⁰ Fenske, *The Skyscraper and the City*, 123.

⁴¹ Murphy and Reilly, *Skyscraper Gothic*, 9; Gail Fenske, “The Image of the City: The Woolworth Building and the Creation of the New York Skyline,” in *Cass Gilbert, Life and Work: Architect of the Public Domain* (New York: W.W. Norton, 2001), 141.

⁴² Cass Gilbert, “The Tenth Birthday of a Notable Structure,” *Real Estate Magazine*, May 1923.

⁴³ Murphy and Reilly, *Skyscraper Gothic*, 9.

At street level, the front façade was composed of five three-story Tudor-arched bays (figure 15). Glass shop windows occupied the ground floor of the four outer bays, separated by massive, unadorned piers clad in limestone. Originally, the two central piers were inscribed with the names “Irving National Bank, New York” and “Broadway Trust Company.” Recessed into the central bay sat the building’s main entrance, framed within a three-story intricately carved limestone portal (figure 16). A series of arches framed the entrance, each adorned with an archivolt of small connecting niches.⁴⁴ The entrance itself consisted of five doors with a Gothic pointed-arched clear glass window above.

Passing through the doors, a small vestibule demarcated the transition from the streets of New York to the grandeur of the Woolworth Building lobby. Three entrances facilitated access to the lobby from the north, east, and west—Park Place, Broadway, and Barclay Street, respectively (figure 17). The ground floor lobby may be broken into two distinct areas, the lobby arcade and the Marble Hall. The former was a showcase of opulence, with an amalgamation of textures, colors, and materials, asserting the great consequence of the skyscraper and the organizations headquartered within.

Once inside the Woolworth Building, the verticality and material richness of the architecture unfolds dramatically. Stylistically, the lobby arcade departs from the Flemish-Gothic exterior, incorporating elements of the Byzantine tradition. The mixture of these historicist styles, both with Christian ecclesiastical connotations, strongly contributed to the Woolworth Building’s title as the “Cathedral of Commerce.”⁴⁵ Gilbert

⁴⁴ Anthony W. Robins, “Woolworth Building, 233 Broadway, Borough of Manhattan” (New York City Landmarks Preservation Commission, April 12, 1983), New York City Landmarks Preservation Commission, <http://s-media.nyc.gov/agencies/lpc/lp/1273.pdf>.

⁴⁵ Cochran et al., *The Cathedral of Commerce*.

melded the verticality of Gothic architecture and the gilded visual splendor of the Byzantine style to create an awe-inspiring, resplendent introduction to the monumental skyscraper. The walls are radiantly clad in warm, cream-yellow polished marble and ornamented with glittering “bronze Gothic filigree, sculpted relief, mosaic vaults, and painted decoration.”⁴⁶ With double-height ceilings capped by barrel vaults inlaid with geometric and vegetal-patterned mosaics in red, blue, and gold, the space makes a soaring impression (figure 18).

The majority of the lobby is taken up by elevator banks, laid out symmetrically along the lobby’s walls. Alongside the secondary entrances to the north and south, two single-story elevator halls contain eight elevators each. The reduced height of these spaces accommodate mezzanine elevator halls above, which looked out over the lobby’s central crossing. Along the central axis, the elevator banks are quite elaborate, creating the effect of an arcade (figure 19). Arranged in pairs, each elevator opening was capped with an arch of pierced gold detailing and a petite spire. Just above, a band of detailed ornament separate the elevators from two tiers of seven recessed openings in the tracery, echoing the gallery and triforium seen in Gothic cathedrals. This entire ornamental scheme is set within a carved marble arch, the repetition of which formed the lobby arcade.

Elevator arcades thus constitute three arms of the lobby’s cruciform plan, leading into the center of the building (figure 17). At the convergence of these three barrel vaults, the crossing is crowned by a mosaic-encrusted dome which shone like a “flood of

⁴⁶ Anthony W. Robins, “Woolworth Building, First Floor Interior” (New York City Landmarks Preservation Commission, April 12, 1983), New York City Landmarks Preservation Commission, <http://s-media.nyc.gov/agencies/lpc/lp/1121.pdf>.

dazzling jewels glittering in the sunlight...a riot of harmonious colors, all spread out in golden settings, and arranged in exquisite designs” (figure 20).⁴⁷ This beauty is accentuated by artificial lighting hidden along the bases of the barrel vaults. Delineating the marble walls from the mosaic ceiling, finely-detailed Gothic tracery “impel[s] an impression of lavish expenditure as well as unusual artistic advancement and determination to outrank all other buildings in majestic embellishment.”⁴⁸

To either side of the dome, the mezzanine elevator banks offer an alternative entrance to the banking hall. Continuing the ornamental treatment of the lobby, the elevator banks also display marble walls, marble Gothic tracery, and gilded detailing. On the far walls of the mezzanine banks, two triptychs are positioned in the space below the barrel vaulted ceiling and above the doorways that led into the banking spaces (figure 21). Completed by the sculptor and muralist C. Paul Jennewein, these icons depict enthroned personifications of “Commerce” and “Labor.”⁴⁹ The heavily romanticized depictions evoke the “preindustrial worlds of agricultural labor and mercantile commerce,” connecting the Woolworth Corporation to early capitalism through the use of Gothic architecture.⁵⁰ From the lobby looking up, the triptychs are just visible above the marble balustrade. Ornamentally, the pierced gold detailing of the elevator banks is picked up on the balustrades to continue the effect of the arcade, funneling visitors further into the building, towards the Marble Hall.

⁴⁷ Cochran et al., *The Cathedral of Commerce*.

⁴⁸ *The Master Builders: A Record of the Construction of the World's Highest Commercial Structure* (New York: Hugh McAtamney & Company, 1913), 29.

⁴⁹ Fenske, *The Skyscraper and the City*, 234.

⁵⁰ Ibid.

The focal point of the entire lobby was the entrance to the Irving National Bank. Aligned with the central axis and elevated on the mezzanine floor, the grand doors and staircase leading to the Bank entrance were highly visible to all who entered the Woolworth Building (figure 22). Stylistically, the Marble Hall functioned as a space of transition, moving from the hybridized Byzantine-Gothic lobby arcade into the more subdued Gothic style of the banking hall. Woolworth, Gilbert, and Pierson each influenced this space; its design speaks clearly to the prominence of the Irving National Bank within the skyscraper. As part of the fourth arm of the cruciform plan, the Marble Hall is integrated with the rest of the arcaded lobby in material and ornamental scheme, yet spatially distinct.

The plan of the Marble Hall resulted from intense negotiation between Woolworth and Pierson, as both men were resolute in their missions to produce a public space which spoke to the grandeur, status, and stability of their respective organizations. In January of 1911, the final “holdout” parcel for the Woolworth Building site was acquired. Within days, Gilbert presented several options for the ground floor plan to Woolworth, focused on the arrangement of elevator banks and the stairs leading to the Bank. The solution they settled upon placed the “stairs to the Bank rising at right angles with the arcade just back of the tower,” and Woolworth instructed Gilbert to “go ahead with the work as rapidly as possible.”⁵¹ The next evening, however, Pierson had seen the plans from Woolworth, and was very dissatisfied with the arrangement. As stated in Gilbert’s dictation, “Mr. Pierson took the telephone then and told me most emphatically

⁵¹ Cass Gilbert, “Woolworth Building,” January 21, 1911, Cass Gilbert Collection, PR-021, Box 550, Folder 9: Reports, New-York Historical Society.

and forcibly that the stairs.. would not be satisfactory to the Bank and insisted upon some other location.”⁵² Pierson was likely quite irked by this decision because in negotiating the formation of the Broadway-Park Place company, the Bank had insisted that the “building entrance to be a prominent feature and include entrance to banking headquarters.”⁵³ Yet, in the plan Woolworth had approved, the stairs to the banking hall were relegated to the perimeter of the room and became easily overlooked. This arrangement would have been detrimental to both Woolworth and the Bank’s stated interests, as it lessened Irving National Bank’s prominence in the building, thereby weakening the correlation between the two institutions. Ultimately, after nearly a year of consideration and reconfiguration, the plan placed the stair to the Bank’s entrance on the central axis instead of along the room’s periphery.

The Marble Hall’s name is a tribute to the incredible skill and grandeur of the marble work, produced by William Bradley & Son.⁵⁴ The room is dominated by the massively scaled grand staircase, built from Greek Skyros marble with carvings of Greek design and ornamental metalwork “covered with pure gold” (figures 23, 24).⁵⁵ Blocks of creamy Tavernelle marble with pink and gold veining cover the walls, crowned by delicate marble tracery continuing from the barrel vaulted lobby (figure 25). The tracery proceeds across the room along an arcade of arched windows whose bronze detailing takes on a similarly intricate pattern. These windows looked down from the banking hall, establishing a visual connection between the two public spaces. Another band of tracery

⁵² Ibid.

⁵³ Belding Jr., Schoonmaker, and Whitmore, “To the Board of Directors of the Irving National Exchange Bank.”

⁵⁴ *The Master Builders*, 29.

⁵⁵ Ibid.

demarcates the level of the second floor, but otherwise the walls are unadorned, showcasing the natural veining of the stone. At the center of this arcade, the bronze double doors to the bank are framed beneath an arched window, fitted with a large and detailed clock. Originally, the aperture between the clock and double doors was illuminated by a sign with the words “Irving National Bank.” (figure 26).

One of the most unusual aspects of this space are the dimensions; the ceilings ascend just over forty-five feet to reach the skylight, yet the floor plan measures merely thirty-five feet by twenty-eight feet.⁵⁶ The stairs reach a maximum width of ten feet at the landing, with the bottom two steps curling around the newel posts (figure 17). At its widest, the staircase is equivalent to the preceding barrel vault leading into the chamber; those who do not ascend the stairs are forced to skirt the perimeter of the room. The staircase thus subdivides the Marble Hall into two eight-foot walkways.

In contrast to the limited floor area, the height of the skylight ceiling emphasizes the verticality of the space, bringing attention to the detail overhead. The skylight incorporates the names of countries (Spain, China, Japan, Russia, Italy, German Empire, Austria, Argentina, Brazil, France, United States, Great Britain); the letter "W;" and the dates "1879," the founding year of the Woolworth Company; and "1913," the year the Woolworth Building was completed (figures 27, 28). Decorative, deeply set coffers gilded with a mint green background encircle the skylight, while small polychrome

⁵⁶ Measurements extrapolated by author, from Richard Harding Davis and Cass Gilbert, *Detail of Bank Premises Showing Metal Screens, Ceilings under Mezzanine and Marble Floor.*, ink on linen, November 25, 1912, Woolworth Drawings, Vanderbilt Fine Arts Gallery.

grotesques delimit the periphery.⁵⁷ The verticality of this room, coupled with the size and grandeur of the staircase, urged visitors upward, toward the Bank's entrance.

The plan and many of the design elements in the lobby and Marble Hall emphasized entry into the Irving National Bank. From the entrance on Broadway, the glowing bank sign and stately staircase, emphasized on the central axis, beckoned as a beacon. The resplendent detailing and rich materials spoke to opulence and the wealth of the Bank and the Woolworth Corporation. Yet, the space was not exclusive; the organization and openness of the lobby encouraged visitors into the building and to ultimately enter the banking hall. Thus, before ever encountering the Bank's headquarters, Irving National Bank asserted itself architecturally to facilitate Woolworth Building visitors to become bank patrons.

Irving National Bank's Banking Hall

While Irving National Bank figured prominently on the ground floor, it held little authority over the design of the lobby. The architecture of these spaces is more so a reflection of how Woolworth valued the Bank than the Bank's self-representation. In the Banking Hall, by contrast, Irving National Bank had full control over the design. The contract for the Bank's headquarters was settled in April 1911, giving Cass Gilbert "entire professional charge of all of the work to be installed in the bank," subject to approval by Lewis Pierson.⁵⁸ This removed any need for the Broadway Park Place Company to act as an intermediary between the Bank and the architect, functionally excluding Woolworth from the design and finishes of the banking hall. Though he still

⁵⁷ Robins, "Woolworth Building, First Floor Interior," 12.

⁵⁸ Gilbert, "Woolworth Building."

found ways to influence the space, the vast majority of decisions were made by Irving National Bank via Lewis Pierson and select bank officials to whom he delegated decisions.⁵⁹

The architecture of the banking hall was a uniquely balanced expression of Irving National Bank's security, accessibility, and prestige. While the lobby showcased the grandeur and importance of the building, the banking hall conveyed a far more nuanced message. As is elaborated in the following chapter, Irving National Bank was adapting to meet a changing financial landscape; its headquarters reflect this transitional approach to banking. The banking hall utilized an iteration of the Gothic style which integrated with the rest of the skyscraper, yet demonstrated a distinction between the bank and the Woolworth Building at large.⁶⁰ As described in *The Master Builders*, "The banking rooms on the [mezzanine] floor above are even more attractive in their subdued beauty, but all material, carvings and colorings are genuinely artistic and in keeping with the general character of a structure of uncommon beauty."⁶¹

From the staircase in the Marble Hall, a small vestibule composed of bronze grille work demarcated the transition to wholly bank-controlled architecture. The ornament of the vestibule was contained within solid bronze bays, including two sets of double doors (figures 29, 30). Alternating twisted and square vertical rods formed the structural base of the ornament; the square rods each sported a heart and pointed quatrefoil shape along

⁵⁹ Harry E. Ward to Cass Gilbert, March 20, 1913, New-York Historical Society. Harry E. Ward was a cashier at Irving National Bank and often handled interacted with Gilbert regarding smaller design decisions, such as the location of check desks in the public hall.

⁶⁰ The Bank's treatment is referred to as a "modified form of the Gothic style" in "Irving National Bank Opens Quarters in the Woolworth," *Wall Street Journal* (New York, New York, April 28, 1913); and "Irving Nat's New Home," *The Brooklyn Daily Eagle* (Brooklyn, New York, April 30, 1913).

⁶¹ *The Master Builders*, 30.

their length. Bands of interlocking quatrefoils and friezes of shields and griffins with floral tails added horizontal detail. Only visible from inside the banking hall, a cast bronze panel of leaf ornamentation encircled the cap of the vestibule, with faceted spirelets articulating the corners projecting into the bank.

Beyond the vestibule, the banking hall unfolded on either side to form a U-shape surrounding the Marble Hall (figure 31). Ease of access for bank patrons was emphasized in the plan; office workspaces were placed along the periphery, with the public portion nestled in the center. The majority of the space had double-height ceilings, continuing the lofty openness achieved in the lobby (figure 32). The dominant architectural feature in the banking hall was the extensive and “rather free use of wrought bronze fittings,” which conveyed both security and grandeur.⁶² Much of the public portion of the bank headquarters was enclosed by banking cages that extended twenty-four feet, reaching floor to ceiling.⁶³ Upon entering the banking hall, the western wall of the public space, built entirely of grille work, loomed large (figure 33, 34).

The bank cage itself extended seven feet high, while the remaining bronze work was an ornamental choice with the expression of security. The design of the grilles was divided into four distinct zones, each of which contained a different ornamental scheme. Alternating twisted and square vertical rods formed the bars of the tellers’ cages, the latter bearing a pointed quatrefoil design (figure 35). Glass further enforced either side, while a wicket at the center of the cage allowed the clerk and patron to interact and for

⁶² Alfred F. White, ed., “The New Home of the Irving National Bank,” *Banking Law Journal* 30, no. 6 (June 1913): 546.

⁶³ Bank counters described in White, “The New Home of the Irving National Bank”; Dimensions taken from Richard Harding Davis and Cass Gilbert, *Elev. of Bronze Banking Screen*, ink on linen, n.d., Woolworth Drawings, Vanderbilt Fine Arts Gallery.

items to move between them. Each cage was differentiated by a numbered bronze diamond emblem and a rectangular plaque indicating the department (figure 36).

Immediately above the cages, the metalwork was reduced to just the two-inch wide vertical support members, articulated colonnettes embossed with vegetative detailing culminating in a spirelet (figure 37). This made a three-foot opening in the grille work, creating a balance between security and oppressive division. A delicate border of pierced bronze tracery framed the top of this opening and marked the first third of the grille. The second third of the design was further subdivided into three vertical sections, each containing a white plaster insert. These were decorated with a light, bronze-toned tracery pattern and pointed quatrefoil shield bearing the superimposed initials “I” and “N,” for Irving National Bank. The final third of the design was more functional than ornamental; plate glass and chain link completed the separation of the public from the working quarters of the bank. Yet, the permeability of this boundary did not alienate the public from the office spaces, conveying security and transparency simultaneously.

The banking cages and bronze detailing continued nearly unbroken around the periphery of the double-height portion of the room. As the arms of the U-plan extended east, the ceiling height dropped to just under eleven feet to accommodate the third-floor mezzanine (figure 38). The upper two-thirds of the grille work continued across the large expanse of third-floor wall, disguising the change in ceiling height and maintaining a continuous ‘border’ of bronze detailing.

The few walls without decorative metalwork remained quite simple, clad in solid creamy-yellow blocks of imitation Caen stone.⁶⁴ Unlike the Marble Hall, this stone had little veining, creating an impression of repose and strength. The piers and pilasters in the banking hall were also clad in imitation Caen stone, with Tavernelle marble wainscoting in the same molding profile as the banking counters. The imitation Caen stone was limited to the interior walls encircling the Marble Hall and one section along the southern wall of the banking hall, which supported a vault on the other side. The floors were also of native marble, set in a geometric pattern. The impact was quite subtle, continuing the color scheme of light stone from the walls.

The most elaborate aspect of the banking hall was the ceiling, with color “in the way of blues, grays and golds; these tints, however, quite subdued.”⁶⁵ From the piers and pilasters, painted five-inch plaster beams formed a rectangular framework for the ceiling ornament (figure 39). Between them, deeply recessed square coffers formed a grid pattern, each with a decorative diamond shape set inside. The small border between coffers and around the beams was decorated with a floral ornamental pattern. At the intersections between coffers, pendant globe lights were installed to provide ambient, but ample, lighting. Supplementing this, a leaded glass skylight extended from the entrance vestibule to the western edge of the banking hall, framed between the two freestanding piers (figure 40). Unlike that in the Marble Hall, this skylight was not intended as a

⁶⁴ Use of imitation Caen stone referenced in A. W. and Cass Gilbert, *Part Elevation of Banking Room & Securities Department*, ink on linen, December 13, 1912, Woolworth Drawings, Vanderbilt Fine Arts Gallery; and Z. N. Matteosian, E. C., and Cass Gilbert, *Bank Interior, Main Ceiling & Piers*, ink on linen, August 10, 1912, Woolworth Drawings, Vanderbilt Fine Arts Gallery.

⁶⁵ “Irving National Bank Opens Quarters in the Woolworth.” 7.

decorative statement. It simply provided additional lighting and “continue[d] the coffer paneling of the plaster.”⁶⁶

The Irving National Bank headquarters were designed to walk a fine line, expressing security and openness, function and beauty. As is explored in the next chapter, changing attitudes toward who could be a depositor heavily influenced the design and arrangement of the banking hall. While style and material remained largely consistent, still speaking to wealth and strength, customer considerations and advertising efforts sought to make banking approachable to a broader audience. This is shown in the use of phrases such as “all customers, no matter how small their account” and comparisons to the country bank.⁶⁷ The broad appeal of the Woolworth Company, particularly with working and middle classes, attracted this audience to the Woolworth Building, while the architecture of the lobby and banking hall encouraged them to engage with Irving National Bank.

The messaging of the banking hall’s architecture sought to ensure that an economically stratified audience would feel welcome and encouraged to become depositors. Thus, in comparison to the material richness of the lobby, the banking hall was subdued and reserved. Though many of the same materials were used in the lobby, Marble Hall, and banking hall, their impacts are remarkably different. The multitude of colors and textures on the ground floor asserted the building’s grandeur and status, while the banking hall utilized a limited palette to articulate strength, dignity, and stability.

⁶⁶ *The Master Builders*, 30.

⁶⁷ White, “The New Home of the Irving National Bank,” 548.

The Woolworth Building's banking hall and ground floor were always meant to interact, each space enriching and enlivening the other. As financial partner in the skyscraper, the Bank influenced the design of their headquarters and the lobby, leveraging the latter to direct the public to engage with the former. Though the Woolworth Building lobby was splendid on its own, the axiality and focal point of Irving National Bank sent a clear, concise message of power and influence that impacted the corporate identity of the entire skyscraper.

Chapter Two

A New Approach to Public Banking

The Irving National Bank headquarters are a reflection of the changing and innovative climate in the banking industry at the turn of the twentieth century. Moreover, they evince the Bank's rising prosperity and prominence within the field of finance; the move to the Woolworth Building was indicative of the Bank's aim "to take rank with the great banking houses of the metropolis."⁶⁸ Many of the changes which enabled Irving National Bank to achieve its rapid ascension were initiated by Lewis Pierson and Frank W. Woolworth; it is fitting that their architectural vision should have instated the Bank among the financial institutions of Broadway. In aligning with Woolworth and his skyscraper, the Irving National Bank's board of directors placed their trust in Frank W. Woolworth's proven abilities to create sustained customer interest and interaction. As he promoted his namesake office building, Woolworth would simultaneously draw potential new clients to Irving National without the Bank ever directly engaging in marketing schemes.

Though Irving National Bank became one of the most powerful banks in the nation during its tenure in the Woolworth Building, its predecessors were humble organizations, catering to the needs of the mercantile district. The Irving Bank of the City of New York and the New York Exchange Bank formed the foundation of what would become Irving National Bank. The Irving Bank in the City of New York opened its doors

⁶⁸ National American Society, "F. W. Woolworth," *Americana, American historical magazine*, October 1916, 354–55.

in 1851 to serve the needs of the Washington Market.⁶⁹ Catering to a clientele of local merchants and food distributors, the bank carved out a niche on the west side of lower Manhattan. In 1865, the institution converted from a state charter to a national bank, enabling Irving National to weather several financial crises and prosper throughout the nineteenth century, expanding both its loan capacity and business clientele. In 1903, the institution erected the 12-story Irving Building at the corner of Chambers and Hudson streets (figure 41).⁷⁰ Quite successful in the wholesale and commission districts, the bank thus maintained a “quiet and conservative business” along commercial lines.⁷¹

With a remarkably similar trajectory and clientele, the New York National Exchange Bank opened its doors in 1851, and applied for a national charter in 1863—the first New York City bank to do so.⁷² During the next decade the Exchange joined the New York Clearing House, an organization of local banks which “cleared” each day’s receipts among themselves. In 1885, the Bank employed the firm George Edward Harding & Gooch to design the New York National Exchange Building, located directly across Chambers Street from the Irving Building (figure 42).⁷³ In 1904, Mr. Lewis Pierson became president of the bank, initiating a progressive policy which gave the bank new impetus and charged its growth.⁷⁴

⁶⁹ Virginia Kurshan, “1 Wall Street Building (Originally Irving Trust Company Building, Now The Bank of New York Building)” (New York City Landmarks Preservation Commission, March 6, 2001), 2, New York City Landmarks Preservation Commission, <http://s-media.nyc.gov/agencies/lpc/lp/2029.pdf>.

⁷⁰ William I. Robert IV and Anna V. Farkas, “Phase 1A Archaeological/Historical Sensitivity Study: Hudson, Chambers & Reade Streets, Manhattan, New York” (Landmarks Preservation Commission, March 1988), https://s-media.nyc.gov/agencies/lpc/arch_reports/329.pdf.

⁷¹ “Holland’s Letter - Will James J. Hill Become a Banker?—Completion of the Woolworth Building—Rollin P. Grant New President of Irving National Bank,” *Buffalo Times* (Buffalo, New York, November 19, 1912).

⁷² *The Master Builders*. 70.

⁷³ “The Work of George Edward Harding & Gooch,” *Architectural Record* 7, no. 1 (September 1897): 110–113.

⁷⁴ “American Bankers’ Association,” *Wall Street Journal* (New York, New York, September 20, 1909), 6.

Facilitated by President Pierson and controlling interests of the New York National Exchange Bank, the two banks merged in 1907 to “consolidate the rival banking interests.”⁷⁵ Sources credited the merger to the intercession of Woolworth, who, when negotiations stalled, purchased enough stock in Irving National Bank to ensure the merger’s success.⁷⁶ While both institutions had been of moderate size, their consolidation produced the formidable Irving National Bank. The new institution entered a phase of rapid expansion, becoming known as the “bill of lading bank” for the “large business it transacts among wholesale merchants and others who use the bill of lading as a basis of credit.”⁷⁷ The Bank’s business was thus heavily tied to shipping interests in the port of New York. As published in a Woolworth Building promotional book, *The Master Builders*, the Bank was now “..one of the leading commercial institutions of the country; its directorate is composed of active and successful business men, and its growth has always been along strictly commercial lines.”⁷⁸

Changing Industry Norms

In the decades surrounding the turn of the twentieth century, the banking industry underwent a series of structural changes which heavily altered the organization and operations of banks. On a national scale, the proliferation of industrial production, coupled with the dawn of consumer culture, necessitated that financial institutions embrace customer service and engage in direct competition. In the years preceding their

⁷⁵ “Bank Rivals May Unite.,” *New York Times* (New York, New York, March 8, 1907).

⁷⁶ Fenske, *The Skyscraper and the City*, 65; “Holland’s Letter - Will James J. Hill Become a Banker?—Completion of the Woolworth Building—Rollin P. Grant New President of Irving National Bank.”; “Bank Rivals May Unite.”

⁷⁷ “New President American Bankers’ Association.,” *Bankers Magazine*, September 1909; Similar text seen in Winkler, *Five and Ten*, 185.

⁷⁸ *The Master Builders*, 71.

move to the Woolworth Building, Irving National dealt with increasing competition between financial institutions and the banking industry's first forays into marketing, both constrained by conservative banking tradition.

