Landmarks Preservation Commission
October 13, 2009, Designation List 419
LP-2363

**S. JARMULOWSKY BANK BUILDING**, 54 Canal Street (aka 54-58 Canal Street, 5-9 Orchard Street), Borough of Manhattan. Built 1911-12; Rouse & Goldstone, architects.

Landmark Site: Borough of Manhattan Tax Map Block 294, Lot 8.

On June 23, 2009, the Landmarks Preservation Commission held a public hearing on the proposed designation of the S. Jarmulowsky Bank Building (Item No. 17). The hearing had been duly advertised in accordance with the provisions of law. Five witnesses spoke in favor of the building's designation, including a representative of Council Member Alan J. Gerson; Joyce Mendelsohn, author of *The Lower East Side Remembered and Revisited*; and representatives of the Bowery Alliance of Neighbors, the Historic Districts Council, and the Museum at Eldridge Street. Two representatives of the building's owner also testified, stating that the owner had no objection to its designation.


Summary

Called "the first strictly high-class tall bank and office building" on the Lower East Side, with a design "equal in every respect [to] the highest grade banking buildings throughout the city," the S. Jarmulowsky Bank Building was completed in 1912 as the architectural showpiece of one of the neighborhood's most prominent bankers. Born in 1841 in what was then the Russian province of Lomza, its owner, Sender Jarmulowsky, established his business on the Lower East Side in 1873 and was operating at this location by 1878. Known for his honesty and conservative financial approach, Jarmulowsky grew wealthy over the following three decades providing steamship tickets and banking services to the immigrants of the surrounding neighborhood, which was unrivaled as the world's largest Jewish community. He was also one of the Lower East Side's leading philanthropists, playing an instrumental role in the construction of the Eldridge Street Synagogue, and serving as its first president.

In 1911, the firm of Rouse & Goldstone filed plans for this twelve-story building, which towered over the tenements of the Lower East Side when it was completed the following year. A pioneer in introducing the prevailing skyscraper aesthetic of New York's major office districts to the neighborhood, the S. Jarmulowsky Bank Building was executed in the "modern Renaissance style" and the tripartite configuration that was standard for tall buildings of the time. Accessed through a classical corner entrance, Jarmulowsky's banking hall and offices were housed in the building's rusticated stone base; manufacturing lofts occupied the rest of the building, including its ornate terra-cotta crown. Sender Jarmulowsky died shortly after the building's opening, and his bank failed in 1917. The building was then sold by his sons, and continued to house a variety of industrial tenants into the twenty-first century. Today, the richly decorated S. Jarmulowsky Bank Building remains one of the area's tallest and most distinctive buildings, and one of a handful of structures that "encapsulate the Jewish immigrant experience" on the Lower East Side.

## DESCRIPTION AND ANALYSIS

Manhattan's Lower East Side[1]

The Lower East Side of Manhattan is one of New York's, and the country's, most storied neighborhoods. Historically defined as the area east of Broadway, extending from the vicinity of the Brooklyn Bridge north to 14th Street, its name is synonymous with the American immigrant experience. Although immigrants from around the world, from East Asia to Western Europe, have settled on the Lower East Side since the mid-nineteenth century, the neighborhood is most strongly associated with Jewish history and culture: from the 1880s to the 1920s, it was the country's center of Jewish life and "the single largest Jewish community in the world, unrivaled … in terms of the sheer number of Jews who lived in close proximity to each other."[2] The historic core of this community was present-day Straus Square, located at the intersection of Canal Street, Essex Street, and East Broadway, just east of the skyscraper constructed by Sender Jarmulowsky for his bank.[3]