Throughout the Gilded Age, industrial and banking mergers became increasingly common. Epitomized by the likes of Carnegie Steel and the Standard Oil Company, vertical and horizontal integration produced businesses operating at an unprecedented scale. While banks were generally trending larger as a result of healthy competition and cooperative banking practices, the largest mergers were incited by the emergence of industrial trusts in the latter half of the nineteenth century. In order to fund expansion and consolidation, these businesses required massive loans, which only the very largest banks in the nation could provide. As these extraordinarily sized productions proliferated, banks were forced into mergers to gain the financial power necessary to satisfy and retain their corporate clientele.⁷⁹ Furthermore, status as a national bank generally allowed banks to grow larger, hold more reserves, and thus make larger loans.⁸⁰ The National Bank Act also restricted banks, however, stipulating that institutions could loan no more than one-tenth of their capital to any one borrower.⁸¹ Thus, the abundance of mergers and competition among large banks was a direct response to the explosive growth of the industrial sector. Although Irving National Bank did not yet lend at the largest scale, the trajectory of the banking industry prompted all financial institutions to grow larger or lose ground to their counterparts.

⁷⁹ Fritz Redlich, *The Molding of American Banking: Men and Ideas*, vol. 2, History of American economy: studies and materials for study (New York: Johnson Reprint Corp, 1968), 186–187.

⁸⁰ Vincent P. Carosso, *Investment Banking in America, A History*, Harvard studies in business history (Cambridge, Mass: Harvard University Press, 1970), 79.

⁸¹ Redlich, *The Molding of American Banking*, 2:185.

At the same time that banks were growing ever larger, their prospective clientele was also expanding. Prior to 1900, it was considered a privilege to receive banking services at all, much less have a bank account. The attitude of bankers towards clients was imposing, even hostile; the Bank of New York required a card of introduction for would-be depositors to be received into the banking hall.⁸² The customer bore the responsibility of applying to become a depositor, rather than banks pursuing potential depositors. Banking culture resolutely discouraged the solicitation of business, seeking to prevent the assumption that depositors were entitled to a line of credit or approval for a loan. In the most genteel sense, bankers were of the opinion that nothing was to be gained by going after one another's customers. However, as the number and scale of banks increased, particularly in urban centers like New York, this "nice gentlemanly relationship" which had existed among bankers gave way to advertising for services and the deliberate pursuit of and competition for new clientele.⁸³

Promotion entered the banking industry with force; in the twentieth century bankers began earnestly soliciting correspondent business by mail and even through traveling representatives. Carefully composed newspaper and journal articles began to appear, touting banks' convenient services, openness toward customers, luxurious quarters, and financial power and stability.⁸⁴ The efficacy of these promotional materials was scrutinized as well; *Bankers Magazine* inaugurated a banking publicity section

⁸² Benjamin Joseph Klebaner, *American Commercial Banking: A History*, Twayne's evolution of American business series (Boston: Twayne Publishers, 1990), 104.

⁸³ Ibid.

⁸⁴ White, "The New Home of the Irving National Bank," 456; "Irving National Bank Opens Quarters in the Woolworth"; Irving Bank-Columbia Trust Company, *Statement of Condition of the Irving National Bank New York: At the Close of Business June 30th, 1914 as Rendered to the Comptroller of the Currency*. (New York: Irving Bank-Columbia Trust Company, 1914).

discussing the analytical aspects of advertisements in 1906.⁸⁵ Most bank-published advertisements, however, were decidedly straightforward, displaying the figures of the bank's deposits, assets, loans, capital, etc. (figure 43).⁸⁶ The generally conservative nature of banking, a consequence of the industry's stability and longevity, shaped the nature of these advertisements and promotional materials. This precautionary attitude was exemplified in the 1909 article "Successful Bank Advertising," stating that "it took a good deal of nerve a year or two ago for a young and progressive bank to make a start in modern advertising. All the old traditions were against it and all the elderly presidents and directors frowned upon it."⁸⁷ Yet, once advertising entered the banking industry, its advantages were undeniable. The efforts of most banks were profitable, engaging new customers without driving away longstanding clients. By 1912, almost every large bank had a new business department, dedicated to appealing to the intended customer base.⁸⁸

In the face of these monumental changes, the architecture of banking headquarters became even more central to a bank's reputation. The inversion of the tradition banker-customer relationship and expanding customer base necessitated that banks utilize articulate visual language to communicate their ideals to an increasingly economically stratified audience. Institutions in New York felt this competition for accounts even more intensely; as the busiest port in the country and the nation's clearing house, the city was home to the greatest concentration of banks and the most powerful financial institutions

⁸⁵ "Banking Publicity," *Bankers Magazine*, May 1906.

⁸⁶ "Irving National Exchange Bank Report to Shareholders," *Wall Street Journal* (New York, New York, January 6, 1910).

⁸⁷ Henry G. Longhurst, "Successful Bank Advertising," *Bankers Magazine*, September 1909, 440.

⁸⁸ Klebaner, *American Commercial Banking*, 104.

in the country.⁸⁹ In such a contested environment, the location, messaging, and amenities provided by a bank's headquarters were paramount to its image and survival. As stated by J. H. Kniffin Jr., a banker and frequent *Bankers Magazine* contributor, "the average man cannot digest or appreciate a bank statement; frequently he does not know the men in charge, and he falls back upon his observation of the house it occupies in order to assure himself that it is worthy of his trust."⁹⁰

Investments in the Banking Hall

Despite the many changes to the operations of financial institutions, the tenets of bank architecture remained remarkably steadfast in the early twentieth century. While opinions as to the most suitable styles varied with time, the banking industry was firmly committed to historicist and revival styles. Central to the appeal of these styles were associations with longevity and permanence—their historicity paralleled the banks' projected stability. A bank's architecture was thus a powerful promotional symbol, and could convey messages more universally to a growing audience of potential banking customers.

For the majority of the history of banking, the responsibility of the bank building was simple—to convey strength, security, exclusivity, richness, and respect. With limited clientele and no desire to appeal to the general public, an intimidating structure was in line with both the messaging and behavior of banks. As changes to marketing and customer acquisition took hold at the turn of the century, the architecture of financial

⁸⁹ Landau and Condit, *Rise of the New York Skyscraper, 1865-1913*. 1; John Lienhard, "The Once Great Port of New York," *The Engines of Our Ingenuity* (University of Houston: Houston Public Media, May 15, 2014), <https://www.uh.edu/engines/epi2945.htm>.

⁹⁰ W. H. Kniffin, Jr., "Savings Bank Buildings as an Asset," *Bankers Magazine*, August 1910, 153.

institutions now had to communicate a much more nuanced message. Security was no longer synonymous with intimidation; “the building was to be open and inviting to the public yet at the same time closed and secure to the robber.”⁹¹

However, the diversity of historicist styles already employed by financial institutions left no clear stylistic mode to communicate this new approach to client relations. During the second half of the nineteenth century, “Victorian eclecticism” had gained a foothold among banking institutions, who, for the first time, departed significantly from the classically influenced styles including Federal, Neoclassical, and Greek Revival.⁹² Beginning with the Italianate palazzo form around 1840, banks experimented with different styles and formal qualities, still seeking to express the same values of strength and stability.⁹³ The Italianate, Romanesque, and Gothic Revival were all employed during this time, though classical styles were still used by the most conservative of institutions. The industry saw a resurgence in classical styles after 1893, when the Chicago World’s Fair brought Beaux-Arts principles to the fore of architectural practice in the United States. However, by this point the strictures on appropriate architectural styles had loosened irreversibly.

Instead, banks emphasized customer convenience, amenities, and upgrades to the banking hall to demonstrate their openness towards all types of customer. Thus, while the favorable styles for use in banking halls remained largely the same, the organization and

⁹¹ Edwin Heathcote, *Bank Builders* (Chichester: Wiley-Academy, 2000), 21.

⁹² Charles Belfoure, *Monuments to Money: The Architecture of American Banks* (United Kingdom: McFarland & Company, 2005), 70; Parnassus Foundation and Houston Museum of Fine Arts, *Money Matters: A Critical Look at Bank Architecture* (New York: McGraw-Hill, 1990), Chapter 1: American Banks, Federal Period Through The Greek Revival.

⁹³ The palazzo type was particularly prolific on Wall Street, as seen in Lois Severini, *The Architecture of Finance: Early Wall Street*, Studies in the Fine Arts: Art Patronage 1 (Ann Arbor, Michigan: UMI Research Press, 1983), 56–57.

intent of these spaces became quite different. For Irving National Bank, customer convenience was prioritized in the plan and order of departments. Arranged around the U-shaped public portion of the banking hall, the bank departments were laid out as though “grouped around a hollow square,” making them “immediately convenient to the customer as he enters the bank.”⁹⁴ These departments included collections, note tellers, bill-of-lading, certifications, accounting, paying/receiving, loans, and discounts. Immediately in line with the entrance, the center cage was a large, open window titled “Information.” The convenient location reassured all visitors to the space, particularly those unfamiliar with the process, that the Bank sought to make clients feel comfortable and welcomed.

To this same end, the Bank contained two semi-circular reception areas to comfortably accommodate clients (figure 44). These were divided from the rest of the hall by a three-foot high marble pony wall with two gated entrances. Alongside the southern reception room, a private “Women’s Room” and adjoining toilet room were included to appeal to potential female customers.⁹⁵ Presumably, these spaces were primarily directed towards clients interacting with the Securities and Foreign Exchange Departments, who each had distinct departments situated along the interior walls abutting the Marble Hall. Both departments provided services which typically required an appointment, thus their proximity to the reception rooms.

⁹⁴ White, “The New Home of the Irving National Bank,” 548.

⁹⁵ Belfoure, *Monuments to Money*, 141–143; Richard Germain, *Dollars Through the Doors: A Pre-1930 History of Bank Marketing in America*, Contributions in economics and economic history (Westport, Conn: Greenwood Press, 1996), 78.

One element of the banking hall design seems to have been unique to Irving National Bank—combined paying and receiving counters. These tellers’ windows would have received the heaviest traffic within the public space; the majority of established clients visited the bank simply to deposit or withdraw funds from their account. The department was comprised of sixteen tellers’ windows, arranged alphabetically along the northwest corner of the banking hall (figure 45). While the typical bank had “separate groups of paying and receiving windows,” at Irving National:

every teller both pays and receives—a system which both economizes the time of customers and makes for their better acquaintance with tellers. All Irving departments, indeed, are designed and arranged with the idea of facilitating contact between customers and officers and making the latter as easy of access as in any village or neighborhood bank.⁹⁶

The image of the ‘neighborhood’ or ‘country’ bank fostered familiarity and trust—the idea that the depositor could rely on their teller, and by extension, the bank.

This philosophy was reiterated in the design of the Officers Room, located just beyond the Paying-Receiving windows and immediately across from the elevator bank leading into to the banking hall (figures 46, 47).⁹⁷ Separated from the public hall by a simple marble balustrade, the officers’ space was distinct from the public without ever being out of reach or earshot. This accessibility was openly promoted by the Bank, stating that “all customers, no matter how small their account, receive cordial treatment; every official in the bank [is] approachable by anyone having business to transact.”⁹⁸ The bank officers acted in a supervisory capacity over clerks and other bank employees, with

⁹⁶ Cochran et al., *The Cathedral of Commerce*.

⁹⁷ Room title displayed in A. W. and Cass Gilbert, *Details in Officers Room “I” Irving National Bank*, ink on linen, December 13, 1912, Woolworth Drawings, Vanderbilt Fine Arts Gallery.

⁹⁸ White, “The New Home of the Irving National Bank.” 548.

the power to sign and approve documents for the institution. Thus, the organization of the Officers Room made day-to-day banking operations visible to the public, demonstrating transparency and trustworthiness. Additionally, being stationed near an entrance to the banking hall, the officers could quickly establish a “familiar and friendly relationship” with regular depositors.⁹⁹

Another advancement which banks were eager to showcase was in the realm of lighting. The invention of the tungsten filament in the first decade of the twentieth century greatly improved illumination capabilities; warm, effective lighting in the banking hall showcased a bank’s financial commitment to providing a superior customer experience.¹⁰⁰ This applied on both sides of the teller’s cage. Well-lit workspaces lessened errors and inspired confidence in the work of the institution.¹⁰¹ For the public, each of the check desks dispersed throughout the banking hall was equipped with at least one light fixture (figures 48, 49). They were bronze, with two lights covered by green glass shades, either attached to the desks or hung from the wall above, shining down. All the fixtures were designed specifically for the Bank; the lamps on the desks were outfitted with inkwell stands and pen racks for convenience.¹⁰² At least six desks were installed in the banking hall; two freestanding, two wrapped around the piers, and two attached to the walls directly beside the main entrance. The many check desks were another customer comfort, stocked with deposit slips and envelopes to easily facilitate any banking need.

⁹⁹ “Irving National Bank Opens Quarters in the Woolworth.”

¹⁰⁰ Belfoure, *Monuments to Money*, 140.

¹⁰¹ For a contemporary perspective on bank illumination, see A. L. Powell, “The Lighting of Banks,” *Architectural Forum* 38, no. 6 (June 1923): 297–300.

¹⁰² *The Master Builders*, 66.

In the changing economic environment of banking in the early twentieth century, many banks were in pursuit of an diversified client base. Irving National Bank employed advertising, promotion, and architecture to achieve this goal, aiming to redefine its reputation and create a more universal public image. In the banking hall, the design leveraged customer conveniences, creating an environment which was approachable and convenient, but still communicated strength and security. The move into the Woolworth Building, a necessary condition of expansion, also provided Irving National Bank with enticing promotional material with which to demonstrate an attitude of inclusive welcoming, while “provid[ing] every modern banking facility for the convenience of customers.”¹⁰³

¹⁰³ Cochran et al., *The Cathedral of Commerce*.

Chapter Three

Negotiating Style and Function

Each of the four major players, Woolworth, Pierson, Gilbert, and Comfort, came to the process of designing the Irving National Bank headquarters with different conceptualizations of the space. For Woolworth and Pierson, the messaging communicated to customers through the design was paramount. While many of their desires overlapped, the process of uniting them to form a common vision was complex and evolved over time. In the more than three years between the first land purchase and the opening of the banking hall for business, power dynamics shifted, contracts were negotiated and signed, partnerships were forged, and financial considerations were recast. These adjustments influenced the design of the Irving National Bank headquarters, particularly as funding for specific elements of the space came into question. With money and authority came greater ability to implement one's specific vision for the Bank.

Although this was not a set distinction, the work of Ralph M. Comfort concentrated on the workspaces of the banking hall, while Cass Gilbert's work was primarily in public areas where considerations of style made the greatest impression. The distinction between the two men's strengths is laid out in a letter from Lewis Pierson in July 1912, which he sent in response to receiving a design from Gilbert for the grille work in front of the banking cages. While Pierson admitted the design was "very handsome," the bank office worried that it would "not prove efficient" and that the cost would be "rather prohibitive."¹⁰⁴ To resolve these concerns, Pierson suggested that

¹⁰⁴ Lewis E. Pierson to Cass Gilbert, July 24, 1912, Cass Gilbert Collection, Box 533, Folder 3: Correspondence, I, 1912, New-York Historical Society.

Gilbert meet with Henry E. Ward, a bank cashier, and “Mr. Comfort in your office in the immediate future, so that all of these matters may be clearly understood from the Bank's utility standpoint before they are progressed too far.”¹⁰⁵ The wording of this suggests that while the Bank valued Gilbert’s artistic capabilities, he did not understand the Bank’s pragmatic requirements. Comfort, on the other hand, did—as an efficiency expert, this was his duty.

Though largely invisible to the clientele of Irving National Bank, separated from the public by bronze grille work, employee workspaces were key to customer experience and satisfaction. The operations of the Bank were centered around efficient and timely client interactions, facilitated by the workspaces and tellers’ cages. More than simply service centers, however, these spaces were the skeleton upon which the architecture of the public banking hall was constructed. Ralph M. Comfort was responsible for the spatial arrangement and furnishing of these spaces. His work facilitated streamlined and effective performances from all members of the Bank’s staff. Fundamentally, Comfort was responsible for understanding, predicting, and designing for the needs of Irving National Bank in day-to-day operations. In contrast to the emphasis on style imbedded within the presentation of the banking hall; the employee workspaces addressed the practical concerns of an expanding business.

Despite the fact that the headquarters of Irving National Bank were a business operation, remarkably little of the archival record addresses Comfort’s role within the bank. However, letters in the Cass Gilbert Collection suggest that Comfort was a central figure in the headquarters’ design. One year after Pierson had objected to the stairs

¹⁰⁵ Ibid.

leading to the Bank's entrance, Gilbert wrote to the Broadway-Park Place Company for approval of the re-design of the Marble Hall, fixing the staircase which Pierson had opposed. In the letter, Gilbert wrote that he had "submitted this idea to Mr. Pierson in a conference about ten days ago, and found upon consultation with himself and Mr. Comfort that no objection existed on his part, as it still left sufficient space for the bank entrance."¹⁰⁶ From this and the letter regarding the stairs in the Marble Hall, it is clear that Comfort was integral to the bank's planning; his judgement was trusted by Pierson to be in the Bank's best interests. Likewise, Frank W. Woolworth was invested in Irving National Bank's advancement; he was influential to Comfort's involvement with the banking hall. To analyze Comfort's place within the banking hall, it is important to first understand the circumstances which brought him to the project.

F. W. Woolworth and the Woolworth Corporation

Frank W. Woolworth valued the Irving National Bank headquarters in the Woolworth Building as an affirmation of the legitimacy and status of the Woolworth Corporation. Woolworth had invested tremendously in the Irving National Bank and was committed to ensuring its ascent—evidenced by his contribution to the Bank's 1907 merger and determination to bring their headquarters out to Broadway. His dedication to both the Bank and his own corporation's prosperity is reflected in his involvement with the design process of the entirety of the Woolworth Building.

A shrewd businessman, Woolworth had fastidiously curated an identity for the Woolworth Company using the techniques of visual advertising and marketing. More

¹⁰⁶ Cass Gilbert to Broadway-Park Place Company, "Woolworth Building," Business Correspondence, January 19, 1912, Cass Gilbert Collection, Bound Volume 310, New-York Historical Society.

than anything, Woolworth understood the importance of a corporate image—to entice customers, inspire confidence in investors, and incentivize suppliers. He had built the operations of the Woolworth Corporation from the ground up and saw the Woolworth Building, and the Irving National Bank headquarters within it, as an extension of that legacy. In pursuit of social and economic capital, Woolworth shaped the architecture of the Woolworth Building and Irving National Bank to meet his needs for both efficient business operations and corporate identity. The trajectory of the F. W. Woolworth Corporation reflects his use of visual marketing to achieve his goals—from window displays to monumental skyscrapers.

The life of Frank Winfield Woolworth reads as though straight from the pages of an Horatio Alger novel; he embodies the American ideal of going from rags to riches through hard work. Born in 1852, into a family of poor farmers in upstate New York, Woolworth’s dream was to become a salesman. While he possessed little aptitude for the trade, he found his strengths in the arena of visual advertising.¹⁰⁷ Woolworth had a shrewd eye for the display and arranging of goods, both presented in shop windows and openly displayed in the store (at the time, goods were typically sequestered behind a counter). Throughout his career, Woolworth developed distinct marketing strategies for attracting and retaining public attention, many of which originated in his retail stores.

Prior to Woolworth’s “Five-and-Ten” cent stores, retail interactions were guided by the sales clerk; shoppers would enter a store already knowing their intended purchases and list them to the clerk, who would procure them from behind the counter, suggest

¹⁰⁷ Douglas, *Skyscrapers: A Social History*, 52; John Peter Nichols, *Skyline Queen and the Merchant Prince: The Woolworth Story* (New York: Trident Press, 1973), 25.

alternatives to goods which the store did not carry, set the prices for the goods—perhaps capitulating to haggling, then ring up the purchases, wrap them, and deliver them to the waiting customer. Woolworth turned these norms on their head. He brought goods out from behind the counter and made them accessible, encouraging customers to see and handle goods for themselves before purchasing.¹⁰⁸ Tactfully arranged and clearly priced, these displays exemplified Woolworth’s belief that transparency—of pricing, quality, and availability—would make it so that goods would practically sell themselves.

The first successful Five-and-Ten opened in Lancaster, Pennsylvania, in 1879, sited alongside robust foot traffic in the commercial heart of town (figure 50). Prominent and busy locations were critical to Woolworth’s operation; low costs and small profit margins could only be offset through consistent, frequent sales. As his small collection of stores grew, Woolworth learned to prioritize visibility and association with other prospering businesses that would reflect positively onto his own operations. A well trafficked location benefitted store sales, while alignment with a prestigious block or company could enhance the reputation of the entire Woolworth Corporation. Armed with these tactics, the Five-and-Ten began to proliferate—seven stores were in operation by 1886, twenty-eight in 1895, and fifty-nine by 1900.¹⁰⁹

The prosperity and increasing number of Five-and-Ten stores empowered Woolworth to reinvest in the bread and butter of his sales techniques—visual marketing. Though he emphasized the ability of the right products to sell themselves, Woolworth’s attractively composed displays, both in shop windows and on counters, were critical to

¹⁰⁸ “Everybody’s Store,” *Challenge* 2, no. 10 (1954): 25.

¹⁰⁹ Fenske, *The Skyscraper and the City*, 16; Robins, “Woolworth Building, 233 Broadway, Borough of Manhattan,” 3.

drawing initial customer attention. Inside the store, these open displays enabled customers to see, handle, and inspect the merchandise, proving the quality of the goods and encouraging impulse buying, the purchase of goods without prior planning. From the sidewalk, however, window displays had even greater potential, bringing attention to the store's wares and enticing hesitant passers-by to enter and peruse. With knowledge of their influence, Woolworth implemented plate glass, mirrors, and new incandescent lights in the early 1890s to enhance the captivating appeal of window displays.¹¹⁰

Furthermore, their dazzling effects became integral to the Woolworth company identity, solidified through the standardization of storefronts. All red-front stores came to bear the same saturated red and gold shades, serif font, and signage, providing a predictable and comfortable shopping environment.¹¹¹ Already, Woolworth was implementing architecture as a tool of brand recognition, training customers to recognize the characteristics of his stores regardless of where one encountered a Five-and-Ten. Beyond the individual store front, however, Woolworth understood the potential of a unified public image to elevate the reputation of his company in its entirety.

In his experience opening Five-and-Ten stores, Woolworth recognized the importance of inciting curiosity at the opening of a new red-front to drive sales. Supplemented with newspaper ads, local interviews, and the dispersal of hand bills, Woolworth inaugurated the exuberant tradition of shop previews to draw attention to store openings.¹¹² The day before the store's official opening, media, local VIPs, and

¹¹⁰ Fenske, *The Skyscraper and the City*, 27.

¹¹¹ Nichols, *Skyline Queen and the Merchant Prince*, 31 see Chapter III: Five and Ten: Innovator Builds for Buying Power.

¹¹² *Ibid.*, 54.

eager shoppers inspected the store, picking out future purchases; some events even provided refreshments and live music. Hosting these previews built anticipation around the Woolworth stores and their goods, drawing both curious and dubious onlookers in to experience the store for themselves. The opening of the first Woolworth Building in Lancaster in 1900, punctuating the twenty-first anniversary of Woolworth's first store, demonstrated this spectacle on a massive scale (figure 51).¹¹³ During its construction, Woolworth advertised the building in print, providing interviews expounding on the promise and impending success of the structure.¹¹⁴ In June 1901, the building was unveiled at the "Five and Ten Cent Store Convention," a multi-day event attended by store managers, associates, and Woolworth himself. Much fanfare accompanied the entire celebration. In keeping with the tradition he had established, Woolworth personally inspected the store the Friday before it opened, accompanied by enthusiastic Lancastrians.

Woolworth leveraged the architectural image of the Lancaster Woolworth Building to amplify the reputation of his company as well. Emulating the latest styles of New York City department stores, themselves following the trends of Parisian architecture, the building was an exuberant Second Empire style. On the ground floor, a capacious and opulently ornamented Five-and-Ten commanded six large windows at the corner of the building, beckoning passing pedestrians inside. The four upper floors were rented out as office space. The monumentalization of the mother store communicated that the Woolworth brand had come of age, aspiring to the likes of New York's most

¹¹³ Ibid., 60.

¹¹⁴ Fenske, *The Skyscraper and the City*, 33.

respected retailers. However, as the Woolworth company expanded and eventually incorporated, Woolworth came to realize the value of distinct retail and corporate identities.

Though the Woolworth company was among the most successful and recognized companies in the United States by the turn of the century, the company and Woolworth's personal status were firmly tied to their middle and working class customer base. The inexpensive, mass-produced necessities that formed the basis of their sales affirmed this association. Woolworth was well aware of the reputation, too, as demonstrated in a communication to his store managers: "...under no circumstances send out any package with our name on it. We don't want Mrs. Brown to know that Mrs. Jones has been shopping in the five and ten and Mrs. Jones doesn't want to advertise to Mrs. Brown that she has to go to a five and ten cent store to buy her goods. It might look like she is hard up."¹¹⁵ The economical ethos of the Woolworth corporation's operations did not translate to the realms of refinement and elegance F. W. Woolworth saw himself as capable of inhabiting. In his aspirations to overcome these lower-class distinctions, Woolworth leveraged his expertise in visual marketing to transform the image of the Woolworth Corporation.

Through architecture, Woolworth recognized the opportunity to divorce the working-class reputation of the red-front stores from that of the company's corporate management. While the Five-and-Ten red-fronts had become standardized to curate brand recognition among the sidewalk crowds, the identity of the Woolworth Company headquarters was much more malleable. Here, the reputability and status of the company

¹¹⁵ Winkler, *Five and Ten*, 169–170.

could be manufactured to mirror their economic prominence in the twentieth century. In 1905, incorporation empowered the corporation to move into new headquarters on the fifth story of the Stewart Building, outfitted with a view of City Hall Park and opulent marble finishes (figure 52).¹¹⁶ Woolworth sought out the finest materials to showcase the success of the Woolworth Company, including teak floors and a mahogany and gold desk for himself.¹¹⁷ For companies conducting business with the Woolworth Corporation, the offices communicated importance and a sense of seriousness; no longer was the Woolworth Company a small affair relegated to thrift or obscurity. Writing about the impression of his new office, Woolworth spoke to its ability to communicate the “..presence of a successful and important concern. The Five and Ten cent business is no longer a Cheap John affair. We cater to the masses but we have gained the respect and the trade also of the medium and wealthy classes.”¹¹⁸ fThis message, aimed at both the wealthy businessmen Woolworth situated himself alongside as well as the ‘sidewalk crowds,’ would also be clearly expressed in the new Woolworth Building in New York City.

The stores and headquarters of the Woolworth company exemplify Frank W. Woolworth’s inherent marketing genius and understanding of architectural messaging. The culmination of Woolworth’s visual marketing strategies was the Woolworth Building, showcasing economic prosperity, marketing prowess, and social ascendance. Associations between the building, headquarters, and tenants would be the ultimate opportunity to transform the reputation of the Woolworth Corporation, and potentially all

¹¹⁶ Fenske, *The Skyscraper and the City*, 21.

¹¹⁷ Douglas, *Skyscrapers: A Social History*, 54.

¹¹⁸ Winkler, *Five and Ten*, 146.

parties involved. The building's architecture, designed by Cass Gilbert, was at the heart of this transformative potential.

The Limitations of Cass Gilbert

The Woolworth Building is Cass Gilbert's most well-known design; in it he captured the aggressive marketing qualities Woolworth required while still creating an elegant Gothic composition. In the banking hall Gilbert utilized similar ideas, conveying the commercial messaging of Irving National Bank using a more subdued Gothic style. However, while Gilbert was undeniably critical to the banking hall's design, his efficacy was severely hindered by his limited experience designing for financial institutions.

Cass Gilbert achieved his greatest renown as the architect of the Woolworth Building, but he had already built an impressive, nationally recognized career by the time Frank W. Woolworth approached him with the building proposal in 1909.¹¹⁹ He was a practitioner of the Beaux-Arts style and its methods. His style was not strictly classical; instead he sought to achieve a synthesis between the historic uses and associations of a style and the needs of the building being designed. While many Beaux-Arts contemporaries became known for their consistent use of a particular style, Cass Gilbert was something of an architectural chameleon, embracing an eclectic variety of styles into his repertoire.¹²⁰ He could work proficiently in the classical styles, as evidenced by his designs of the Minnesota State Capitol and U.S. Customs House, but held a lifelong affection for the picturesque. In what is described as a "painterly" or "pictorial" approach, Gilbert designed to emphasize atmosphere, environment, and an emotional

¹¹⁹ Heilbrun, *Inventing the Skyline*, 121.

¹²⁰ Mary Beth Betts, "The Aesthetics of an Eclectic Architect," in *Cass Gilbert, Life and Work: Architect of the Public Domain* (New York: W. W. Norton, 2001), 73–84.

response from the viewer.¹²¹ Particularly in his urban works, his architectural compositions were designed to fit with the surrounding buildings, be it through material, color, or detailing.

Unfortunately, little documentation regarding Gilbert and Woolworth's introduction or early meetings survives among Gilbert's records. However, it seems that Woolworth effectively chose Gilbert for the job. As Gilbert put it,

“one day I received a telephone call. It was Mr. Woolworth. He asked me if I would consider a proposition to build a big structure for him. I said that was my business. He asked me if I could drop in some day and talk things over...I happened to be going downtown that day. I visited his office. He outlined to me some idea of a skyscraper. There ensued many such conferences, but it wasn't until several weeks had elapsed that Mr. Woolworth told me to go ahead with the designs...Mr. Woolworth had had an idea for the building for some time before he spoke to me about it.”¹²²

Furthermore, the West Street Building was reportedly responsible for “attracting the interest of Mr. Woolworth...who, when he contemplated a lofty building for himself, sought Mr. Gilbert as the man to entrust with the work” (figure 53).¹²³ The West Street Building's façade shared elements with the Woolworth Building, including a multi-story arcade at the base and the effect of dramatically sweeping upward captured by a “picturesque crown.”¹²⁴ In the shaft, a “marked verticality and delineation of horizontal and vertical tension” was achieved through the projection, reeding, and rhythmic

¹²¹ Fenske, *The Skyscraper and the City*, 83–86.

¹²² “Woolworth Building Idea Ridiculed,” *Watertown Daily Times*, April 11, 1919, quoted in Fenske, *The Skyscraper and the City*, 68.

¹²³ Guy Kirkham, “Cass Gilbert, Master of Style,” *Pencil Points* 15 (November 1934): 548.

¹²⁴ [Montgomery Schuyler], “The West Street Building, New York City,” *Architectural Record* 22, no. 2 (August 1907): 102–109.

patterning of the vertical members.¹²⁵ The capital is a composition of a second embellished arcade, dramatic tracery cornice, and spiky crockets and tourelles “punctuating” the pitched roof.¹²⁶ Thus, the West Street Building achieved a distinctive and expressive upward momentum, which Gilbert would articulate even more clearly in the Woolworth Building.

However, while Gilbert had easily gotten the contract for the Woolworth Building, he did not simultaneously secure the banking hall—that contract was arranged separately and Irving National Bank had full control.¹²⁷ As a space distinct from the rest of the Woolworth Building, the possibility existed for Irving National to select another architect to design their headquarters. Yet, the likelihood for this was quite low. Particularly in transitioning from the shared lobby to their headquarters, the Bank sought a design which would integrate harmoniously with the rest of the skyscraper, as “..the success of the design depended on the integrity of the whole.”¹²⁸ Even so, Cass Gilbert’s past experiences with banking institutions informed the Bank’s contracting and design decisions.

Prior to receiving the contract for the Irving National Bank headquarters, Cass Gilbert had minimal experience designing banking halls, and those he had completed emerged from vastly different requirements. Unfortunately, of his three banking halls designed before the Irving National Bank headquarters, only one has enough archival

¹²⁵ Robert A. Jones, *Cass Gilbert: Midwestern Architect in New York*, Dissertations in American Biography (New York: Arno Press: A New York Times Company, 1982), 106.

¹²⁶ Sharon Irish, “A ‘Machine That Makes the Land Pay’: The West Street Building in New York,” *Technology and Culture* 30, no. 2 (April 1, 1989): 376–397.

¹²⁷ Gilbert to Pierson, “Woolworth Building.”

¹²⁸ Stated in relation to buildings built by banks which served multiple functions, even if the bank was the most important unit. John Booker, *Temples of Mammon: The Architecture of Banking* (Edinburgh: Edinburgh University Press, 1990), 191.

evidence to support analysis. This was Gilbert's second, and most elaborate, attempt at bank design—the Suffolk Savings Bank, designed in 1905 in downtown Boston.¹²⁹

Located on a corner lot, the main façade was set squarely facing one street while the other face of the building was bare (figure 54). The design was referred to as “Grecian, of the classical order,” and emphasized the strength and heaviness of the Doric order.¹³⁰

Four enormous Doric columns defined the façade with entrances on either side, while the top of the building was encircled by a Doric frieze and small overhanging cornice. Inside, the banking hall was arranged into a semicircular plan; customers followed along the curve of the counter while the bank workspace was backed against the façade (figure 55). Only visible from the interior, the already tall room was capped with a dome.¹³¹

The appearance of the Suffolk Savings Bank was well-received, although it went against many of the norms established for banking institutions. Banks sought to ensure easy department access and wayfinding in the banking hall. Many bank architects recommended arranging the cages to create an clearly defined public space which could be understood from the entrance of the banking hall.¹³² Typically, this took the form of a horseshoe or U-shaped arrangement (figure 56). Gilbert's plan was exactly the opposite; the elongated, convex curve of tellers' cages ensured that the plan and arrangement of cages was never fully visible. Furthermore, while the recommended arrangements in figure 56 kept customers toward the center, minimizing the distance between the farthest

¹²⁹ Sharon Irish, *Cass Gilbert, Architect: Modern Traditionalist*, Sources of American architecture (New York: The Monacelli Press, 1999), 187.

¹³⁰ “Building Exclusively for Its Business,” *The Boston Globe* (Boston, Massachusetts, April 25, 1905).

¹³¹ “Recent Bank Buildings of the United States,” *Architectural Record* 25, no. 1 (January 1909): 8, <https://usmodernist.org/AR/AR-1909-01-06.pdf>.

¹³² Frederic C. Hirons, “The Architecture of Banks,” *Architectural Forum* 38, no. 6 (June 1923): 265–267.

departments, the Suffolk Saving Bank's arrangement required customers to orbit the perimeter of the banking room. Notably, too, the plan of the Suffolk Savings Bank is nearly opposite to that of Irving National Bank's layout.

Despite Gilbert's inexperience with financial institutions, Gilbert was doubtlessly highly motivated to secure the contract with Irving National Bank. Perhaps he felt himself well-enough equipped, given his wide-ranging experiences. However, the Suffolk Savings Bank emphasized Gilbert's distance from the standards of bank design. Furthermore, the scale and status of the Irving National Bank demanded a banking hall far more complex than his previous work. With aspects of the Bank's business riding on the banking hall's design, the involvement of an efficiency expert helped to assuage any fears regarding Gilbert's suitability for the role.

Comfort and Efficiency

A consulting expert in "space efficiency and interior equipment," Ralph M. Comfort exerted considerable influence on the appearance and organization of the banking hall.¹³³ Comfort received his degree from the architecture program at Syracuse University in 1893, spending the majority of his professional life working as a consulting architect in New York City.¹³⁴ Around the turn of the century, Comfort began to market himself as a "consulting expert" in "space efficiency and interior equipment," working primarily for corporate offices in Manhattan. A copy of his business card, circa 1910, lists the benefits and services which Comfort could provide his clients (figure 57). These

¹³³ Ralph M. Comfort, "Ralph M. Comfort Business Card," n.d., Cass Gilbert Collection, Box 543, Folder 5: Correspondence C–G, 1914, New-York Historical Society.

¹³⁴ Mary Skaden and Syracuse University Libraries, "George Fisk Comfort Family Collection: An Inventory of His Family Collection at the Syracuse University Archives," Finding Aid, last modified 2013, https://library.syracuse.edu/digital/guides_sua/html/sua_comfort_gf_prt.htm.

included assessments of spatial, organization, equipment, and furniture needs; designing, contracting, and supervision of equipment production and installation; and standardization of filing and forms for efficient conducting of business.

While his promotional material did not identify them as such, Comfort's specialized services were part of the *scientific management* movement. This movement flourished briefly during the Progressive Era, 1890-1920, with the objective of improving economic efficiency, particularly labor productivity.¹³⁵ With its origins in factories, scientific management sought to simultaneously provide higher wages and decrease labor costs, uniting the goals of both workers and management toward greater output.¹³⁶ A substantial focus of the movement was "standardization of tools and equipment"—creating the most regular, and thus productive, environment for the worker to complete their labor.¹³⁷ Focusing not on the employee, but the conditions in which they operated, experts like Ralph M. Comfort promised to streamline office workflows to facilitate the "best transaction of business."¹³⁸

The first mention of Comfort in the Cass Gilbert Collection is from April 13, 1911, in correspondence between Cass Gilbert and Bank president Lewis Pierson discussing the banking hall design contract.¹³⁹ However, it seems that Frank W. Woolworth played a central role in bringing Comfort into the banking hall. In his pursuit

¹³⁵ On the concurrent aims of progressive social reform and scientific management, see Samuel Haber, *Efficiency and Uplift: Scientific Management in the Progressive Era, 1890-1920*, Midway reprints (Chicago: University of Chicago Press, 1973).

¹³⁶ Frederick Winslow Taylor, *The Principles of Scientific Management* (New York and London: Harper & Brothers Publishers, 1911), <https://hdl.handle.net/2027/uc1.b5254275?urlappend=%3Bseq=7>.

¹³⁷ See Chapter III, parts 2b and 2c, Horace Bookwalter Drury, *Scientific Management: A History and Criticism* (Columbia University, 1915), <https://books.google.com/books?id=BvFCAAAIAAJ&pg=PA277#v=onepage&q&f=false>.

¹³⁸ Comfort, "Ralph M. Comfort Business Card."

¹³⁹ Gilbert to Pierson, "Woolworth Building."

of corporate redefinition, Woolworth approached the Woolworth Building's design like a business proposition. Assuming much the same role as he had in the growing operations of the F. W. Woolworth Corporation, Woolworth intently supervised the design and construction of his skyscraper. He had a strong preoccupation with minimizing costs through oversight of Gilbert's design and approval process, going so far as to "control [his] budget by approving all purchases of building materials."¹⁴⁰

Somehow, as bank board member, BPPC President, or otherwise, this influence and oversight extended into the banking hall as well, despite Woolworth's name never appearing on paperwork for the bank. In her master's thesis, "The Woolworth Building: The Role of F. W. Woolworth in its Planning and Design," Holly Wagner asserts that Frank W. Woolworth was responsible for Ralph M. Comfort's design presence in the banking hall, a cornerstone of her argument that Woolworth was more greatly involved with the building's design than has been previously assumed.¹⁴¹ Financial considerations were likely at the heart of the arrangement; while Woolworth agreed "to provide furniture and decoration for its facilities, he insisted that an efficiency expert be hired to design the bank's furniture and floor plans."¹⁴²

The financial nature of Woolworth's influence in the banking hall is supported by the terms of the lease between Irving National Bank and the Broadway-Park Place Company. The lease was signed between the two parties in January 1912, but a June meeting between Mr. Pierson and J. R. Rockart, a longtime architect in Gilbert's office,

¹⁴⁰ Wagner, "The Woolworth Building," 28.

¹⁴¹ Unfortunately, Wagner's thesis was completed before the Cass Gilbert Collection was organized, and the records Wagner references were not located during the author's research. Wagner, "The Woolworth Building."

¹⁴² Ibid., 37.

made clear the financial disparity between Woolworth's proposed funding and Ralph M. Comfort's estimate to complete the banking rooms. While Woolworth was reportedly willing to spend "about \$40,000," the estimate provided by Rockart came to an amount in excess of \$300,000.¹⁴³ Such disparity between the provided funding and expected costs placed pressure on both Pierson and Gilbert to keep costs down, the former expressing that the amount was much greater than had been anticipated. Though the resolution of this issue is unclear, its existence as an issue indicates that the Bank had anticipated substantial financial compensation from Woolworth in return for engaging Comfort's efficiency work in the banking hall.

Furthermore, from his correspondence records, it is clear that Cass Gilbert did not appreciate Ralph M. Comfort's involvement in the banking hall. The strongest piece of evidence in this regard comes from Gilbert himself, who wrote that he did not understand why he should be "saddled with the business of an efficiency expert."¹⁴⁴ In spite of Gilbert's limited experience with financial institutions, he believed himself and his atelier of architects more than capable of handling the design internally. Further evidence to this point exists in Gilbert's correspondence to Lewis Pierson in April 1911, regarding the contract for the finishing and equipment of the bank. The document stated that \$2500 would be set aside for the "special expert services of Mr. Ralph M. Comfort or such other expert as may be agreed upon between us."¹⁴⁵ The ambiguity of this language is quite telling; had Gilbert desired Comfort's, or any other expert's, involvement it would have

¹⁴³ John R. Rockart, "Woolworth Building. Conference with Mr. Pierson & Mr. Parson," June 20, 1912, Box 547, Folder 5: Memoranda May-Aug 1912, New-York Historical Society.

¹⁴⁴ Gilbert, office memoranda, n.d., Cass Gilbert Collection, quoted in Wagner, "The Woolworth Building," 39.

¹⁴⁵ Gilbert to Pierson, "Woolworth Building."

been made clear in the contract. Inversely, should Comfort have been brought on board by Pierson, the provision for another expert would not have been included.

The convoluted language in Ralph M. Comfort's letter regarding his responsibilities in the banking hall, too, suggests that neither Gilbert nor Pierson were responsible for Comfort's involvement. Comfort opened the letter as such:

My dear Mr. Gilbert:

As requested, I write to outline my understanding of the agreement relative to my work in connective with the above [Irving National Exchange Bank, Woolworth Building]. I believe that you [Gilbert] and Mr. L. E. Pierson, President, understood that I agreed, in view of the special conditions in connection with your relationships on this job, to perform my work...¹⁴⁶

The wording makes clear that Comfort's role within the banking hall was already well established prior to writing of the letter, and that neither Gilbert nor Pierson were responsible for, or even involved with, the process of negotiating those terms.

Aside from the text of Irving National Exchange Bank's contract with Cass Gilbert, another indication that Pierson did not bring Comfort into the banking hall's design team is in the timing of Comfort's contract in relation to Gilbert's. While the Bank and Gilbert contracted together in April 1911, Comfort's discussion with Gilbert regarding his role in the Bank did not occur until July. One possibility is that neither Gilbert nor Pierson knew of Comfort in April; the presence of Comfort's business card filed in Gilbert's Woolworth Building-specific records suggests that they became acquainted during the course of the project. Another option is that in the nearly three-month span between contracts, Gilbert and Pierson were convinced to include Comfort's

¹⁴⁶ Ralph M. Comfort to Cass Gilbert, "Re: Irving National Exchange Bank, Woolworth Building," July 19, 1911, Cass Gilbert Collection, Box 532, Folder 3: Correspondence, Ralph M. Comfort 1912, New-York Historical Society.

expert services into the design of the banking hall. No other individual involved with the Woolworth Building besides F. W. Woolworth had influence enough to bring about such a dramatic change of course. Additionally, Woolworth's tendencies toward budgeting and minimal spending had already expressed themselves in the building and design process. The vigilant, profit-minded practices he patented to run his Five-and-Ten cent stores could not be restrained. Comfort's knowledge of scientific management facilitated Woolworth's need for strict, efficient business practices.

Although Comfort's card foregrounded his experience in banks and offices, his services could be applied to nearly any setting. Specific to financial institutions in the early twentieth century was the 'bank fittings specialist,' who facilitated the tenets of scientific management to the particularities of a bank's quarters. As described in *Monuments to Money*, their role was "wholly separate...from the bank architect... concentrated only on designing, building, and installing every piece of bank equipment, including choosing the movable furniture."¹⁴⁷

In a letter to Cass Gilbert on July 19, 1911, Comfort outlined the specifications of his role in designing the Irving National Exchange Bank's headquarters:

Laying out banking space, including arrangement of departments and location of equipment on main banking and mezzanine floors and in basement vaults, not including safe deposit space except equipment of part of security vault holding bank's own material.

Devising and applying to needs for proposed use the necessary convenient equipment.

Furnishing working drawings and specifications for furniture and fittings as basis for estimates.

Securing of estimates and caring for letting of contracts.

Furnishing information for location of electric fixtures, except general illumination, and for telephones, pushbuttons, etc.

¹⁴⁷ Belfoure, *Monuments to Money*, 137.

Furniture and fittings to include all such movable material to be ordered, and fixed counters, shelving, etc. for use; also, cage work, but not counter screens, railings, or partitions, except as to advice or necessary sketches relating to use and location of same. No plumbing, heating or ventilating work, no room trim or finish, and no flooring to be cared for, except by advice as to use and location.¹⁴⁸

The specificity of the spaces and furniture which Comfort designed speak to an intentional desire for precise control over the workforce of the Irving National Exchange Bank. Though Comfort's work impacted the customer, his efforts were explicitly aimed towards the behavior and productivity of the employees behind the counter screens. The design of the Bank speaks to the profound differences in design objectives, divided between public space and workplace. While Comfort was largely responsible behind the banking screen, Cass Gilbert's understanding of materials and ornament dominated the public's experience of the Irving National Bank headquarters.

However, Comfort profoundly impacted the entire banking hall through his control of the spatial layout. The space was easily legible and navigable for customers, making it easily approachable, especially for potential new clients. Clustered teller cages allowed for easy department identification, while also working to streamline interactions between and within departments for employees. The design of the banking cages also emphasizes the contrasts between public-facing and privately oriented design. Though largely invisible to bank patrons, the outfitting of these cages and workspaces was touted in *The Master Builders* to show the consideration and careful planning which was accorded every element of the banking hall (figure 58).¹⁴⁹ The elaborate detailing of the metal screens and marble counters were not translated to the interior of the cage. Instead,

¹⁴⁸ Comfort to Gilbert, "Re: Irving National Exchange Bank."

¹⁴⁹ *The Master Builders*, 72.

as designed by Comfort, the counter became a steel slab neatly outfitted with “steel furniture and filing devices,” indicative of the most up-to-date office spaces.¹⁵⁰ Steel furniture was a practical fireproofing concern; some manufacturers used a wood grain finish on their furniture to maintain a familiar appearance.

Many of Comfort’s contributions are documented to a limited extent, and their appearance and impact on the banking hall remains ambiguous. However, this is not to say that the scale of Comfort’s work is unknown. Laid out on Comfort’s letterhead, specifications for the Bank’s required “Interior Equipment” are detailed in seven sections (figure 59).¹⁵¹ These sections are “steel furniture,” “grille work,” “wood furniture,” “seatings,” “reflectors” (lamps), and “Lamson tubes.” The listed items were mundane, but essential, including: counters, conference tables, secretary desks, clothes trees, waste baskets, sorting racks, desk trays, ladders and ladder tracks, shelves, etc. (figures 60, 61). Furthermore, Comfort determined the number of furniture items required per room, based on its assigned function. Essentially, Comfort ensured that the day the Bank moved into its new headquarters, operations would resume seamlessly.

Another such consideration Comfort made was in the design of the omnibuses, used to move items from vault to cage or elsewhere (figure 62). Their importance is highlighted in a correspondence between Ralph M. Comfort and a cashier for Irving National Bank. The cashier had requested information as to the design of the vault; Comfort responded that the “working out of the trucks” first needed to be done.¹⁵² Their

¹⁵⁰ *Ibid.*

¹⁵¹ {Citation}

¹⁵² Ralph M. Comfort to Harry E. Ward, “Irving National Bank, Woolworth Building,” August 28, 1912, Cass Gilbert Collection, Box 547, Folder 5: Memoranda, New-York Historical Society.

design was critical to the cages and the vault; the measurements of the omnibus would determine dimensions for both spaces. This highlights the challenge of designing a banking hall, as many of the elements of the design required a working knowledge of bank operations. Indeed, behind the hospital, designing a bank structure was deemed the most particular to design, “since few others require as much special equipment,—such as the bank counter screen, the security vaults, the various protective devices, and particular kinds of furniture and equipment.”¹⁵³ Yet, within this context, Comfort’s work was meant to go unnoticed. The more functional and efficient the design, ideally, the less it would be noticed by the hardworking employee or hurried customer. Thus, Comfort’s work in the banking hall was central to ensuring that the entire operation functioned and set the foundation for Irving National Bank’s success in the Woolworth Building.

¹⁵³ Lewis W. Foster, “Specifications for Bank Buildings,” *Architectural Forum* 48, no. 6 (June 1928): 941–944.

Conclusion

For decades, the Irving National Bank headquarters in the Woolworth Building were an enigma. Though drawings and photographs of the space existed, they were fragmentary and disjointed; the banking hall could not be comprehensively understood or analyzed. Irving National Bank was crucial to the formation of the skyscraper, yet its own legacy within the Woolworth Building had all but disappeared. The rediscovery of architectural drawings of the banking hall, now held and conserved by the Vanderbilt University Fine Arts Gallery, opened the doors to Irving National Bank's quarters once again.

Leveraging 3D modeling software, the spatial information in these drawings formed the basis of the reconstruction of the banking hall as it stood when the Woolworth Building opened in 1913. This model renders the banking hall legible and interactive, allowing for analysis of the space as a whole, rather than piecemeal. The incredible richness of the banking hall, especially the impact of its spatial arrangement and diversity of materials, can only be fully understood when viewed in three dimensions. Furthermore, the comprehensive portrayal of the banking hall facilitated connections between archival documents, images, and the space. For instance, the location, and thus importance, of the Officers Room remained unknown until a blank spot in the model provided the connection between Drawing No. 919A and a photograph of the room and (figures 63, 46). Assembling the model enabled much of the ambiguity of Irving National Bank's headquarters to be resolved, rendering a clear picture of the space and understanding of the process behind its design.

The dimensions and grand presentation of the banking hall are captured in the Vanderbilt Collection drawings, while those in the Cass Gilbert Collection at the New-York Historical Society present its impressively detailed ornament. Brought together, the drawings demonstrate how the banking hall's architecture speaks to the rising power and prestige of the Irving National Bank. Simultaneously, the space emphasizes openness and accessibility. The careful balance between these themes is the physical manifestation of the complex design process of Cass Gilbert, Ralph M. Comfort, Lewis Pierson, and Frank W. Woolworth.

The banking hall was a unique space within the Woolworth Building, made possible by the formation and terms of the Broadway-Park Place Company. Woolworth's desire for a prestigious anchor tenant and his position on the Bank board made the BPPC possible; he saw the benefits that each business would have on the other. Woolworth was reticent to wholly relinquish control over the space to Irving National Bank, as seen with Ralph M. Comfort. But by doing so, he benefitted much more. Irving National Bank's quarters were mutually beneficial—the more the Bank's quarters represented their business, the more that image reflected positively onto the Woolworth Corporation. The relationship produced exceptional outcomes for both parties—the Irving National Bank received prominent, individualized headquarters which advanced their clientele, and Frank W. Woolworth became the proud owner of his namesake skyscraper, his business benefitting from the association with the distinguished financial institution.

Ralph M. Comfort and Cass Gilbert negotiated the disparities between function, convenience, style, and messaging in the banking hall, simultaneously navigating the demands of Pierson and Woolworth in the process. Although tensions existed between

them at times, they resulted from strong, determined visions for the space. With two designers and two patrons, the design process was a complex negotiation of power which was resolved remarkably smoothly. Each player seems to have found a niche which enabled them to facilitate a clear and effective translation of Irving National Bank's needs. Gilbert attended to ornamental and stylistic expression; Comfort focused on efficient business; Woolworth created the space for the Bank in the skyscraper; and Pierson supervised the overall vision.

For Irving National Bank, the banking hall was a massive success in every way. Facilitated by the media crusade of Frank W. Woolworth and Hugh McAtamney, the Broadway-Park Place Company press agent, and the familiarity of the Woolworth name, visitors flocked to the skyscraper upon its completion (figure 64).¹⁵⁴ Visitors to the Woolworth Building's observation deck surpassed 100,000 per year by 1916; each of these tourists and countless more viewed at least the grand entrance to the bank.¹⁵⁵ Yet, as evidenced by the Bank's figures, a not inconsiderable number of visitors to the Woolworth Building were enticed to become depositors.