Prior to the arrival of European fur traders and the Dutch West India Company, the neighborhood, like much of the Metropolitan Region, was populated by bands of Lenape Indians, who had an encampment in what would come to be known as Corlears Hook on the Lower East Side. Under the Dutch, the Lower East Side was divided into several large farms that were worked by slaves. By the mid-1700s, with New York under British control, the 300-acre farm located roughly between present-day Division and Rivington Streets was owned by James DeLancey, who served as Chief Justice, Lieutenant Governor, and Governor of New York Province. (His slave, Othello, was hanged as a conspirator following the slave uprising of 1741.) Upon DeLancey's death in 1760, his son, also named James, inherited his property; the land was soon surveyed into blocks and lots, and Stanton, Delancey, Grand, and Rivington Streets were laid out. A British Loyalist, DeLancey left New York for good in 1775, and after the Revolutionary War, his lands, like those of other Loyalists, were confiscated and sold off by the State. The S. Jarmulowsky Bank Building stands on property that was once part of the DeLancey farm, at the southwestern corner of Orchard Street—named for the DeLanceys' "magnificent orchard"—and Canal Street, named for a canal constructed in the early nineteenth century to drain the fetid Collect Pond just north of City Hall.[4]

Commercial buildings and residences for craftsmen and laborers were being constructed on the former DeLancey estate by the beginning of the nineteenth century, and by the 1820s, the Lower East Side was a desirable area. By the 1840s, the affluent had started abandoning the area south of Houston Street, and the neighborhood's first purpose-built tenements were being constructed as increasing numbers of immigrants settled on the Lower East Side. Many of these newcomers were Irish-Americans; Irish immigration to New York—and the settlement of Irish immigrants on the Lower East Side—rapidly increased following the beginning of Ireland's Great Famine in 1845. Soon afterward, German immigrants, fleeing unemployment, religious oppression, famine, and the European Revolutions of 1848, also moved into the area. The city's German population grew from about 24,000 in the mid-1840s to over 400,000 by 1880; by then, almost the entire Lower East Side was known as *Kleindeutschland*, or "Little Germany." Many German immigrants, including German Jews, prospered in the manufacture and wholesaling of textiles and apparel, setting up businesses on Canal Street that served the department stores and other retailers of nearby Grand Street, which was then one of the city's major shopping streets.[5]

Up to the 1870s, no distinctly Jewish neighborhood existed in New York; German Jews, who accounted for most of the city's Jewish population, generally settled within the larger *Kleindeutschland* community. That would soon change, as hundreds of thousands of Jews, primarily from Russia and Poland, started fleeing pogroms and poverty in their homelands in the early 1880s. From 1881 to 1924, the year in which the so-called "Quota Law" drastically cut U.S. immigration from Eastern Europe, one-third of Eastern Europe's Jews left their homes, with most seeking refuge in the United States. Between 1880 and 1910, approximately 1.1 million Jews moved to New York City, and between 1880 and 1890, three-quarters of these newcomers settled on the "East Side," as the Lower East Side was commonly called at that time. Within the neighborhood, Jewish immigrants typically lived within defined ethnic quarters with others from their home regions; the S. Jarmulowsky Bank Building was erected within the

largest of these enclaves, which housed Russian, Ukrainian, Polish, and Lithuanian Jews, and covered most of the area east of the Bowery and south of Grand Street. Although late-nineteenth- and early-twentieth-century transportation improvements efficiently dispersed the Lower East Side's Jewish population to Yorkville, Harlem, Brooklyn, and the Bronx, more than 300,000 Jews still filled the neighborhood's tenements at the dawn of World War I, with some living at densities of more than 1,000 persons per acre.

Largely unskilled, Eastern European Jews commonly toiled in sweatshops, although many immigrants and their children studied their way out of this grueling life to become doctors, dentists, lawyers, and other professionals. The sweatshops' stingy wages and deplorable conditions encouraged the formation of a strong working-class consciousness and robust labor movement; as the heart of the Jewish Lower East Side, Straus Square (then called Rutgers Square) was a locus of political activity, the neighborhood's "Hyde Park."[6] Indeed, the vicinity of Straus Square was the political, intellectual, and economic center of the neighborhood. East Broadway across from Seward Park was "Yiddish newspaper row," the home, most famously, of the *Jewish Daily Forward*.[7] The Rundbogenstil building of the Education Alliance (Brunner & Tryon, 1889-91), stood at the corner of East Broadway and Jefferson Street, erected by German Jews to provide educational services to newly arrived Jewish immigrants and speed their assimilation into American life. The busy Seward Park Branch of the New York Public Library (Babb, Cook & Welch, 1909) was one of the city's largest branch libraries at the time of its opening, and the Straus Square area was considered "the financial and business center of the Jewish quarter on the East Side," home not only to Jarmulowsky's bank but that of his sons Meyer and Louis, which was housed in an elaborately decorated building on East Broadway resembling a "Moorish mosque."[8]