The Bank's resources and deposits experienced a small drop in the months after relocating, but they quickly rebounded and more (figure 65). Deposits jumped by eighteen million dollars in the year after the Bank moved into the Woolworth Building. And, while figures closer to the time of the Bank's move to the Woolworth Building could not be ascertained, between 1912 and 1916, "individual deposits subject to check"

¹⁵⁴ For Hugh McAtamney's promotion of the Woolworth Building, see Fenske, *The Skyscraper and the City*, 213–233.

¹⁵⁵ "The Woolworth Building @ 100," *The Skyscraper Museum*, last modified 2013, https://old.skyscraper.org/EXHIBITIONS/WOOLWORTH/case3_experience.php.

jumped by nearly twenty million dollars.¹⁵⁶ Clearly, the appeals made in the banking hall to the broader public were well received. While the Irving National Bank proudly announced its motto “Strictly a Commercial Bank” on all advertisements and statements of condition, meeting the needs of all clientele was equally prioritized.

Furthermore, the hall’s architecture received an overall positive reception; their new quarters “received nearly as much attention and comment as the towering Woolworth Building itself.”¹⁵⁷ Many descriptions refrained from explicit judgement of the design, instead listing the materials and arrangement of the space. Still, these accounts worked to highlight the expense and dignity afforded the space. Additionally, the comparison to a “small country bank” was often used to describe the layout of departments and their accessibility to customers.¹⁵⁸ Thus, these descriptions emphasized the balance between Irving National Bank’s strength and stability with a welcoming character—just as the design intended.

Some light criticisms were made of the banking hall, though many of these seem to have been matters of preference rather than efficacy. For one, the abundance of grille work was described as “a rather free use of wrought bronze fittings” in the *Banking Law Journal*.¹⁵⁹ The assessment was accurate, as bronze work dominated the majority of the banking hall. Interestingly, it also proved to be in line with the trajectory of bank

¹⁵⁶ “Report of The Condition of The Irving National Bank,” *The New York Times* (New York, New York, December 4, 1912); “Statement of Condition of the Irving National Bank June 30, 1916,” *The Brooklyn Daily Eagle* (Brooklyn, New York, July 6, 1916).

¹⁵⁷ White, “The New Home of the Irving National Bank,” 546.

¹⁵⁸ White, “The New Home of the Irving National Bank”; “Irving Bank in New Home: Woolworth Building Quarters Smack of the Country,” *New-York Tribune* (New York, New York, April 28, 1913); “Irving National Bank Opens Quarters in the Woolworth.”

¹⁵⁹ White, “The New Home of the Irving National Bank.”

architecture; just a decade later the *Architectural Forum* reported that the “screens of that period more resembled those of a jail than those in an inviting place for the public.”¹⁶⁰

The other assessment of the banking hall was that “rather more color is noticeable in the decorations than is customary in New York banks.”¹⁶¹ Presumably, this comment was made in reference to the painted panels on the ceiling. In contrast to the former evaluation, the distaste for color seems to have been a conservative, and minority, opinion. Particularly as banks appealed to a broader public audience, colorful ornamentation, used appropriately, could broach the divide between conservative banking expression and greater public appeal.

It is difficult to attribute the successes of Irving National Bank to any singular input—the Woolworth Building location, banking hall architecture, marketing campaign, brand associations, etc. However, it is certain that the move to Broadway was incredibly beneficial. Media coverage of the Woolworth Building was swift and remained consistent throughout the skyscraper’s construction as regulated by Woolworth and Hugh McAtamney. Particularly as the project progressed, increasing knowledge and interest in the Woolworth Building from the public would have assuaged any fears Irving National’s board members had with regard to the relocation of their institution.

The use of print media, which Woolworth had already used effectively to promote his Lancaster Woolworth Building, was leveraged even more heavily to build anticipation for the New York skyscraper. As early as March of 1910, newspapers were reporting on Woolworth’s purchase of the site, indicating it as the future home of a skyscraper office

¹⁶⁰ Charles A. Holmes, “The Design of Bank Screens and Furniture,” *Architectural Forum* 38, no. 6 (June 1923): 283.

¹⁶¹ “Irving Bank in New Home.”

building with Irving National Bank as the anchor tenant.¹⁶² The spectacle of the Woolworth Building, especially once reported to be the tallest building in the world, received intense media attention through its construction and completion. Simply being associated with the Woolworth Building, augmented by F. W. Woolworth's active publicity of the building, provided Irving National Bank with incomparable advertising and visibility.

As put forward by Lee Edward Gray, metrics by which to judge a building's commercial success included "perception of the building as a prestigious business location, and the appropriation of the building's image as a symbol for one of its tenants."¹⁶³ Both of these were accomplished in the Woolworth Building. The skyscraper was a phenomenal success and, "like a men's club, rapidly became synonymous with exclusivity."¹⁶⁴ For many businesses, the prominence of Irving National Bank was part of the building's appeal. In the same way Woolworth valued the Bank for its reputation, tenants sought "to be in a building anchored by a prosperous bank rather than an ordinary mercantile building," and to Woolworth's great benefit as well, "such tenants would be willing to pay higher rents."¹⁶⁵

Regarding the latter metric, appropriation of the building's image, Irving National Bank did not include the Woolworth Building as a symbol in its advertisements. At least in newspapers, the Bank remained markedly conservative, utilizing statements of condition to keep the public informed (figure 43). Interestingly, however, another

¹⁶² "Woolworth Buys Broadway Corner," *Journal (Meriden)* (Meriden, Connecticut, March 11, 1910).

¹⁶³ Gray, "The Office Building in New York City, 1850-1880," 117.

¹⁶⁴ Heilbrun, *Inventing the Skyline*, 266.

¹⁶⁵ Belfoure, *Monuments to Money*, 165.

company promoting their product through association with Irving National Bank used the Woolworth Building's image to do so. An advertisement for the green-shaded Emeralite desk lamp in 1922 proudly stated that "Many of America's prominent offices are *emeralised*—notably the *National City*, *Chase*, *National Park*, and *Irving National Bank* offices" (figure 66). Images of the façade of each office were dispersed along the base of a giant desk lamp; presumably these locations were well enough known that they did not require building names. This circumstance foregrounds the prominence of Irving National Bank in the Woolworth Building and the recognition both institutions had achieved through their relationship. Furthermore, it demonstrates the correlation between the two in the mind of the public.

Irving National Bank removed its headquarters from the Woolworth Building in 1931, moving into its own newly-completed skyscraper at 1 Wall Street (1931) (figure 67). This involved the relocation of the "general, out-of-town, and the foreign offices."¹⁶⁶ However, the "Woolworth office" was unaffected, and presumably the banking hall remained unchanged throughout this transition. It is unknown when the architecture of the banking hall was removed; Irving National Bank kept an office in the Woolworth building until at least 1975.¹⁶⁷ By 2003, the banking hall was gone. New York University leased the second, third, and fourth floors, transforming the space to accommodate classrooms, computer labs, and conference rooms.¹⁶⁸

¹⁶⁶ "Irving Trust Moves Into New Building," 48.

¹⁶⁷ "Irving Doesn't Keep Banker's Hours.," *Daily News* (New York, New York, April 29, 1975), 125.

¹⁶⁸ Judy Temes, "Colleges Enroll in Landgrab 101," *Crain's New York Business*, last modified May 12, 2003, <https://web.archive.org/web/20190214233345/https://www.crainsnewyork.com/article/20030512/SUB/305120714/colleges-enroll-in-landgrab-101>.

Despite the continual evolution of banking methods throughout the twentieth century, the rich architecture of the banking hall continued to effectively communicate the strength, prestige, efficiency, convenience, and monumentality of Irving National Bank. Thus, the quarters of Irving National Bank in the Woolworth Building facilitated and expressed the desires of a prominent and growing financial institution for over half a century. Thanks to the fortuitous rediscovery of key architectural drawings, the Irving National Bank banking hall is once again visible and accessible. The model created in this thesis demonstrates the banking hall's complex and nuanced messaging, produced by the unique circumstances and power dynamics between Frank W. Woolworth, Lewis Pierson, Cass Gilbert, and Ralph M. Comfort. The architecture of the banking hall in the Woolworth Building is a testament to the critical role of Irving National Bank to the financing, design, and identity of the Woolworth Building.

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Appendix A: Model Construction

This thesis, and the potential of the model, stemmed from a cache of architectural drawings found in 2013, and acquired by Vanderbilt University in 2015. The potential of this collection was particularly astounding with regard to the banking hall; most of the model was grounded in these drawings. In particular, Drawings No. 920A and 921A were central to the successful construction of this model with any accurate sense of scale. These are the only two plan drawings within all the drawings seen in either collection from the Vanderbilt Fine Arts Gallery or the New-York Historical Society Cass Gilbert Collection.

I approached the drawings held by the Vanderbilt as the primary source of information with regard to reconstructing the banking hall. While this was indeed the critical starting point, much of the finer detailing was not included within this collection. Thus, drawings with a higher level of detail were necessary to at all recreate the banking hall to a higher level of accuracy. In seeking to understand the experience of the space, these details were critical to the visual impact made upon entering the banking hall. While the scale of the banking hall is undoubtedly impressive, the level of detail and intricacy included within such an enormous space is the other side of the architectural coin; both are necessary to understand why this space was so impactful. Thus the inclusion of the drawings in the Cass Gilbert Collection at the New-York Historical Society.

Process

This model was built using SketchUp Studio. While many software options and approaches to construction were broached, ultimately SketchUp is the program with

which I am most comfortable and knowledgeable. The 3D Warehouse, with thousands of materials and models, was particularly helpful when trying to furnish the space and add color and texture.

The process behind the model is something I do not recommend, but share to shed light on the nature of the project. Too much of the initial data collection was left to trial and error, which resulted in a much more painstaking assembly operation. I began to collect images of the architectural drawings over two years ago, simply photographing them with my iPhone. In the case of the New-York Historical Society, this was the only means of recording allowed. However, during my visit to the Vanderbilt University Fine Arts Collection, issues with photographing the drawings were the result of my own oversights. Thankfully, the most critical drawings from the Vanderbilt Collection were captured using a flatbed scanner and reassembled using Photoshop. Indeed, Photoshop was used on many of my own photographs, either to reassembling large drawings or in an effort to redress issues of perspective.

The reconstruction began with Drawing No. 921A, “Detail of Bank Premises, Showing Metal Screens, Ceilings under Mezzanine and Marble Floor,” which lays out half the plan of the banking hall (figure 3). From this drawing, the piers, reception rooms, and flooring were determined. 921A was also referenced to understand the relative locations of other drawings, such as 918A, which shows many of the walls and windows looking down onto the Marble Hall (figure 68). When 921A could not resolve a drawing’s location, the photographs of the banking hall were the next port of call.

However, differences exist between the architectural drawings and photos taken of the banking hall. Though slight, these offered insight into the processes of contracting

and construction, particularly with how elements of design must be altered in order to meet various unforeseen practical requirements. One particular example of this was the ordering of vertical members in the banking screens. Drawing No. 910AB demonstrates at 1" = 1' 0" scale the various iterations of banking screens which would be included within the banking hall (figure 36). This included grille doors, special instances of extended screens, the typical screen design, and a specification of low screens, without the upper portions of detailing. Though this specific drawing is undated, the drawings numbered just before and after 910AB were completed in the fall of 1912. Assuming a similar drawing date for 910AB, the drawn version was completed at most two months before the contract for these screens was awarded.¹⁶⁹ Given that this drawing was not superseded, it seems likely that in some point during the process of preparing the models to be cast, the change was made for structural or construction purposes.

Many of the drawings of detail were placed after or during the construction of the elements they depict. Often, it was difficult to understand what these drawings depicted until I had begun to build it without a reference, as was the case for the ornamental tracery between columns 16-26 and 36-46 (figure 1). Referencing photos of the banking hall, an approximate drawing of my own design was designated as a stand-in for the detail which I did not know I had at the time. After re-examining my catalog of drawings, I was able to understand what this particular drawing was representing only after having 'designed' an iteration myself. Such instances demonstrate the particularity of these drawings and ease with which a detail or element of the banking hall can be

¹⁶⁹ Cass Gilbert to Thompson-Starrett Company, "Woolworth Building," October 14, 1912, Cass Gilbert Collection, Bound Volume 314: Woolworth Building Specifications, General, New-York Historical Society.

simultaneously known and unknown. Fortunately, the approximate version which I attempted was remarkably similar to the detail drawing, only requiring light adjustment to meet the higher level of accuracy which this model aspires.

In a few instances, the original drafters made mistakes with measurements. The most prominent is in drawing 921A, the largest plan of the banking hall. In this instance, the distances between two sets of parallel columns, 16-26 and 18-28, yield different numbers when the many measurements between them are totaled. In spite of the high quality of Gilbert's drafters and drawing production, errors do occur. In the model, these issues were resolved through a series of small adjustments, often scaling already completed elements to fit within the given space.

Interestingly, in many instances even with the drawings explicitly labelled, their location on the known floor plan were difficult to ascertain. Unfortunately, multiple systems of spatial designation overlapped within the banking hall. Columns were numbered, rooms were given alphabetical designations, bank cages were numbered, and some bank screens with wickets were also given numerical labels in addition to labelled signs pertaining to the department. These multiple systems were interchanged, although unfortunately for the cage numbers and room letters, I did not have a method of definitively assigning them to their respective locations. Relatively limited use of each of these systems meant that often times these designations had to be ignored. Instead, I repeatedly, scrupulously scanned the model and/or drawings in the hope of finding a tie-in which would allow the information to be designated to a location in the model.

Naturally, when working exclusively with line drawings and black-and-white photographs, recreating color and material becomes a challenge. There is one known

image of the banking hall in color, an undated lantern slide in the author's personal collection (figure 46). Though it is extremely valuable, the vantage point of the slide unfortunately provided little color data for the banking hall. Much of the image is, as indicated by its title, the Officers Room. Other than this slide, material and color information came from indications on the architectural drawings or from descriptions of the space. Many of the descriptions which included color have been used throughout this thesis; *The Master Builders* and "The New Home of Irving National Bank" were particularly helpful in this regard.¹⁷⁰ Otherwise, insight came from the irregular indications of material on architectural drawings. For example, Drawing No. 912AB, "Details of Check Desks in Bank & Trust Co.," has many of the chosen materials written alongside the drawing (figure 69). Fortunately, the above example lists "Tavernelle Marble." However, the majority of materials named in the architectural drawings were single words: "marble," "stone," "bronze." Even so, the variations in natural material, particularly stone, made many of the choices in the model informed approximations.

The model produced in this thesis is a labor of love and extensive research over the last three years. With continued research and architectural drawings, I hope to continue refining this work. In particular, drawings of the cages and employee workspaces would be an excellent counterpoint to the public portion currently depicted in this model.

¹⁷⁰ *The Master Builders*; White, "The New Home of the Irving National Bank."

Appendix B: Architectural Drawings of The Banking Hall

Archive: New-York Historical Society.

Collection: Cass Gilbert Papers and Architectural Drawings, 1883-1952.

Produced by: Cass Gilbert, Architect

- Drawing No. 806A, "Second Floor Plan, Diagram of Conduit System for Clocks," March 25, 1912, 1/8" = 1' 0". Box 177: Architectural Drawings; Blueprints.
- Drawing No. 951A, "Bank Interior, Marbl [sic] Screen & Typical Base," October 15, 1912, Full Scale. Box 180: Architectural Drawings; Blueprints.
- Drawing No. 952A, "Bank Interior, "Irving National Bank in the Woolworth B'ld'g. New York City. F. S. D. of Wood Work in President's Room, Conference Room, and Passageway Bet. Same, and Trust Co's. President's Room – 2nd Floor Rooms B-H as Per Sheet #914A," November 15, 1912, Full Scale. Box 180: Architectural Drawings; Blueprints.
- Drawing No. 962A, "Bank Interior, Metal Trim to 3rd Story Windows," December 4, 1912, Full Scale. Box 180: Architectural Drawings; Blueprints.
- Drawing No. 964A, "Bank Screen, Detail of Tracery Where Uprights are Omitted at Public Corridors – Between Cols. 16-26 & 36-46," December 11, 1912, Full Scale. Box 180: Architectural Drawings; Blueprints.
- Drawing No. 965A, "Bank Screen – Detail Showing Manner of Fitting Metal Glass Mould around Caps, Beams, Etc.," November 11, 1912, Full Scale. Box 180: Architectural Drawings; Blueprints.
- Drawing No. 968A, "Bank Interior, Beams over 3rd Fl. Wk. Space," December 23, 1912, Full Scale. Box 180: Architectural Drawings; Blueprints.
- Drawing No. 969A, "Head & Jamb of Doors from 2nd Fl. Elevator Hall to Bank," January 6, 1913, Full Scale. Box 180: Architectural Drawings; Blueprints.
- Drawing No. 970A, "Bank Interior, Imitation Caen Stone Stool – 2nd Fl. Window Sill," January 14, 1913, Full Scale. Box 180: Architectural Drawings; Blueprints.
- Drawing No. 972A, "Bank Interior, Hose Rack Cabinet at Cols. 16 & 46," January 17, 1913, Full Scale. Box 180: Architectural Drawings; Blueprints.
- Drawing No. 974A, "Bronze Clock On Screen Opposite Entrance, Irving Nat'l. Bk.," April 14, 1913, Full Scale. Box 180: Architectural Drawings; Blueprints.
- Drawing No. 975A, "Six Bronze & Marble Clocks in Irving Bank & in Trust. Co. Premises," April 19, 1913, Full Scale. Box 180: Architectural Drawings; Blueprints.
- Drawing No. 5117A, "Detail Bronze Doors & Grille to Bank. Sidelights. Windows.," October 22, 1912, Full Scale. Box 176: Architectural Drawings; Blueprints.

- Drawing No. 5117AB, “Detail Doors Sidelights Grilles–Windows to Bank & Trust Co. Bronze Work,” November 2, 1912, F. S. Box 176: Architectural Drawings; Blueprints.
- Drawing No. 5118A, “Detail, Vestibule to Bank, Head of Main Stairways,” November 17, 1912, Full Scale. Box 176: Architectural Drawings; Blueprints.
- Drawing No. 5119A, “Detail of Entrance to Irving National Bank,” November 11, 1912, Full Scale. Box 176: Architectural Drawings; Blueprints.
- Drawing No. 5120A, “Detail Door to Bank. (Main),” November 17, 1912, 1” = 1’0”. Box 176: Architectural Drawings; Blueprints.
- Drawing No. 5127A, “Marble Rail and Bronze Gate–Bank,” November 29, 1912, Full Scale. Box 177: Architectural Drawings; Blueprints.
- Drawing No. 5129A “Check Desks,” January 23, 1913, Full Scale. Box 176: Architectural Drawings; Blueprints.
- Drawing No. 5164A, “Plaster Cornice & Ceiling over Pub. Corridor and Officers – (Bank Int.),” October 25, 1912, Revised December 6, 1912, Full Scale. Box 181: Architectural Drawings; Blueprints.
- Drawing No. 5165A, “Plaster Cornice & Ceiling over Work Space (Bank Int.),” October 28, 1912, Revised December 6, 1912, Full Scale. Box 181: Architectural Drawings; Blueprints.
- Drawing No. 5167A, “Bank Interior, Main Ceiling and Pier Caps,” November 9, 1912, Full Scale. Box 181: Architectural Drawings; Blueprints.

Produced by: Remington & Sherman Co.

- Drawing No. 2, “Section Thro [sic] Vault “Z” on Second floor for the Woolworth Building, New York City,” November 27, 1912, 1 ½” = 1’0”. Box 183: Architectural Drawings; Blueprints.
- Drawing No. 5, “Plan of Vault “KK” on Second Floor for the Woolworth Building, New York City,” November 30, 1912, 1 ½” = 1’0”. Box 183: Architectural Drawings; Blueprints.

Produced by: Unknown

- Untitled, n.d., 1/4 Full Size. Bound Volume 314: Woolworth Building Specifications, General.

Produced by: Winslow Bros. Company

- Sheet 186, “Elevator Enc. 2nd Story,” February 1, 1913, 1/8” = 1’0”, 3/8” = 1’0”, and Full Scale. Box 182: Architectural Drawings; Blueprints.

Archive: Vanderbilt University Fine Arts Gallery.
Collection: Woolworth Drawings.

Produced by: Cass Gilbert, Architect

- Drawing No. 901A, "Bank Interior, Section "A"- "A"," August 13, 1912, $\frac{1}{4}$ " = 1' 0".
- Drawing No. 906A, "Bank Interior Details," August 11, 1912, $\frac{1}{4}$ " & $\frac{1}{2}$ " = 1' 0".
- Drawing No. 908A, "Bank Interior, Sections Trust Company," August 13, 1912, $\frac{1}{4}$ " = 1' 0".
- Drawing No. 910AB, "Elev. of Bronze Banking Screen," n. d., 1" = 1' 0".
- Drawing No. 911A, "Bank Interior, Main Ceiling & Piers," August 10, 1912, 1" = 1' 0".
- Drawing No. 912AB, "Details of Check Desks in Bank & Trust Co.," November 16, 1912, 1" = 1' 0".
- Drawing No. 916A, "Irving Bank, Screen to Elevator No. 31 in 2nd & 3rd Stories," November 29, 1912, $\frac{1}{2}$ " = 1' 0" and 6" = 1' 0".
- Drawing No. 918A, "Part Elevation of Banking Room & Securities Department," December 31, 1912, $\frac{1}{2}$ " = 1' 0" & Full Scale.
- Drawing No. 919A (Revised), "Details in Officers Room "I" Irving National Bank," December 13, 1912, $\frac{1}{2}$ " = 1' 0".
- Drawing No. 920A, "Bank Interior, Layout of Screen Around Securities' Department & Conference Room," November 25, 1912, $\frac{1}{2}$ " = 1' 0".
- Drawing No. 921A, "Detail of Bank Premises, Showing Metal Screens, Ceilings under Mezzanine and Marble Floor," November 25, 1912, $\frac{1}{2}$ " = 1' 0".
- Drawing No. 924A, "Bank Interior, 2nd Floor Plaster Ceiling," November 30, 1912, $\frac{1}{2}$ " = 1' 0".
- Drawing No. 929A, "Bank Interior, Marble Floor Trust Co. Public Space," January 13, 1913, $\frac{1}{2}$ " = 1' 0".
- Drawing No. 933A, "Check Desks at Cols. 28 & 38, The Irving National Bank," June 10, 1914, 1" = 1' 0".
- Drawing No. 934A, "Details of Lamp Brackets, Irving National Bank, Woolworth Building," July 22, 1914, Full Scale.

Illustrations

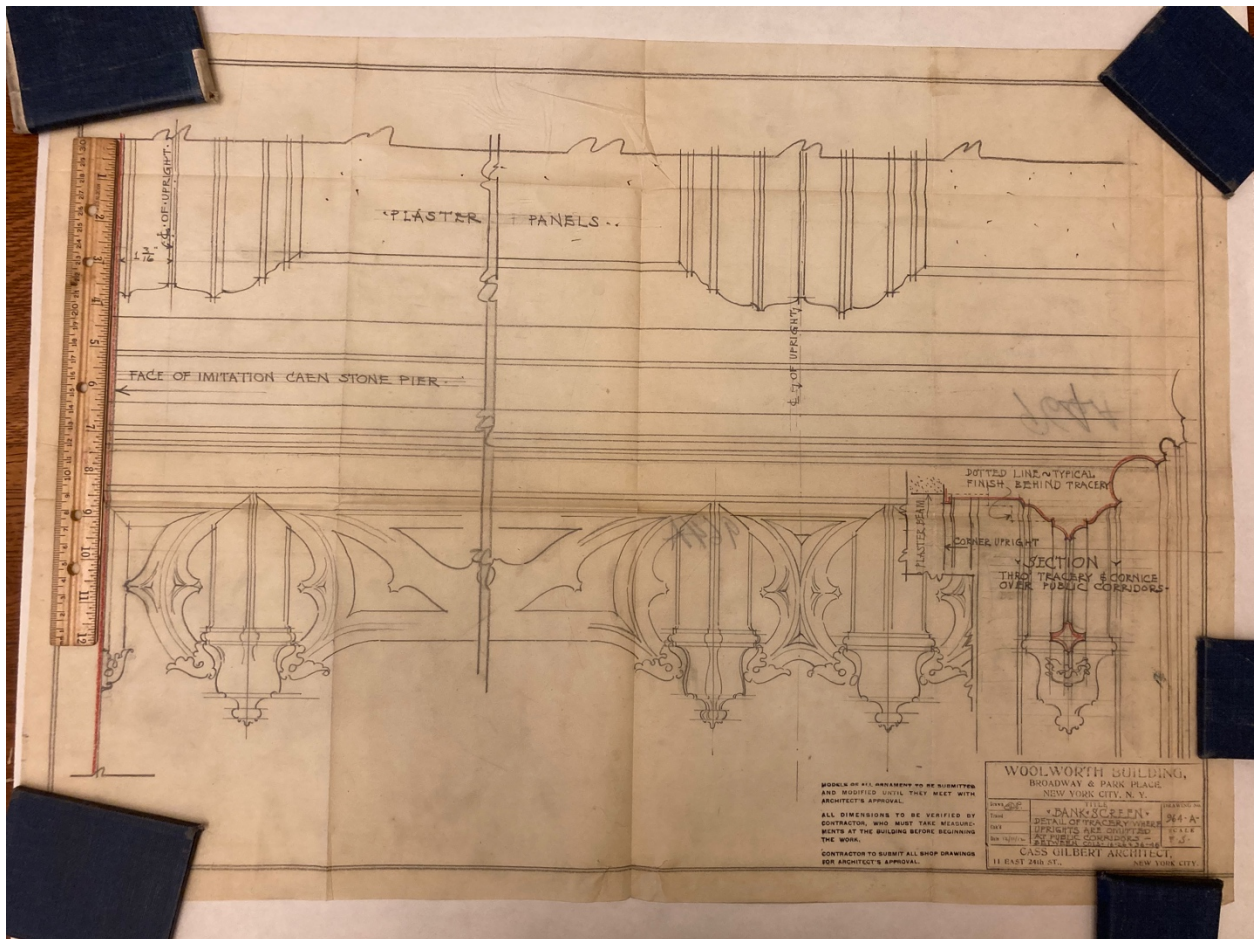


Figure 1. Drawing No. 964A, "Bank Screen, Detail of Tracery Where Uprights are Omitted at Public Corridors – Between Cols. 16-26 & 36-46." The Office of Cass Gilbert. December 11, 1912. Cass Gilbert Collection, Box 180: Architectural Drawings; Blueprints. New-York Historical Society.

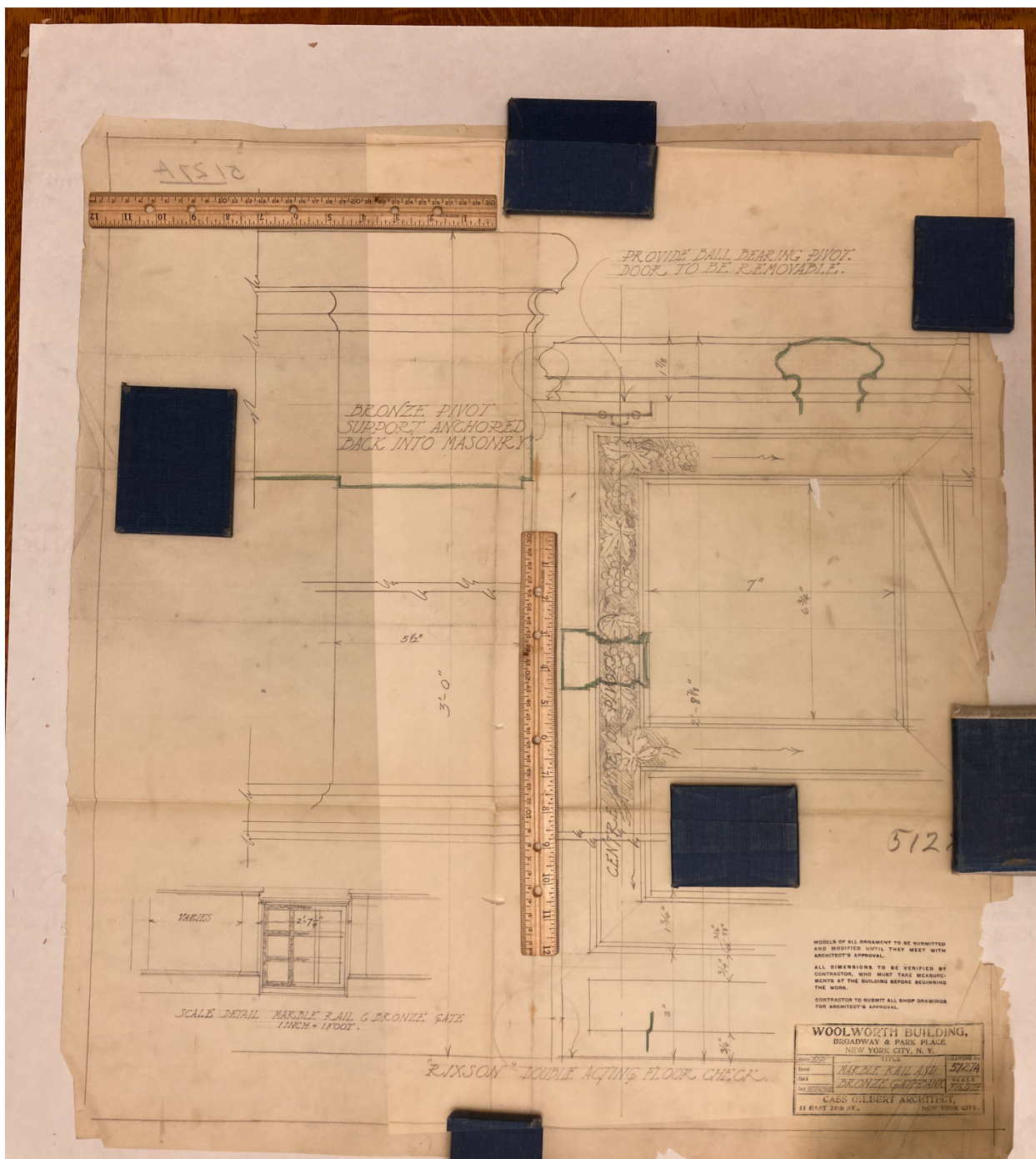


Figure 2. Drawing No. 5127A, "Marble Rail and Bronze Gate-Bank." Cass Gilbert Collection, Box 177: Architectural Drawings; Blueprints. New-York Historical Society.

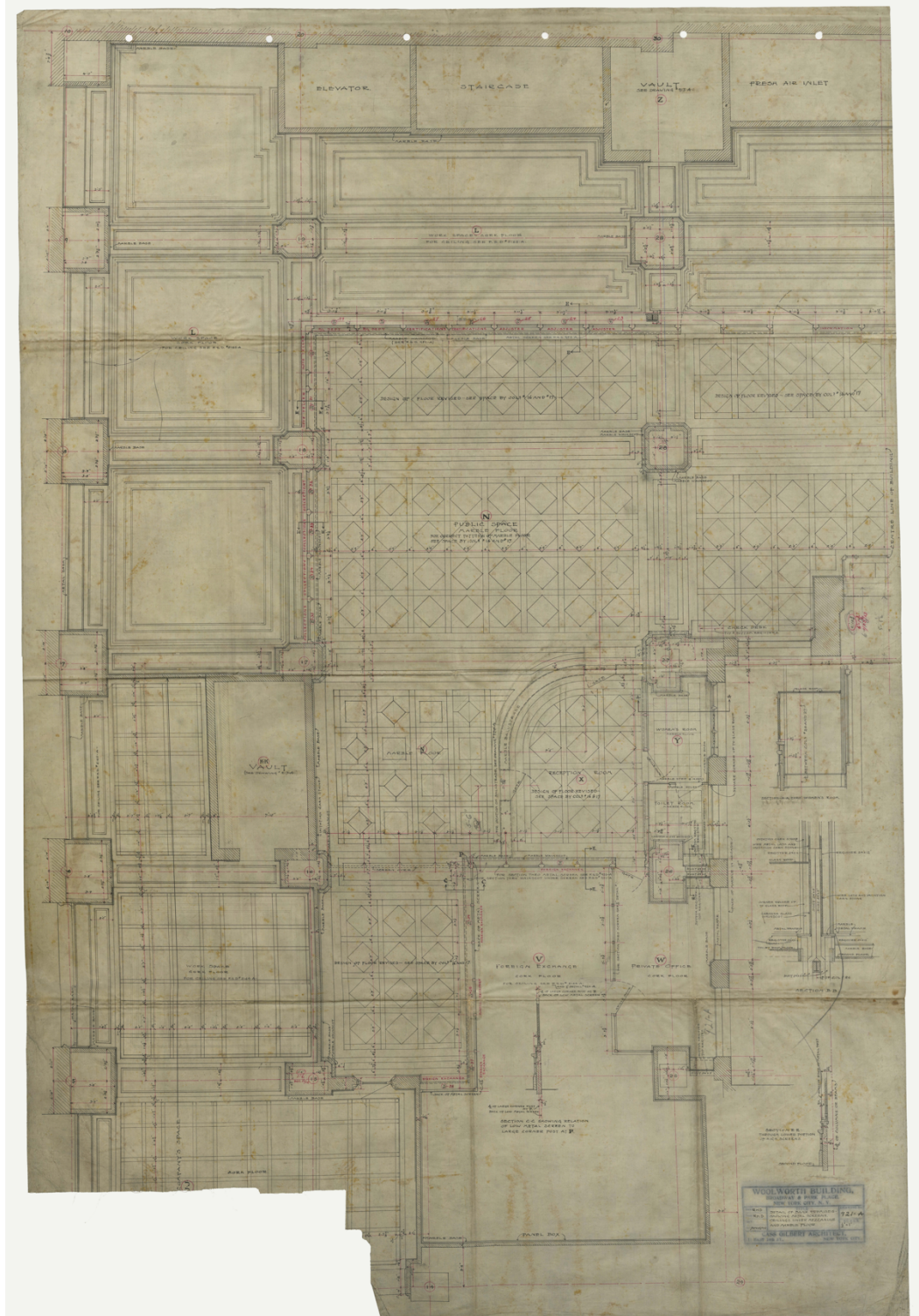


Figure 3. Southern half of the banking hall. Drawing No. 921A, "Detail of Bank Premises, Showing Metal Screens, Ceilings under Mezzanine and Marble Floor." The Office of Cass Gilbert. November 25, 1912. Vanderbilt University Fine Arts Collection.



Figure 4. Woolworth Building under construction, exhibiting the steel frame. c. 1912.
Bain News Service, Library of Congress.



Figure 5. Woolworth Building and City Hall Park, New York City. Postcard, undated.

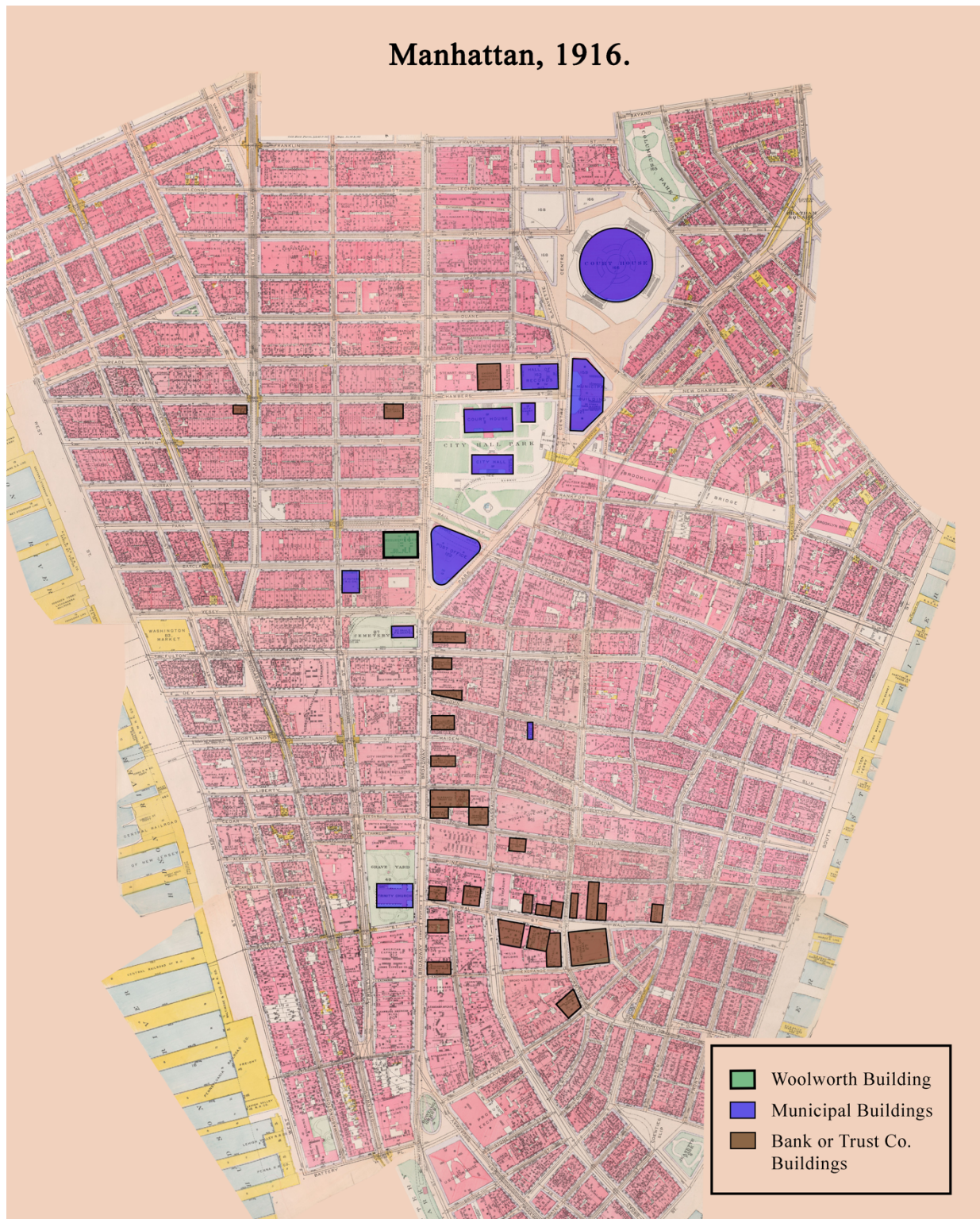


Figure 6. Map of Manhattan, 1916. The Woolworth Building site placed it firmly at the intersection of financial and municipal powers. Atlas of the Borough of Manhattan, City of New York. Desk and Library edition, plates 1-6, 8-9, 1916. Lionel Pincus and Princess Firyal Map Division, The New York Public Library. Annotated by author.



Figure 7. The M.S. Gripsholm with the New York skyline in the background. The Woolworth Building is the tallest spire on the left half of the image. Byron Company (New York, N.Y.), 1937. Museum of the City of New York.



Figure 8. Gothic Structures in lower Manhattan c. 1916. The building farthest left, or west, is the West Street Building, also designed by Cass Gilbert. Atlas of the Borough of Manhattan, City of New York. Desk and Library edition, plates 1-6, 8-9, 1916. Lionel Pincus and Princess Firyal Map Division, The New York Public Library. Annotated by author.



Figure 9. Rear View of Woolworth Building. Plate II. *Architecture Magazine* (January 1913). Skyscraper Museum.



Figure 10. Front façade of the Woolworth Building, seen across City Hall Park. May 1975, Patricia Heintzelman. National Register of Historic Places, National Parks Service.

JANUARY, 1913.

ARCHITECTURE

PLATE III.



DETAIL, WOOLWORTH BUILDING, NEW YORK.

CASS GILBERT, ARCHITECT

Figure 11. Southeast corner of the Woolworth Building, showing the transition from the main block into the tower. Note the many spirelets, dormer windows, and projecting tracery. Plate III. *Architecture Magazine* (January 1913). Skyscraper Museum.



Figure 12. The Victoria Tower (1860-61), London, viewed from the northwest. Bill Cobb. Skyline.scenes.com. n.d.



Figure 13. Ghent cloth hall (1425-45). Stad Gent - Dienst Toerisme. Visit.ghent.be.



Figure 14. "The Seven Wonders of Bruges," attributed to P. Claeissens the Elder, c.1550.



Figure 15. Front façade of the Woolworth Building as seen from street level. unknown photographer. [Marketplace.vts.com/ building/the--woolworth-building-233-broadway-new-york-ny](https://Marketplace.vts.com/building/the--woolworth-building-233-broadway-new-york-ny).



Figure 16. Entrance to the Woolworth Building, New York City, May 18, 1913. Robert L. Bracklow, glass negative. New-York Historical Society.

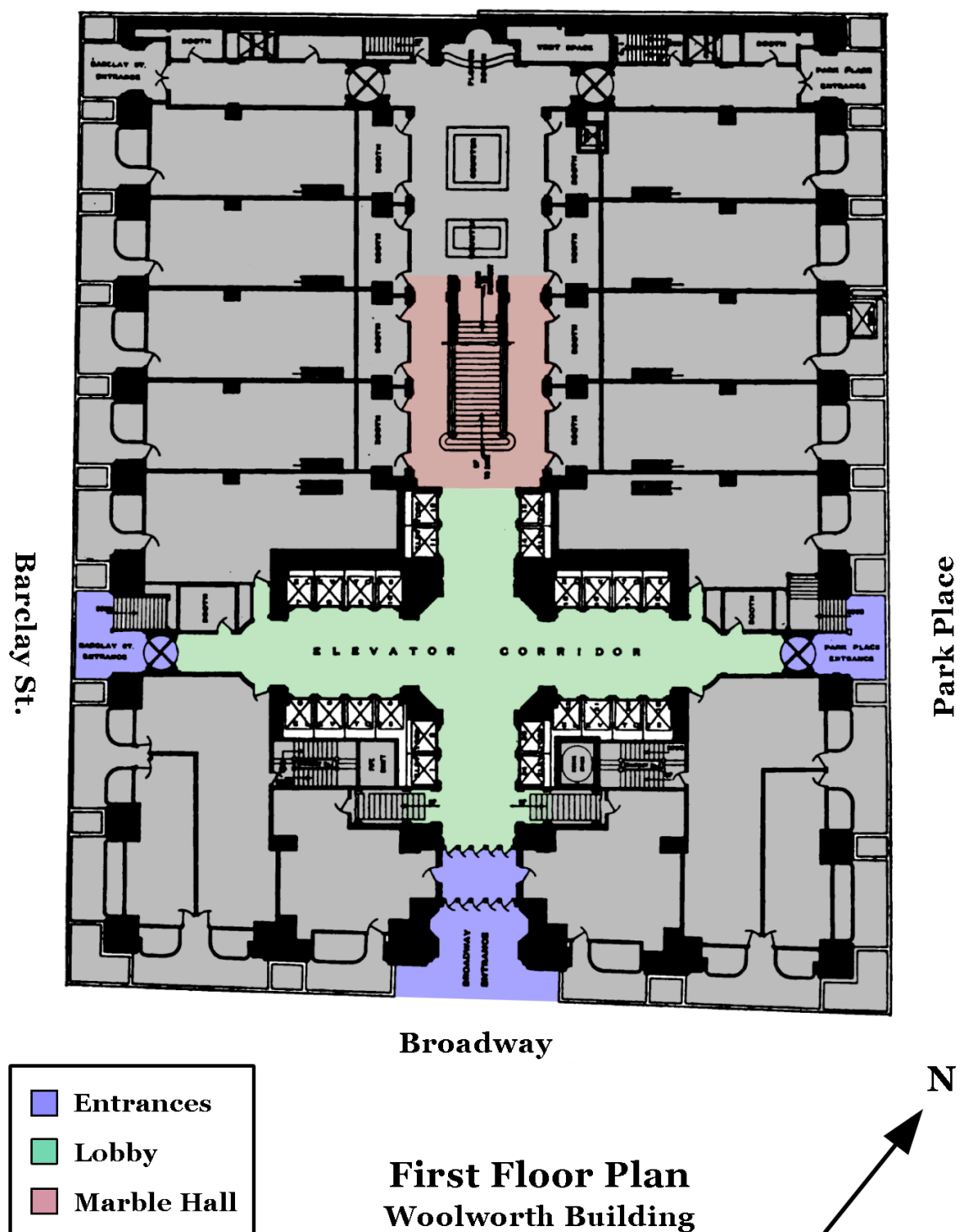
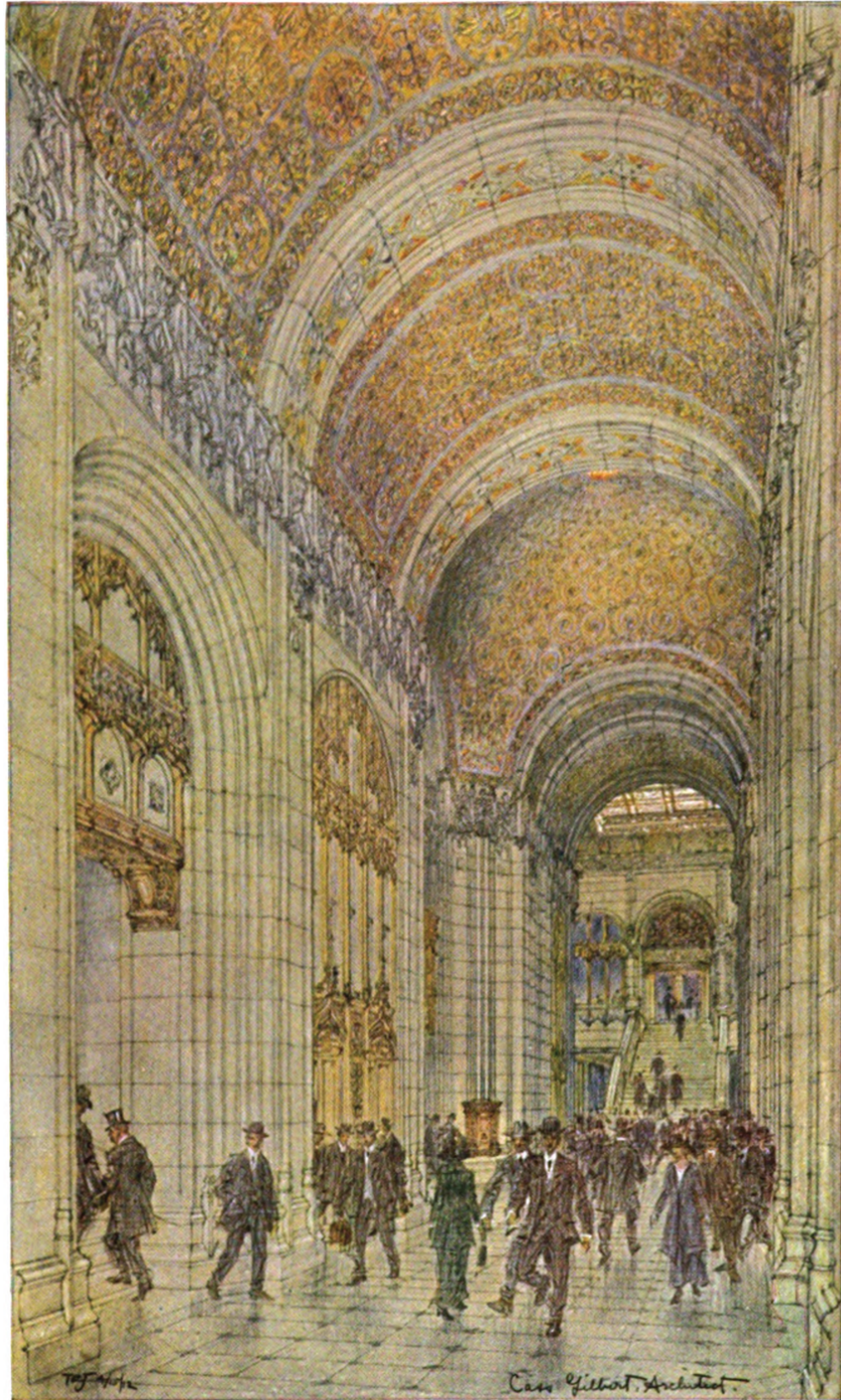


Figure 17. First floor plan, Woolworth Building. Color added by author. Gunvald Aus, "Engineering Design of the Woolworth Building" *The American Architect* 103, no. 1944 (March 26, 1913).



MAIN HALLWAY

MOSAIC GLASS CEILING—HEINIGKE & BOWEN
 MARBLE—TOMPKINS-KIEL MARBLE WORKS
 MARBLE FINISH—WILLIAM BRADLEY & SON

Figure 18. Main axis of the Woolworth Building lobby. Cass Gilbert. *The Master Builders: A Record of the Construction of the World's Highest Commercial Structure*. New York: Hugh McAtamney & Company, 1913.



DETAIL NEAR THE BROADWAY ENTRANCE.

Marble: Wm. Bradley & Son.
 Steel Doors and Trim: U. S. Metal Products Co.

Cass Gilbert, Architect.
 C. E. Knox, Electrical Engineer.

Figure 19. Detail of elevator banks and side stair to Irving National Bank in the lobby of the Woolworth Building. Note the arcade formed by the inset marble arches. *The Master Builders: A Record of the Construction of the World's Highest Commercial Structure*, 1916.



Figure 20. Central crossing of the lobby, Woolworth Building. Christen Alana Photography, 2015.