With the passage of the Quota Law, the expansion of the subway system, the construction of affordable and more spacious housing in the Outer Boroughs and other areas of Manhattan, and the movement of the city's garment industry to the streets of the West 30s, the Jewish population of the Lower East Side—and the neighborhood's population in general—declined precipitously in the 1920s. After World War II, thousands of Puerto Ricans, newly arrived in New York, settled on the Lower East Side, and they were joined, starting in the 1960s, by natives of El Salvador, Nicaragua, Mexico, and the Dominican Republic. Chinatown, the formerly Cantonese enclave centered on Mott Street near Chatham Square, has boomed in the past four decades; with the arrival of immigrants from other areas of China and other East Asian countries, it has jumped Canal Street to claim much of Little Italy, and has spread along East Broadway to Straus Square. At the same time, the Lower East Side has shrunk in geographical size, as gentrified areas north of Houston Street have been renamed NoHo and the East Village. Still, the Lower East Side remains a vibrant immigrant neighborhood, and the S. Jarmulowsky Bank Building remains one of its great landmarks, towering above its surroundings and recalling a vanished era in which it was a significant component of the world's largest Jewish community. In the words of Amy Milford of the Museum at Eldridge Street, the S. Jarmulowsky Bank Building is one of a select group of buildings on the Lower East Side that "encapsulate the Jewish immigrant experience" and "announced the East European Jewish presence in America."[9]

Sender Jarmulowsky[10]

On the Lower East Side, Sender Jarmulowsky was a figure as towering as the building he constructed to house his bank. Called the "East Side J.P. Morgan," Jarmulowsky was much more than an exceptional businessman; a respected Talmudic scholar and philanthropist, he was indispensable in constructing the Lower East Side's Eldridge Street Synagogue (Herter Brothers, 1886-76, a designated New York City Landmark), "the first great house of worship for East European Jews in the United States," which he led as its first president.[11] At the time of his death in 1912, one Yiddish-language newspaper remembered Jarmulowsky as "an East Side businessman of the best kind, a Jew from whom the younger generation of businessmen can learn the duties and obligations that such a position has for Russian Jewish immigrants in America."[12]

Sender Jarmulowsky was born in 1841 in Lomza, which was then a province of Russia but is now within east-central Poland. Orphaned as a young boy, he was adopted by a prominent rabbi who enrolled him in the Volozhin Yeshiva, a renowned Talmudic academy located in present-day Belarus. An outstanding scholar, Jarmulowsky graduated as an ordained rabbi; although poor, he was betrothed to Rebecca Markels, whose father was a prosperous merchant. This "linkage of scholarship with wealth constituted the classic match in East European Jewish society," according to historian Annie Polland, "and enabled the scholar to pursue his studies on a full-time basis."[13] Despite this, Jarmulowsky chose to try his hand at business, and soon after moving to Hamburg in 1868, he established a firm that facilitated the passage of people and goods across the Atlantic.

Five years later, Jarmulowsky set up his second office, on the Lower East Side of Manhattan. Jarmulowsky first appeared in a New York City directory in 1875 as an agent in the firm of Jarmulowsky & Markel, which was located at 193 Canal Street; his partner Solomon Markel resided in Germany, and was likely an in-law. By 1878, Jarmulowsky & Markel had moved to the building at the southwestern corner of Canal and Orchard Streets, likely one of the three structures at that location that Jarmulowsky would ultimately demolish to build the S. Jarmulowsky Bank Building. His partnership with Markel appears to have dissolved by 1884, when Jarmulowsky was listed for the first time as a banker, although he would variously identify himself as an agent or banker in local directories through the end of the century.