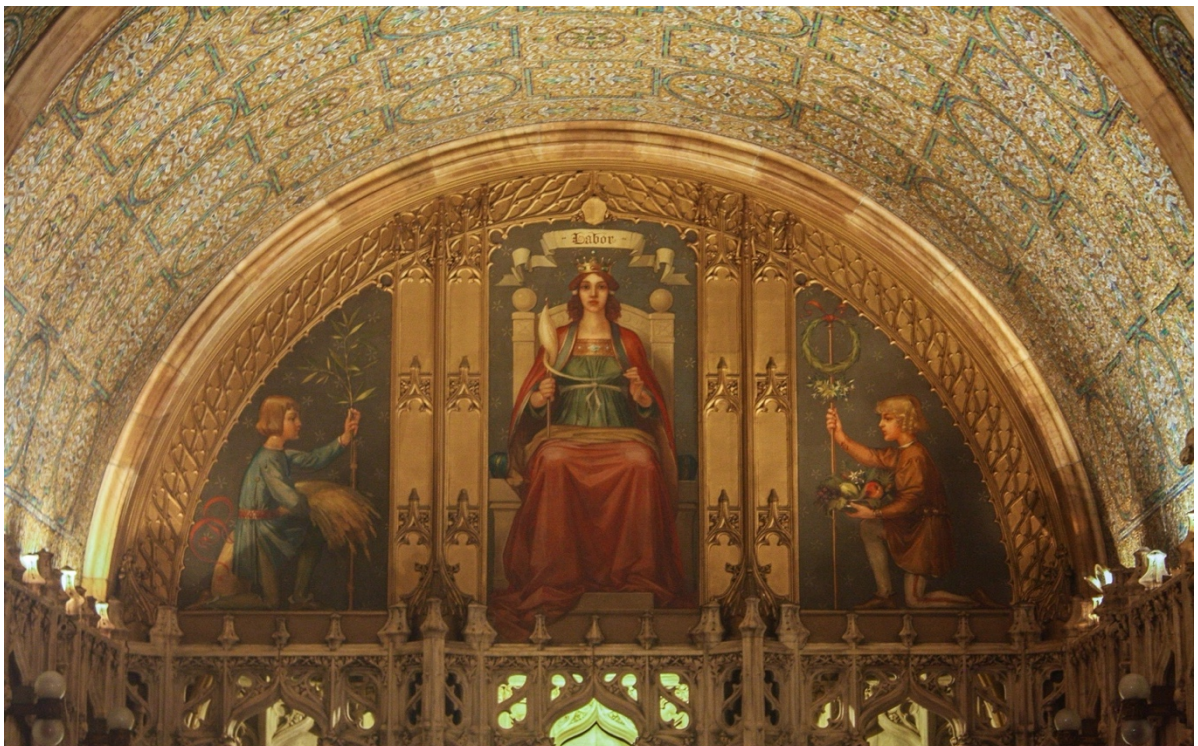


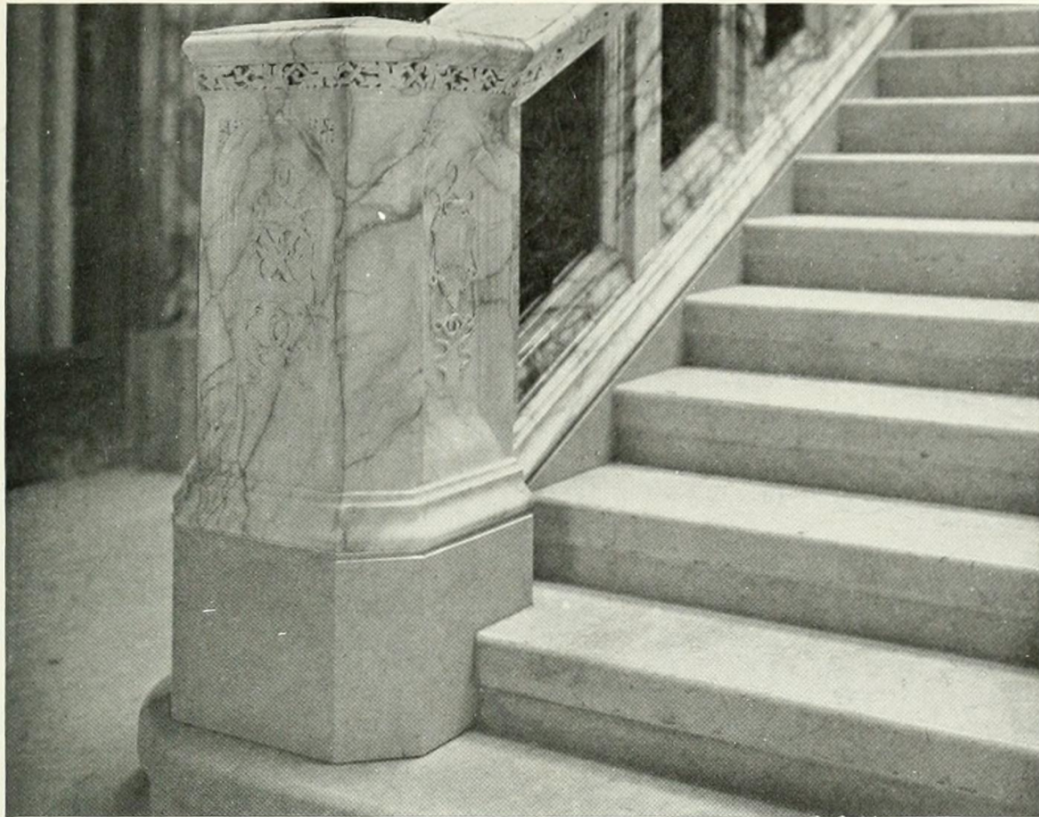
Figure 21. Triptychs of "Commerce" and "Labor." Thomas McGovern Photography and Stephen Travels, respectively.



Figure 22. The lobby of the Woolworth Building, looking up the grand staircase toward Irving National Bank. Wurts Bros. (New York, N.Y.), ca. 1912. Museum of the City of New York.



Figure 23. The Marble Hall in Woolworth Building, leading to the Irving National Bank. Wurts Bros. (New York, N.Y.). ca. 1912. Museum of the City of New York.



MARBLE—TOMPKINS-KIEL MARBLE COMPANY
CARVING—WILLIAM BRADLEY & SON

THE MARBLE HALL

Figure 24. Detail of bottom newel post in the Marble Hall. *The Master Builders: A Record of the Construction of the World's Highest Commercial Structure*. New York: Hugh McAtamney & Company, 1913.



Figure 25. Detail of stone tracery profiles along the Marble Hall. Note the continuation of the tracery across the windows using metalwork. Photograph by author, December 2022.



Figure 26. Grand staircase and illuminated “Irving National Bank” sign in the Marble Hall. Wurts Bros. (New York, N.Y.), ca. 1912. Museum of the City of New York.



Figure 27. View of ornamental ceiling and skylight in the Marble Hall. Bob Estremera, n.d. archdaily.com.

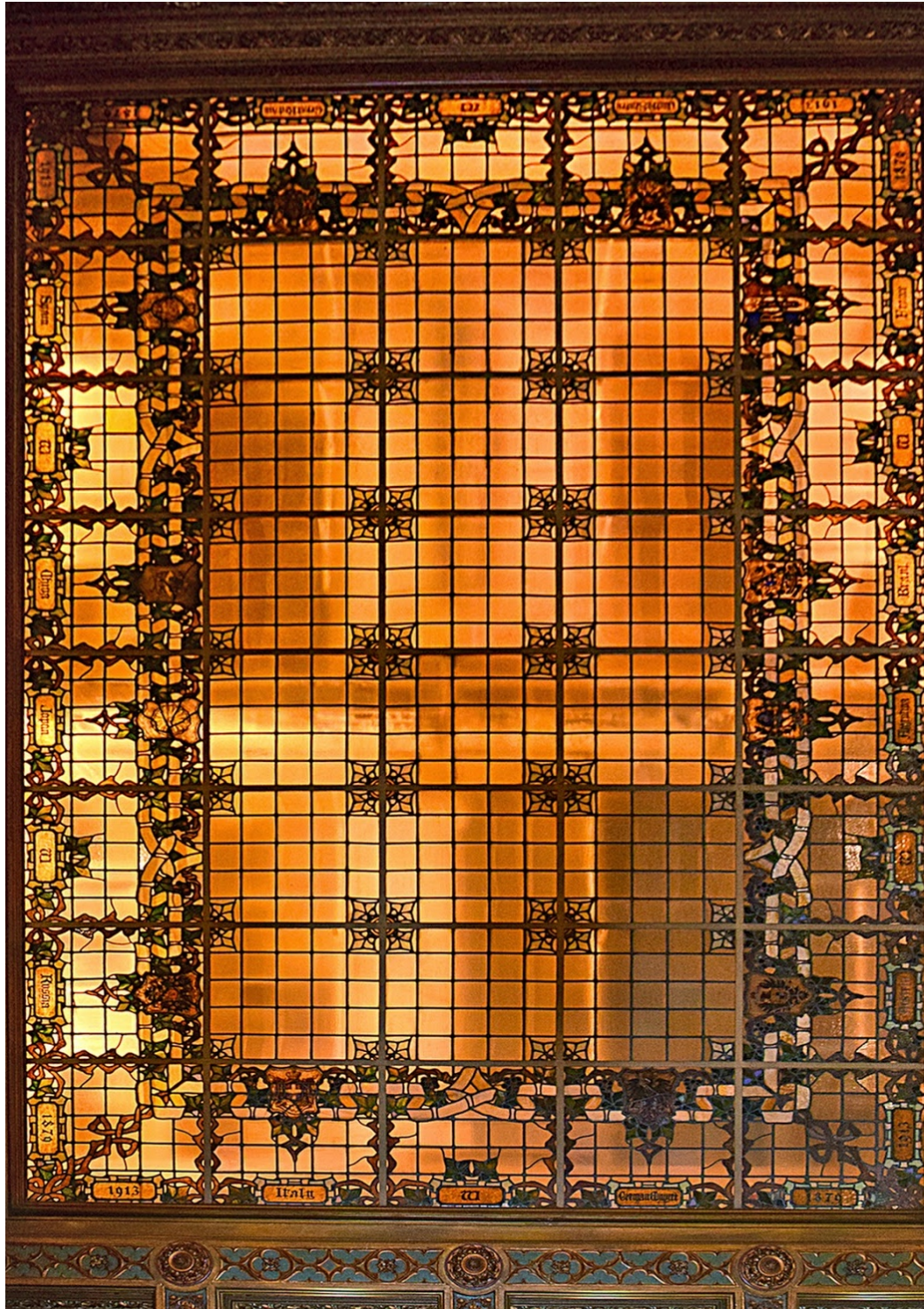


Figure 28. Detail view of the Marble Hall skylight. Lynn Padwee, n.d. Michael Padwee, "The Woolworth Building," Tilesinnewyork.blogspot.com.



Figure 29. Modelled view of the entrance vestibule. 3D model rendering, by author.

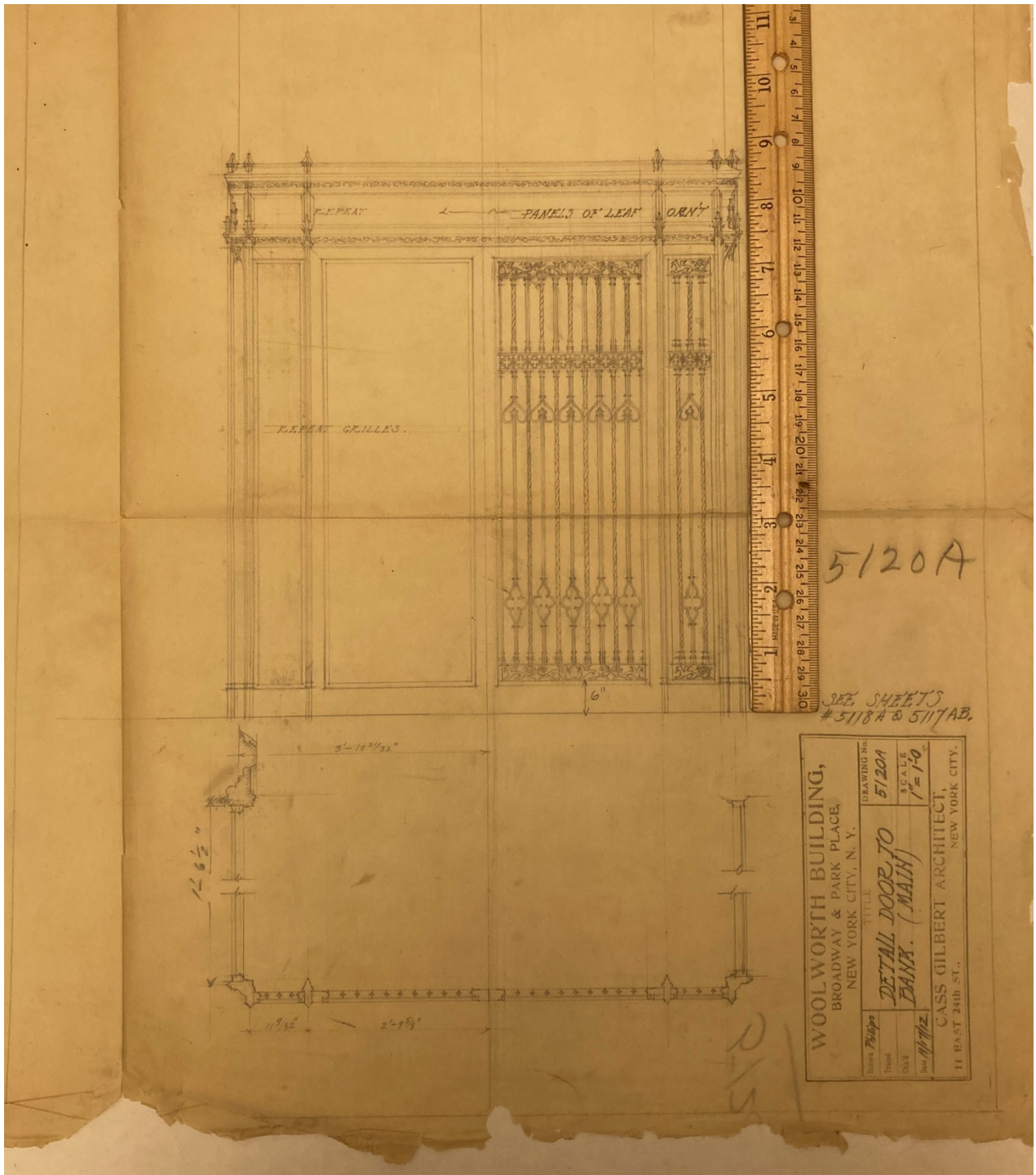


Figure 30. Elevation and plan views of the entrance vestibule. Drawing No. 5120A, "Detail Door to Bank. (Main)." The office of Cass Gilbert. November 17, 1912. Vanderbilt University Fine Arts Collection.

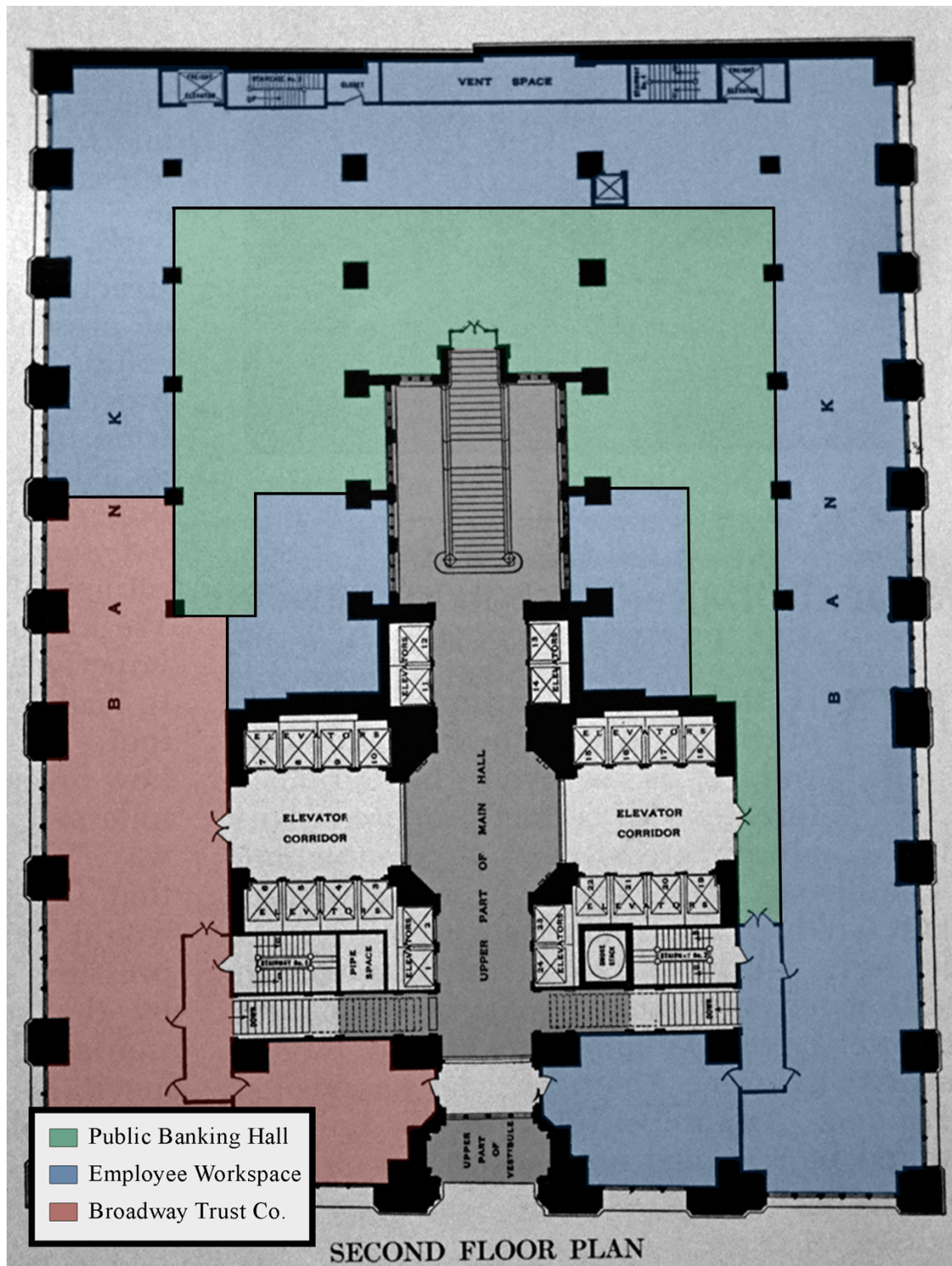
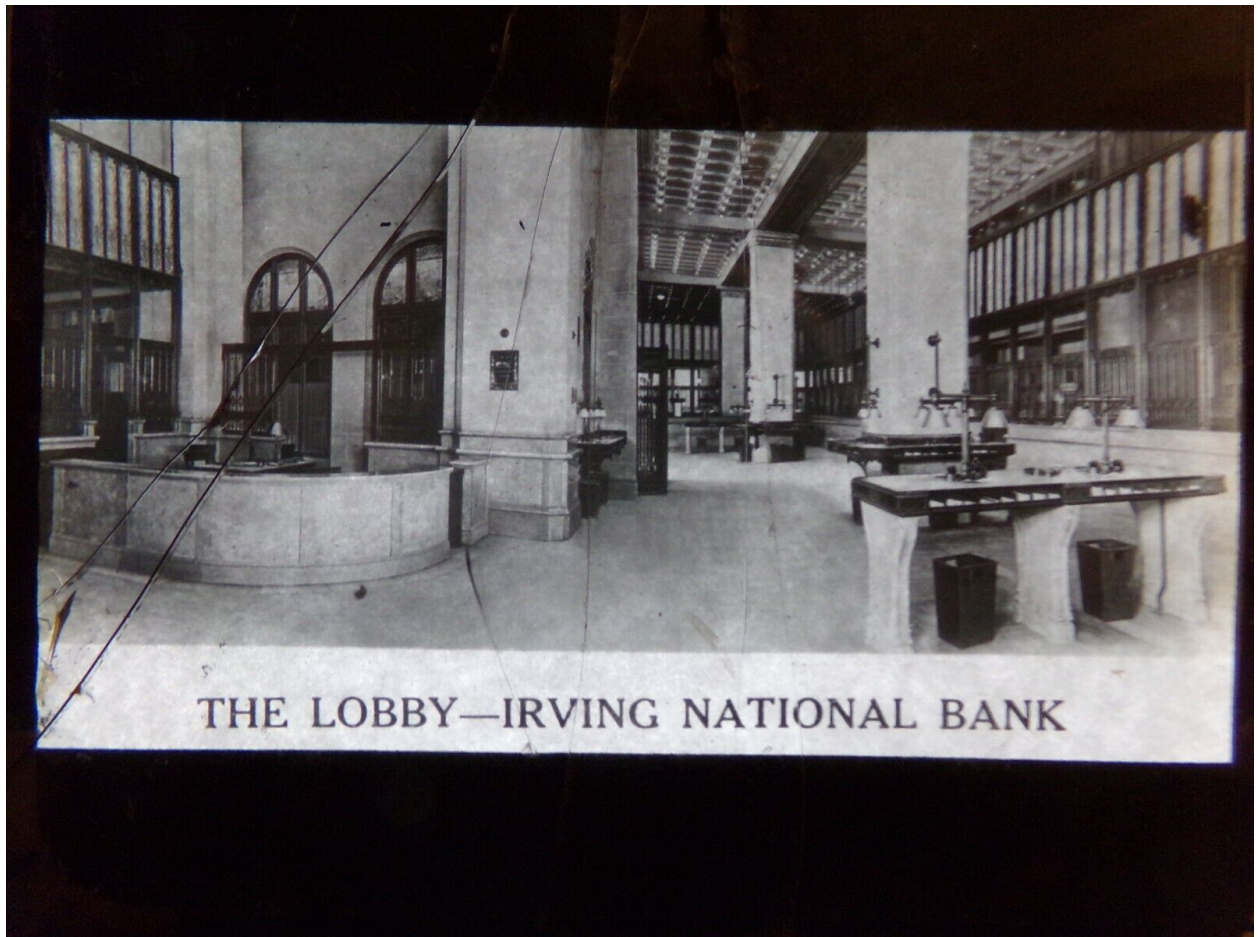


Figure 31. Plan of the mezzanine floor of the Woolworth Building. UVA Library Kore Collection, donated by W. J. MacDonald. Shading by author.



THE LOBBY—IRVING NATIONAL BANK

Figure 32. Panoramic view of the banking hall, Woolworth Building. Chas. Beseller Co. (New York), lantern slide, n.d. Author's personal collection.

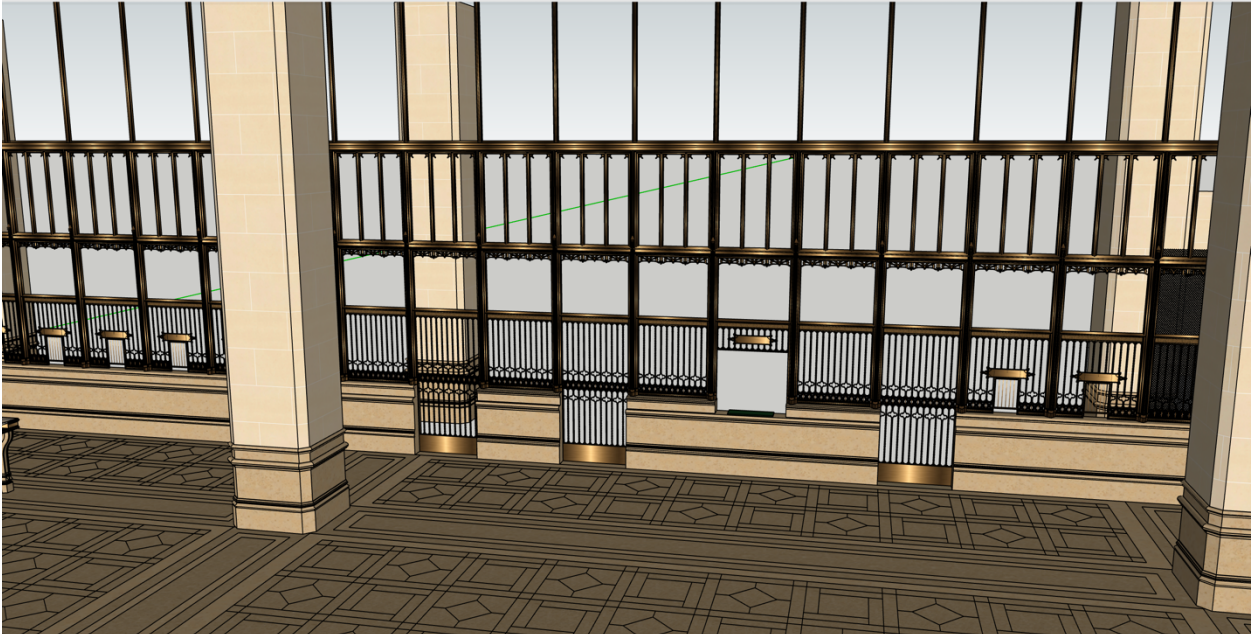


Figure 33. Banking cages along the western wall of the banking hall. This image is taken from an impossible vantage point; the east wall has been removed to better capture the breadth of banking cages and bronze work. 3D model rendering, by author.



Figure 34. Banking cages near the southwestern corner of the banking hall, viewed from inside the reception area. 3D model rendering, by author.



Figure 35. Detailed view of banking cages. 3D model rendering, by author.

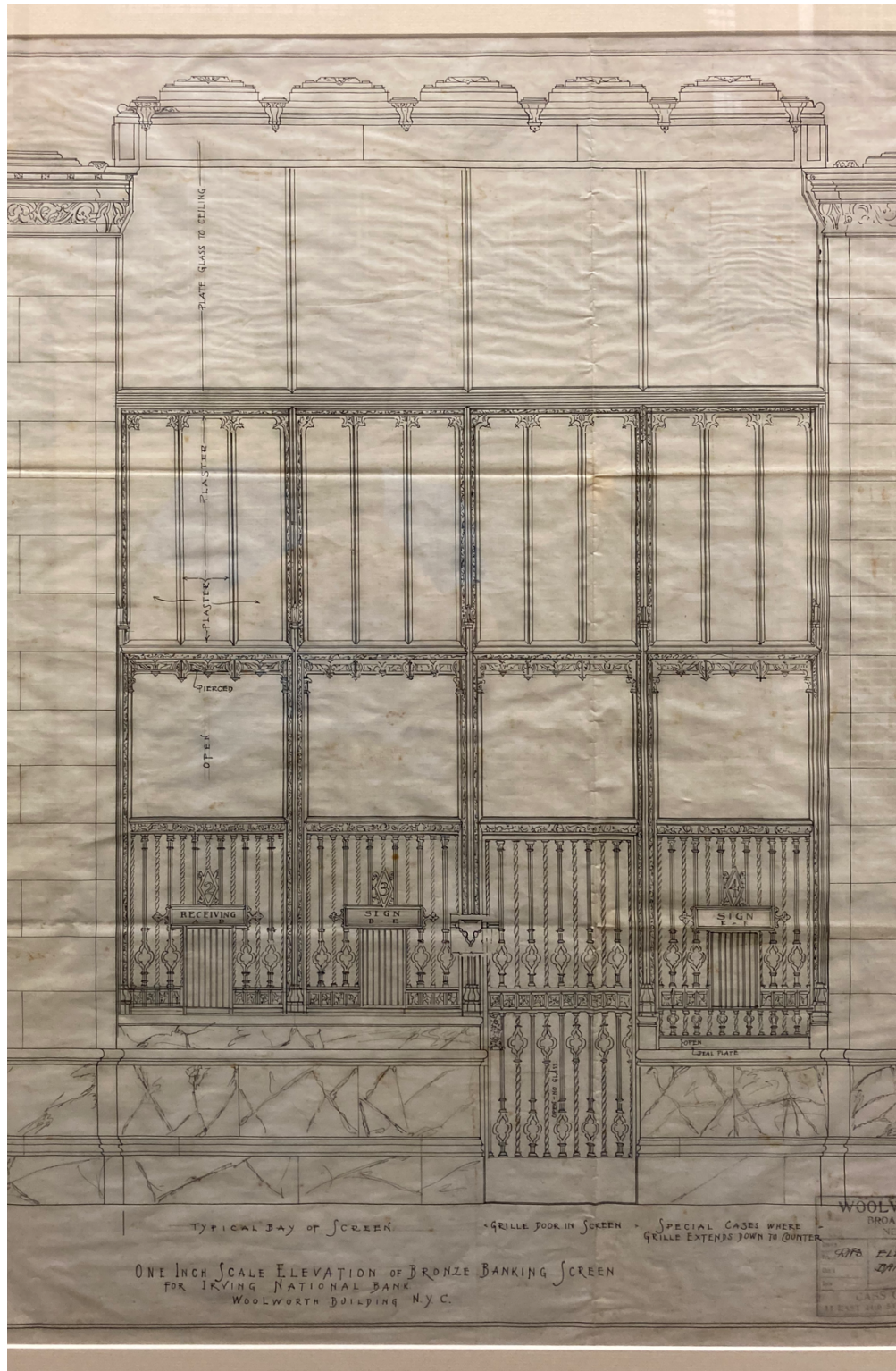


Figure 36. Cropped view of Drawing No. 910AB, "Elev. of Bronze Banking Screen." The Office of Cass Gilbert. n.d. Vanderbilt University Fine Arts Collection.



Figure 37. Detail of the banking cages. Woolworth Building, Irving National Bank, banking hall. Unidentified photographer. Woolworth Collection, National Building Museum.



THE IRVING NATIONAL BANK IN THE WOOLWORTH BUILDING.

Ornamental Plastering: H. W. Miller, Inc.
 Decorative Painting: Barnet Phillips Co.
 "Camia" Reflectors: Gleason-Tiebout Glass Co.
 Marble: Wm. Bradley & Son.
 Bronze Counter Screens: U. S. Metal Products Co.

Figure 38. The Banking Hall, view looking south-east. Note the ceiling height drops with the grille work. Unknown photographer. "The Woolworth Building," *Architecture and Building* 45, no. 7 (July 1913).

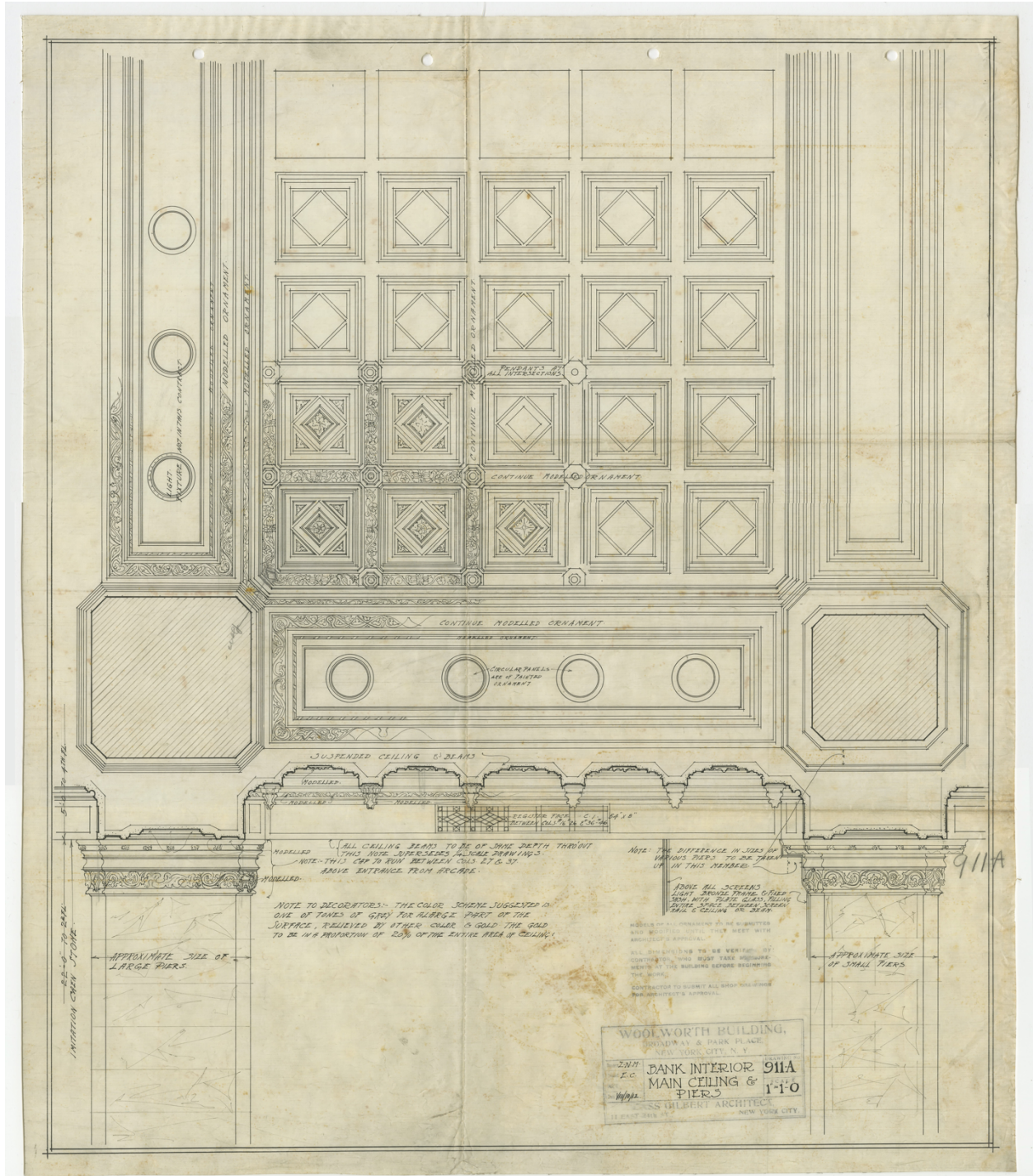


Figure 39. Drawing No. 911A, "Bank Interior, Main Ceiling & Piers," showing design of double-height ceilings in the banking hall. Circular panels along the beams were not included in the final design. The office of Cass Gilbert. August 10, 1912. Vanderbilt University Fine Arts Collection.



Figure 40. View of the banking hall captured while the lights were off. The illumination in the left half of the image is coming through the skylight. Wurts Bros. (New York, N.Y.), ca. 1912. Museum of the City of New York.



Figure 41. Irving National Bank, Hudson street, northwest corner of Chambers Street, 1903. The Miriam and Ira D. Wallach Division of Art, Prints and Photographs, New York Public Library Digital Collections.



Figure 42. The Gerken Building, Irving National Bank's headquarters prior to their move into the Woolworth Building. "The Work of George Edward Harding and Gooch." *Architectural Record* (July-September, 1897).



Irving National Bank

NEW YORK

Directors

LEWIS E. PIERSON,
Chairman Executive Committee.

F. A. M. BURRELL,
Vice-President Charles A. Schieren
Co., Leather.

M. M. BELDING, JR.,
President Belding Bros. & Co., Mfrs.
Sewing Silk.

WILLIAM H. BARNARD,
Treasurer Mason-Seaman Transpor-
tation Company.

WILLIAM C. BREED,
of Breed, Abbott & Morgan, Counsel-
ors at Law.

WILLIAM CHILDS, JR.,
Vice-President Childs Company.

WARREN CRUIKSHANK,
President Cruikshank Company.

JAMES M. DONALD,
Chairman Hanover National Bank.

ROBERT L. GERRY,
Newport, R. I.

WILLIAM HALLS, JR.,
Summit, N. J.

HORACE HAVEMEYER,
of Havemeyers & Elder.

LEE KOHNS,
of L. Straus & Sons, Art Pottery and
Glassware.

JOHN G. LUKE,
President West Virginia Pulp and
Paper Co.

GERRISH H. MILLIKEN,
of Deering, Milliken & Co., Commis-
sion Dry Goods.

SIDNEY Z. MITCHELL,
President Electric Bond and Share Co.

STATEMENT OF CONDITION,

JANUARY 14TH, 1913.

Submitted at Annual Meeting of Shareholders

ASSETS

IMMEDIATELY AVAILABLE

Cash in Vault and Checks
for Clearings \$13,151,610.58

Due from Correspondents
and Demand Loans.. 10,210,466.13 \$23,362,076.71

AVAILABLE WITHIN 30 DAYS

Loans Due in 30 Days.. 6,202,742.78

United States Bonds.. 1,655,501.94

Other Bonds & Investments 2,359,374.63 10,217,619.35

OTHER LOANS & DISCOUNTS

Due Within 4 Months.. 15,964,123.56

Due After 4 Months.. 3,025,005.68 18,989,129.24

\$52,568,825.30

LIABILITIES

CAPITAL \$4,000,000.00

SURPLUS & PROFITS 3,226,183.50

Circulation 1,579,002.50

Deposits.. 43,763,639.30

\$52,568,825.30

Directors

JAMES E. NICHOLS,
of Austin Nichols & Company, Inc.,
Wholesale Grocers, Vice-President.

DANIEL P. MORSE,
President Morse & Rogers, Wholesale
Boots and Shoes.

CHARLES E. PERKINS,
President J. T. Perkins Co., Yarns.

JACOB H. SCHOONMAKER,
Secretary Butler Bros., Inc., Whole-
sale General Merchandise.

EDWARD R. STETTINIUS,
President Diamond Match Company.

WILLIAM SKINNER,
of William Skinner & Sons, Silks.

JOHN H. SEED,
Brooklyn, New York.

S. FREDERIC TAYLOR,
President Borden's Condensed Milk Co.

WILLIAM A. TILDEN,
President Fort Dearborn National
Bank, Chicago, Illinois.

GUSTAV VINTSCHER,
President Markt & Hammacher Co.,
Import and Export.

THEODORE F. WHITMARSH,
Vice-President F. H. Leggett & Co.,
Wholesale Grocers.

DANIEL W. WHITMORE,
of D. W. Whitmore & Co., Wholesale
Dairy Produce.

HARRY M. WILLIAMS,
President Union News Company.

FRANK W. WOOLWORTH,
President F. W. Woolworth Company,
Five and Ten Cent Stores.

ROLLIN P. GRANT, President.

OFFICERS

ROLLIN P. GRANT, President

JAMES E. NICHOLS, Vice-President
WILLIS G. NASH, Vice-President
HENJ. F. WERNER, Vice-President
CHARLES H. IMHOFF, Vice-President
EMIL KLEIN, Vice-President

HARRY E. WARD, Cashier
D. H. G. PENNY, Asst. Cashier
RICHARD J. FAUST, Jr., Asst. Cashier
J. FRANKLYN BOUKER, Asst. Cashier
SAMUEL REDFERN, Asst. Cashier

STRICTLY A COMMERCIAL BANK

This Bank will be located in the WOOLWORTH BUILDING on completion of its new quarters.

Figure 43. Irving National Bank, Statement of Condition, January 14th, 1913. *New-York Tribune*.

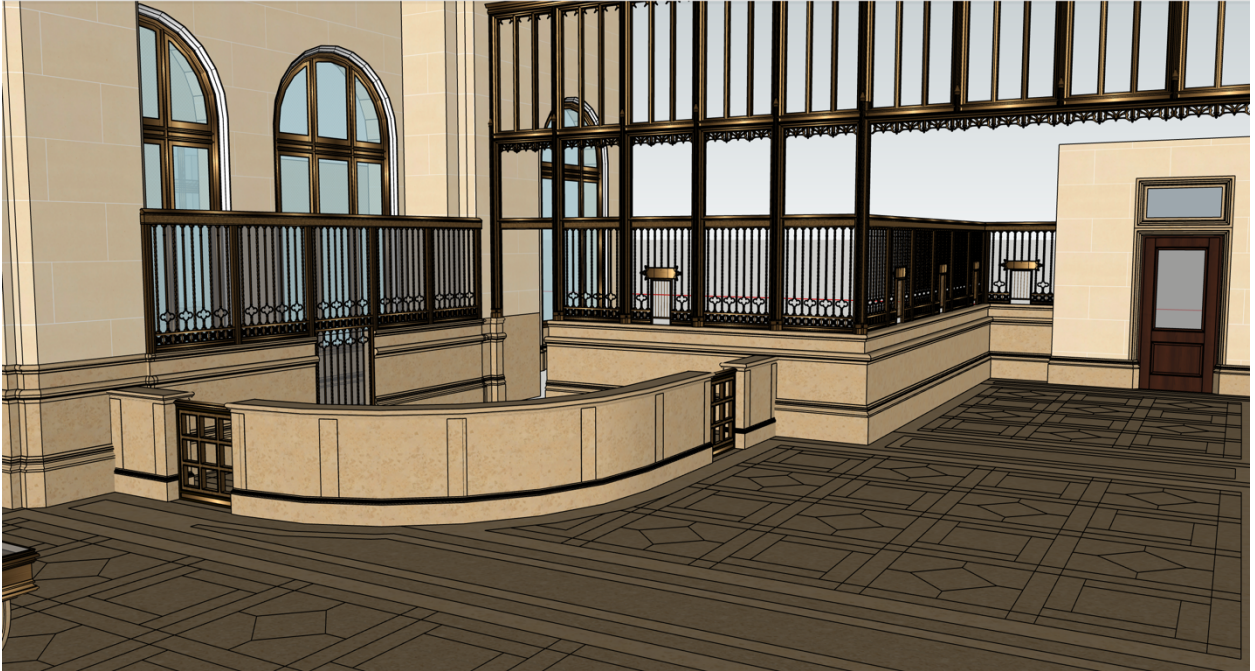
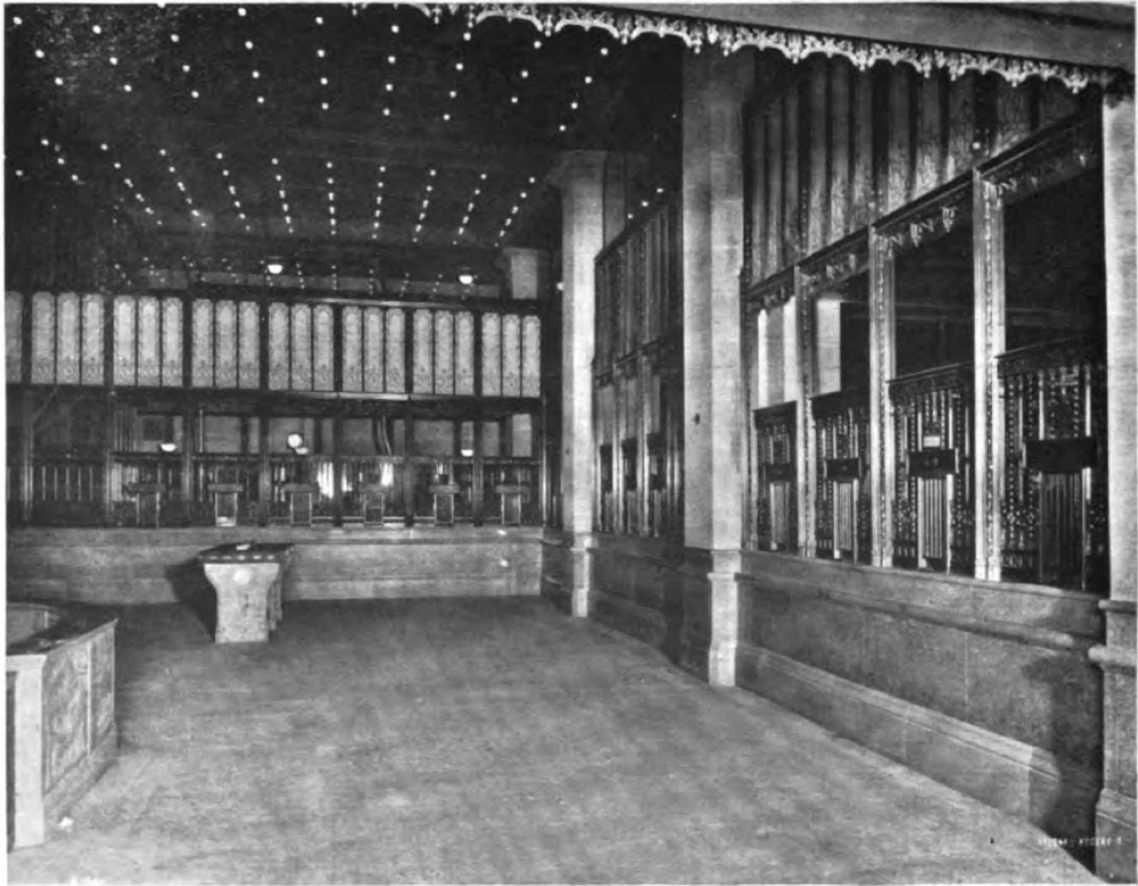


Figure 44. The southern reception room, Women's Room, and Foreign Exchange Department in the banking hall. The "Women's Room" was located behind the grille work on the left side of the image. 3D model rendering, by author.



Tellers Cages—16 Tellers in all

Figure 45. Windows in the Paying and Receiving Department. Interestingly, the alphabetical organization proceeded from right-to-left. "New Home of the Irving National Bank." *Banking Law Journal* 30, no. 6 (June 1913).



Figure 46. Officer's Quarters, Irving National Bank. Chas. Beseller Co. (New York), lantern slide, n.d. Author's personal collection.



Figure 47. Officers Room and elevator hall passage, looking southeast. 3D model rendering, by author.



Figure 48. Freestanding check desk in banking hall. 3D model rendering, by author.

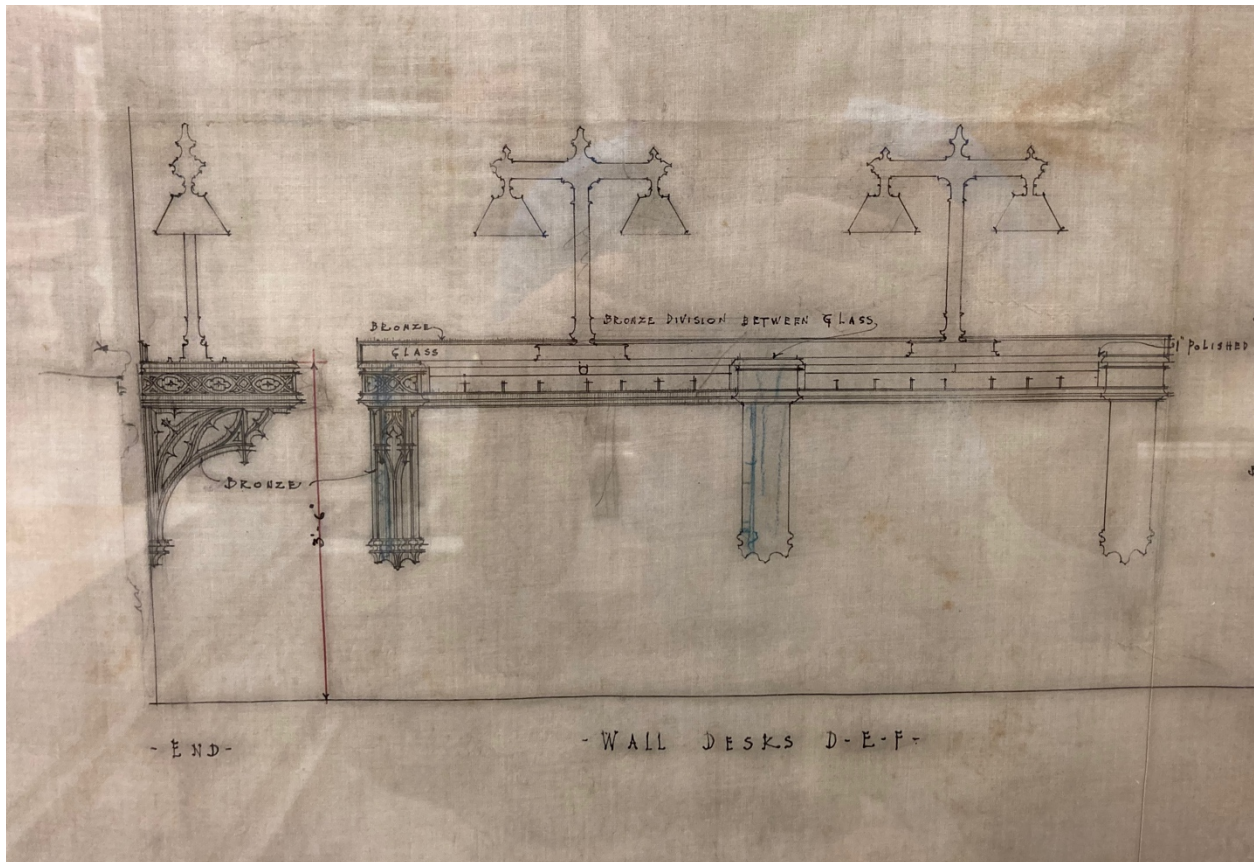


Figure 49. Elevations of wall desks in the banking hall. Partial view of Drawing No. 912AB, "Details of Check Desks in Bank & Trust Co." The Office of Cass Gilbert. November 16, 1912. Vanderbilt University Fine Arts Collection.



Figure 50. Woolworth's Store, Lancaster PA. ca. 1885. Unknown photographer. Photographic negative. Woolworthsmuseum.co.uk.



Figure 51. Woolworth Building, Lancaster, Pennsylvania, 1900-1901, as illustrated in *The Woolworth Building, Lancaster, Pa.* Woolworth Collection, National Building Museum.



Figure 52. Stewart Building, now the Sun Building, c. 1917. The building sits on Broadway, north of City Hall Park. William Davis Hassler. New-York Historical Society.



Figure 53. West Street Building, Cass Gilbert, 1905-1907. Wurts Bros. (New York, N. Y.) March 3, 1946. Museum of the City of New York.



Figure 54. Suffolk Savings Bank, Cass Gilbert, 1905-1906. Thomas E. Marr, 1884-1910. Prints Department, Boston Public Library.

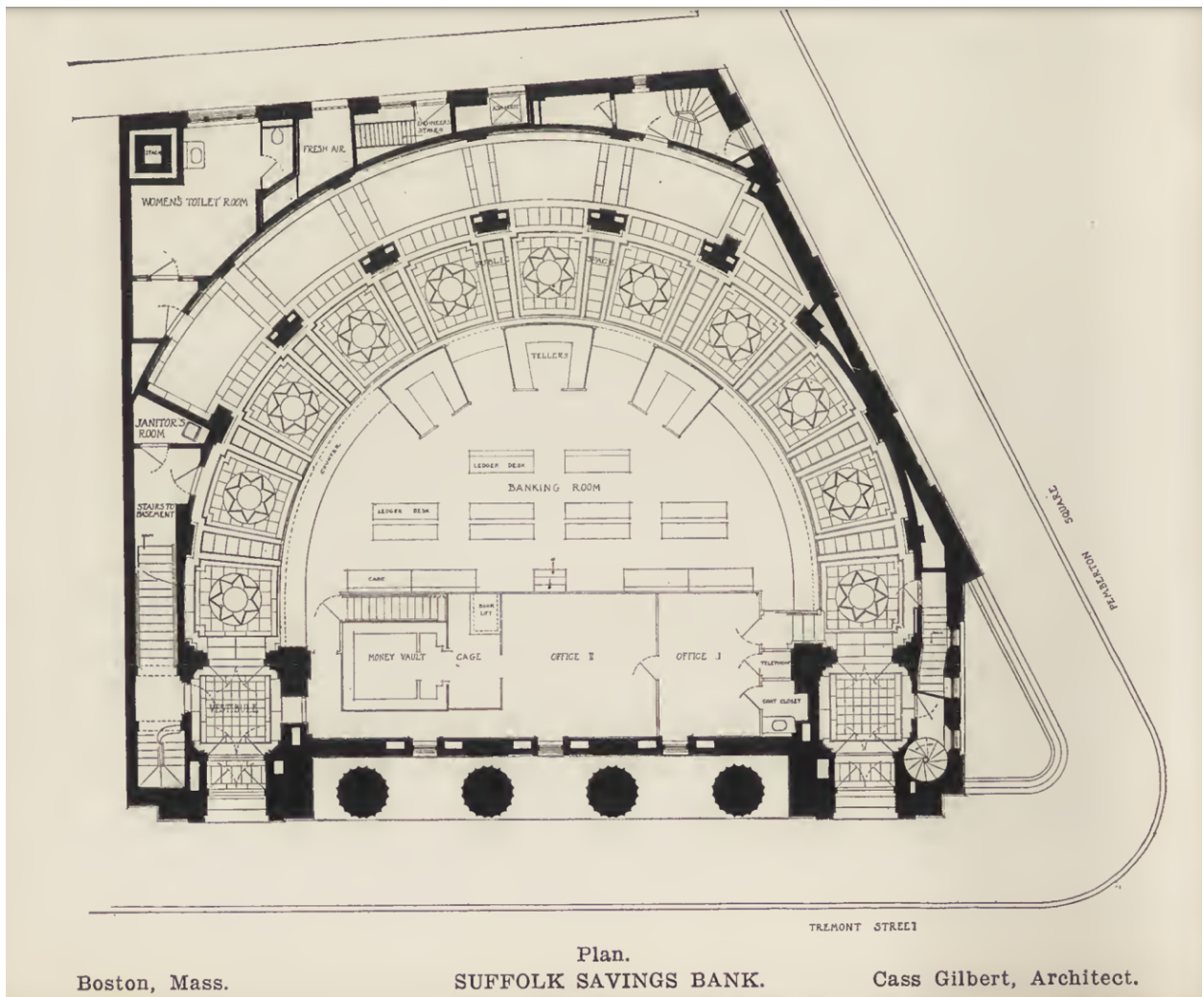


Figure 55. Suffolk Savings Bank Plan. *Architectural Record* 25, no. 1 (January 1909).

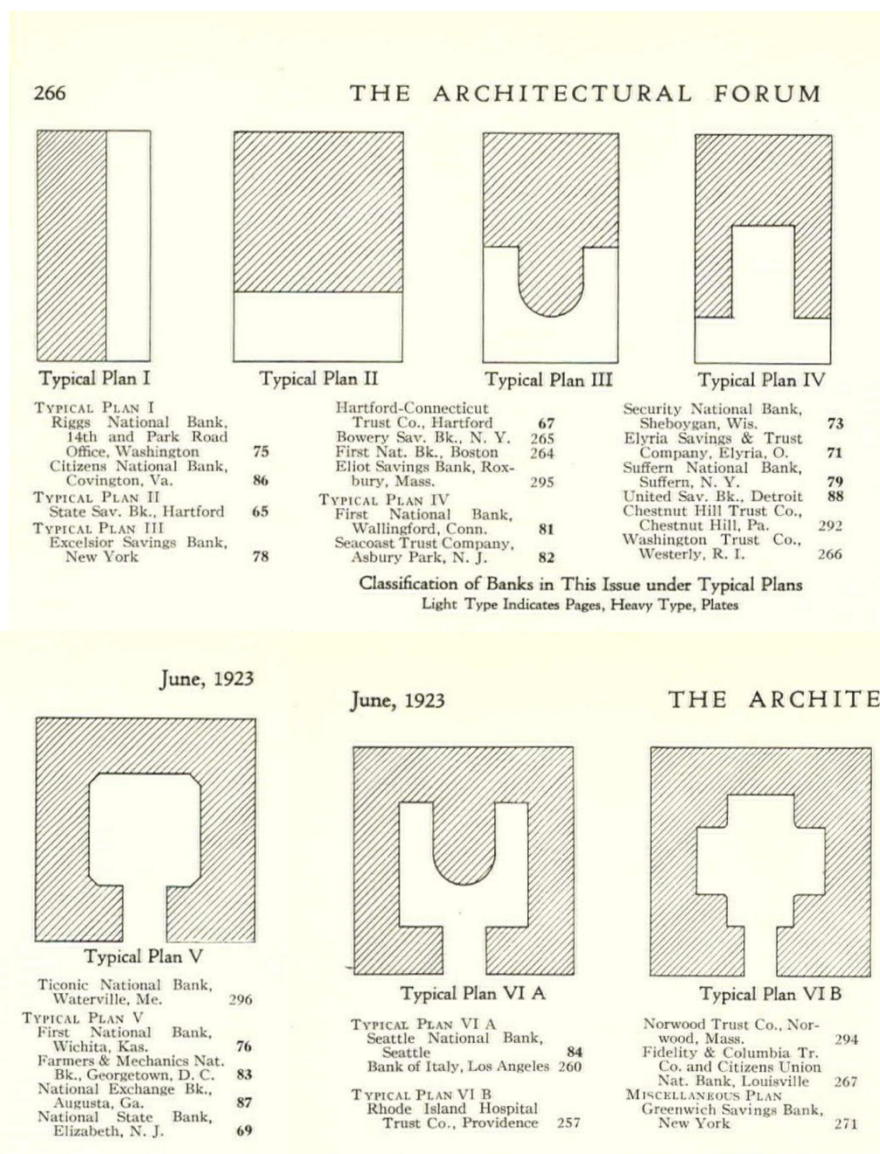


Figure 56. "Typical" bank plans. Shaded portion is bank workspace, while the unshaded portion is the public area. Tellers' cages form the division between the two. Frederic C. Hirons. "The Architecture of Banks." Architectural Forum 38, no. 6 (June 1923).

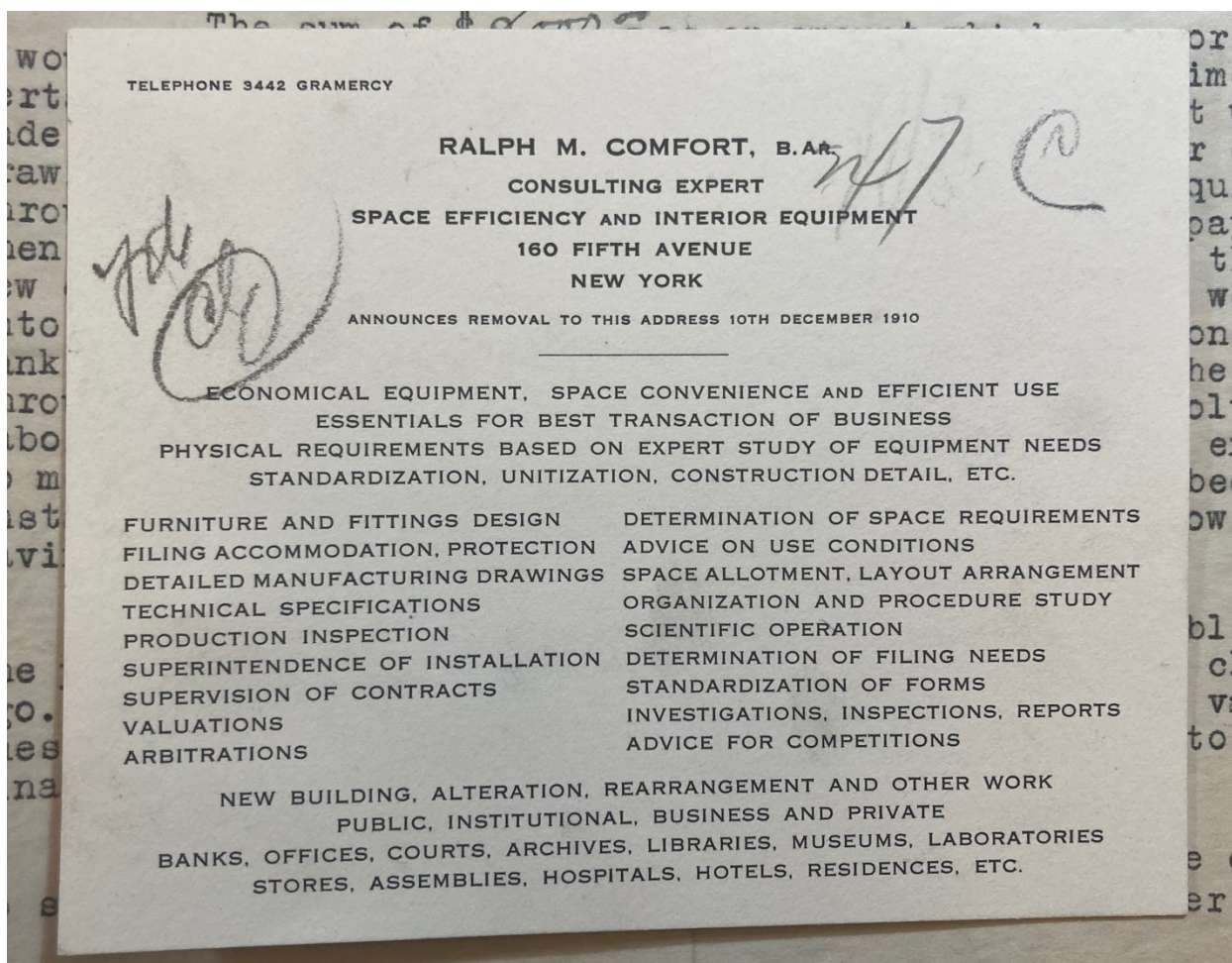


Figure 57. Business card for Ralph M. Comfort. Photograph by author. Cass Gilbert Collection, Box 543, Folder 5: Correspondence C-G, 1914. New-York Historical Society.



VAULT EQUIPMENT AND STEEL OFFICE FIXTURES—CANTON ART METAL CO.

Figure 58. Teller's view of banking cage and grille work. Unknown photographer. *The Master Builders: A Record of the Construction of the World's Highest Commercial Structure*. New York: Hugh McAtamney & Company, 1913.

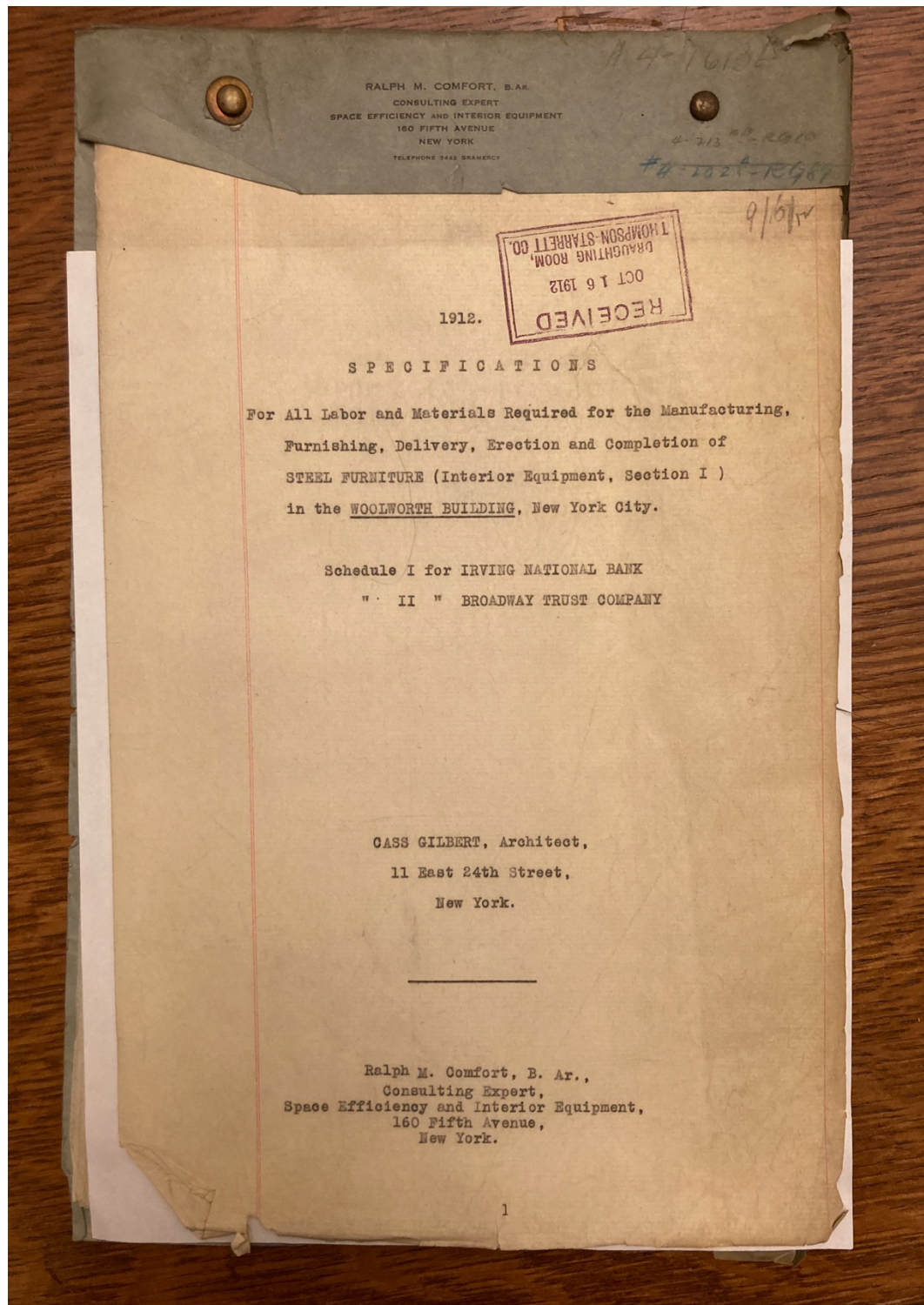


Figure 59. "Specifications for All Labor and Materials Required for the Manufacturing, Furnishing, Delivery, Erection, and Completion of Steel Furniture (Interior Equipment, Section I) in the Woolworth Building, New York City." Ralph M. Comfort, September 16, 1912. Cass Gilbert Collection, Bound Volume 315: Woolworth Building Specifications, Section 37: Bank Steel Furniture. New York Historical Society.

SCOPE						
The work required under these specifications is divided as follows:						
SCHEDULE I FOR IRVING NATIONAL BANK.						
Name.	Rm #	Setting #	# of Pieces	Description	Type	Drg. #.
Foreign Exchange	301	-(1)	1	Counter		-120A
	"	-(1A)-(1B)	2	Pedestals		"
	"	-(2)	1	Counter		"
	"	-(2A) to (2D)	4	Pedestals		"
	"	-(3)	1	Counter		"
	"	-(3A)-(3B)	2	Pedestals		"
	"	-(4)	1	Counter		"
	"	-(4A)-(4B)	2	Pedestals		"
	"	-(5)	1	F.T. Desks	AD10	" &-149
	"	-(6)	1	T.W. Desks	AD3	" &-100A
	"	-(8)-(9)	2	" " "	AD3	" " "
	"	-(10)-(11)	2	S.T. "	AD7	" &-149
Private Office	303	-(1)	1	F.T. Desks	AD10	" &-166
	"	-(2)	1	Bookcase		"
	"	-(3)	1	Table	AT1	" &-147
	"	-(4)	1	Locker		"
	"	-(5)	1	Tel. Closet		" &-164
Note Teller	309	-(1)	1	Counter		-126A
	"	-(1A) to (1C)	3	Pedestal		"
	"	-(2)	1	Counter		"
	"	-(2A)-(2B)	2	Pedestal		"
	"	-(3)	1	Counter		"
	"	-(3A)	1	Journal Rack		"
	"	-(3B)-(3C)	2	Pedestal		"
	"	-(4)	1	Counter		"
	"	-(4A) to (43)	5 22	Pedestals		"

Figure 60. Page 22 of Specifications for Steel Furniture (Interior Equipment, Section I), detailing the scope of work. Ralph M. Comfort, September 16, 1912. Cass Gilbert Collection, Bound Volume 315: Woolworth Building Specifications, Section 37: Bank Steel Furniture. New York Historical Society.

SCOPE

* The work required under these specifications is divided into the following:

SCHEDULE I FOR IRVING NATIONAL BANK

Class I - English Oak

<u>Rm #</u>	<u>Setting #</u>	<u>Quantity</u>	<u>Description</u>	<u>Type</u>	<u>DEF.#</u>
235	-(2)	1	P.T. Desk	WD3	213-204A
235	-(3)	1	Table	WT4	" -213
235	-(4)	1	Double Ped.T.W.D.	WD5	" -205
235	-(6)	1	Book Cases	WB1	" -209
235	-(7)	1	Clothes Tree	WM1	" -201A
238	-(1)	1	Umbrella Stand	WM4	" -201A
240	-(1)	1	Conf. Table	WT2	" -210
240	-(3)	1	Clothes Tree	WM1	" -201A
242	-(1)-(2)	8	Lockers	WL1	" -207A
403	-(1A-B-C)	3	Table	WT1	" -210
403	-(1)	1	Umbrella Stand	WM3	" -201A

-21-

Figure 61. Page 21 of Specifications for Wood Furniture (Interior Equipment, Section III), detailing the scope of work. Unfortunately, the room numbers remain unidentified. Cass Gilbert Collection, Bound Volume 315: Woolworth Building Specifications, Section 39: Bank Wood Furniture. New York Historical Society.



Foreign Exchange Department.

Figure 62. Foreign Exchange Department, Reception Room, and Women's Room in the Banking Hall. Omnibus is located near the center of the image, against the counter of a bank cage. "New Home of the Irving National Bank." *Banking Law Journal* 30, no. 6 (June 1913).

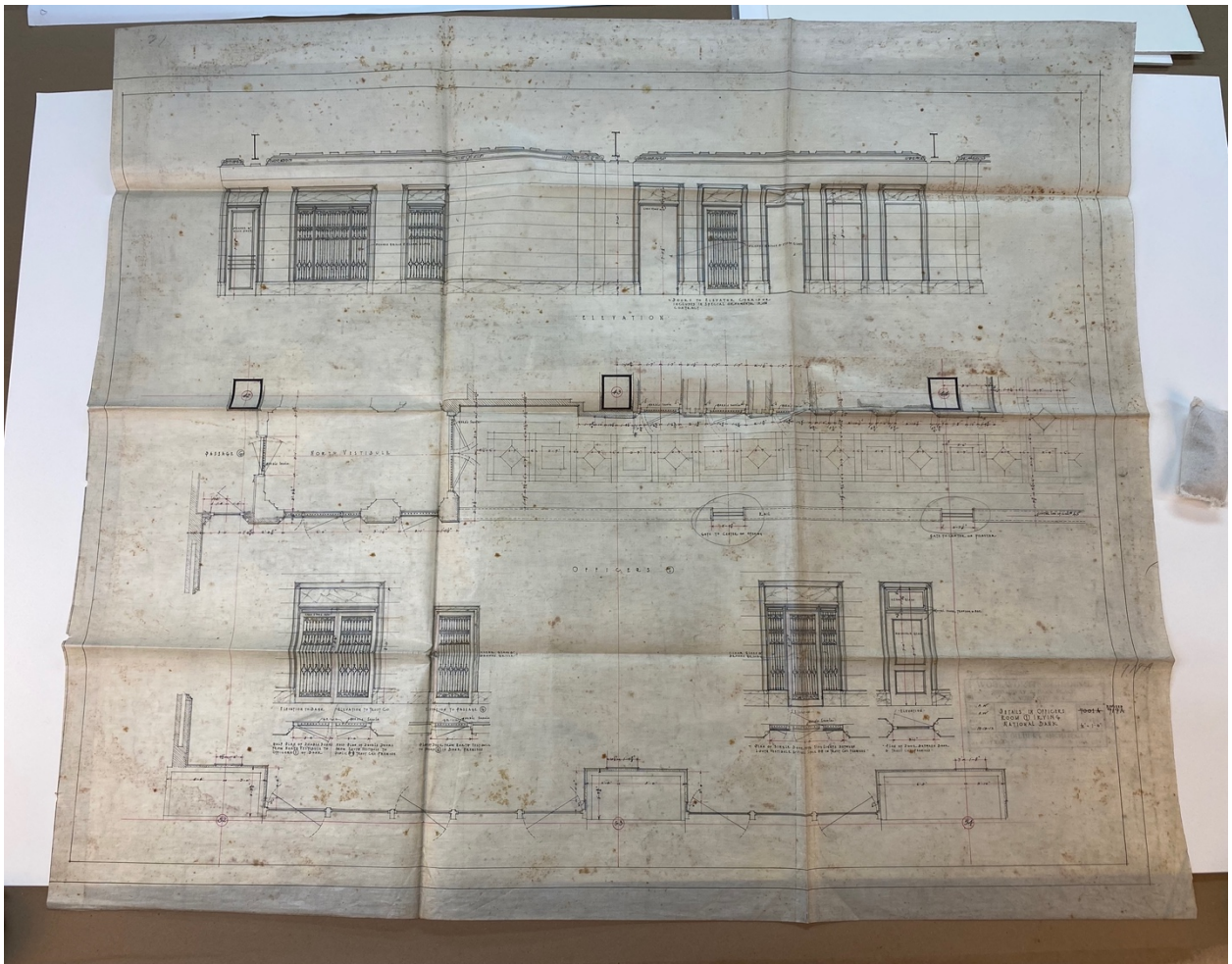


Figure 63. Drawing No. 919A (Revised), "Details in Officers Room 'T' Irving National Bank." The Office of Cass Gilbert. December 13, 1912. Vanderbilt University Fine Arts Collection.



The creation of the Woolworth Building marked an era in business building architecture in America and the world.

For conception, magnitude and daring the undertaking and its consummation exceeded anything man has ever attempted.

On May First the Woolworth Building and all its appurtenances will be thrown open to the public. In a sense it becomes from that day a public institution, public property.

WOOLWORTH BUILDING

To conserve the grandeur of its conception it shall be the duty of the management to be eternally regardful of the fair name of the Woolworth Building.

It shall be the policy to maintain under its roof a business community of the highest repute which shall be identified with all that is best in American business life.



EDWARD J. HOGAN, Agent
WOOLWORTH BUILDING Tel. Barclay 5524

Figure 64. Promotional advertisement for the opening of the Woolworth Building. Note the appeals to both the public and potential tenants. The same or very similar ads were published in the Times Union, Brooklyn Daily Eagle, Brooklyn Citizen, Sun, New York Times, and New-York Tribune newspapers in the month before the tower opened. Edward J. Hogan. *The Brooklyn Daily Eagle*. "The Creation of the Woolworth Building." April 6, 1913.

Date	Capital	Deposits	Assets/Resources	Source
12/31/1909	\$2,000,000	\$27,216,300	\$31,554,906	<i>Wall Street Journal</i>
01/14/1913	\$4,000,000	\$43,763,637	\$52,568,825	<i>New-York Tribune</i>
06/04/1913	\$4,000,000	\$40,630,863	\$49,602,430	<i>New York Times</i>
05/21/1914	\$4,000,000	\$58,414,408	\$68,740,641	<i>The Sun</i>
06/30/1916	\$4,000,000	\$89,038,952	\$98,944,144	<i>Brooklyn Daily Eagle</i>
04/17/1920	\$9,000,000	\$244,753,142	\$284,319,132	<i>Brooklyn Daily Eagle</i>

Figure 65. Table of Irving National Bank Statements of Condition.

EMERALITE

The National Desk Lamp



MANY of America's prominent offices are *Emeralited*—notably the *National City*, *Chase*, *National Park* and *Irving National Bank* offices. EMERALITES were selected for their sterling quality, lighting service and durability. Emeraldite equipment is always added as the business grows. *Why? Enduring satisfaction.*

EMERALITES are equipped with the new daylight attachment that changes ordinary electric light into soft eye saving daylight—just like nature's daylight—correct in quality and diffusion—*Emeralite quality adds dignity to any office environment.*

The daylight attachment can be applied to any Emeraldite. Uses standard 40 or 50 watt electric lamp.



Sold by Office Supply and Electrical Dealers.
Write for complete catalog.

H. G. McFADDIN & CO.
39 Warren Street New York City
Makers of Lighting Devices since 1874

KIND TO THE EYES

Figure 66. "Emeralite, the National Desk Lamp." Advertisement showing the Woolworth Building to represent the offices of Irving National Bank. *The American Magazine* 93, no. 2 (February 1922).



Figure 67. 1 Wall Street, originally the Irving Trust Company Building (1931). Wurts Bros. (New York, N.Y.), n.d. Irma and Paul Milstein Division of United States History, Local History and Genealogy, The New York Public Library.

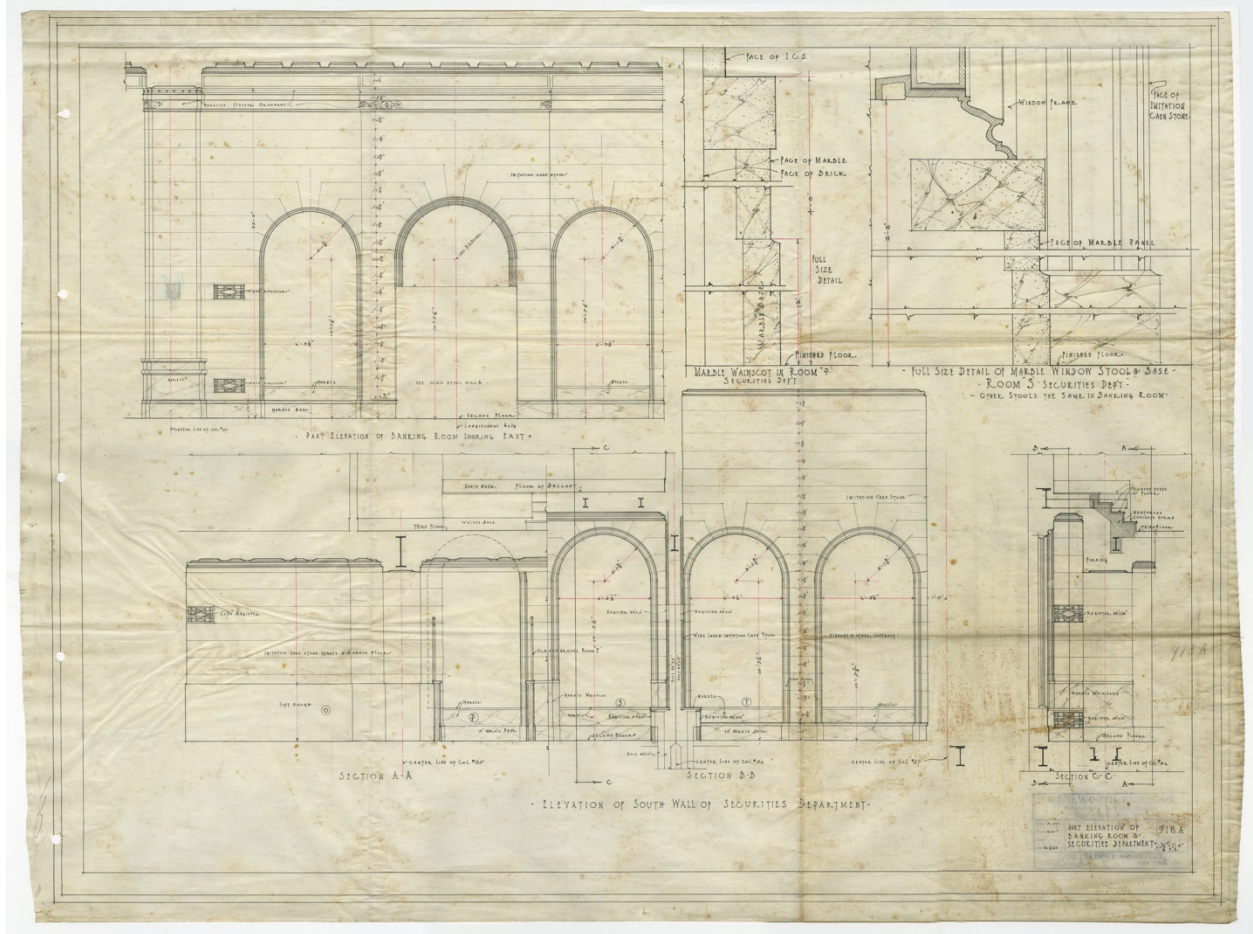


Figure 68. Drawing No. 918A, "Part Elevation of Banking Room & Securities Department." The Office of Cass Gilbert. December 31, 1912. Vanderbilt University Fine Arts Collection.



Figure 69. Partial view of Drawing No. 912AB, "Details of Check Desks in Bank & Trust Co." The Office of Cass Gilbert. November 16, 1912. Vanderbilt University Fine Arts Collection.