Jarmulowsky's bank was similar to the hundreds of other private banks that were the primary financial institutions of New York's immigrant neighborhoods. Like those banks, Jarmulowsky's served as a brokerage for steamship tickets as well as a provider of loans and savings accounts. The *New York Tribune* wrote disparagingly of the Lower East Side's private bankers, whom it called "bankers by the grace of having come over a steamer or two ahead of the other fellow," but before the early twentieth century, when established Wall Street banks first started opening offices on the Lower East Side, banks like Jarmulowsky's provided much-needed services to the neighborhood's small merchants, workers, and others of modest means.[14] In 1898, Jarmulowsky's customers were described as the "tailors and working girls of the neighborhood."[15]

Bank runs were common in the days before government-insured savings accounts, and in those times, the best advertisement for a private bank was the good reputation of its owner. The bank owners of the Lower East Side ran their businesses in ways that "were unorthodox by American standards," according to historian Irving Howe; "they would be present almost every day at their banks, reassuring depositors and assuaging the uneasiness that many East Side immigrants felt at the thought of putting their money in someone else's hands."[16] Jarmulowsky had a stellar reputation, and although his bank suffered four runs between 1886 and 1901, it always pulled through. Known for his conservative approach, Jarmulowsky kept substantial cash reserves in his safe and additional funds in the Corn Exchange Bank, one of the city's oldest financial institutions;[17] according to the Yiddish-language *Tageblat* newspaper, "Sender Jarmulowsky was a name that was known to every Jew in the Old and … New World. His business brought him into contact with hundreds of thousands of immigrants to whom the name Jarmulowsky was the guarantee of honesty."[18] In 1899, Jarmulowsky made his wife Rebecca a partner in the bank in recognition of her contributions to its operation and management, and she was subsequently listed in directories as a banker, separately from her husband. So prominent was Jarmulowsky in the Jewish community that he appeared as a fictionalized character, Jobbelousky, in *Ghetto Silhouettes*, a 1902 book set on the Lower East Side: "Jobbelousky's bank is a revered institution of the East Side.… The head of the house was a patriarchal gentleman, who owned several blocks of houses, all free and clear of encumbrance…. [H]is income rolled in very much as the waters of the Hudson sweep into the sea. He was the banker of the East Side. There are banks and bankers over there, and while they did business in the hundreds, Jobbelousky did it in the thousands."[19]

Jarmulowsky was a renowned philanthropist who contributed both time and money to an array of Jewish causes. In addition to his instrumental role in constructing the Eldridge Street Synagogue, he served as founding treasurer of the Association of Orthodox Hebrew Congregations, which brought the first Eastern European rabbi to the United States. The Jarmulowskys lived on the Lower East Side

through the 1880s, and after moving to East 60th Street in 1889, Sender played a key role in organizing the Zichron Ephraim Synagogue on East 67th Street. A supporter of the Hebrew Sheltering and Immigrant Aid Society, Beth Israel Hospital, and Lebanon Hospital, among other causes, Jarmulowsky "set an example in a young community where men of action were needed, not just to succeed in America but to build the institutions—synagogues, educational centers, and governing bodies—necessary for adapting East European Orthodoxy to the American setting."[20] He also provided a wealth of informal aid to Jewish immigrants, according to well-known writer and activist Louis Lipsky, who recalled that "the whole Jewish immigration, from 1880 to the end of the century, was actually a simple, self-supporting, self-relieving operation with Jarmulowsky as the magician who made all the works go round."[21]

Following Sender Jarmulowsky's death on June 1, 1912, the Kehillah (Jewish Community of New York) convened an emergency session "to discuss this great loss to the Jews of New York."[22] At the time of Jarmulowsky's death, his new high-rise building at the corner of Canal and Orchard Streets had been open for only a few weeks.

Rouse & Goldstone[23]

William L. Rouse (1874-1963) and Lafayette A. Goldstone (1876-1956) formed their partnership in 1909, the year before they designed the S. Jarmulowsky Bank Building. Born in Poughkeepsie, N.Y., Goldstone never attended architecture school, but took drawing lessons from architect William Henry Cusack as a boy. He came to New York City at the age of fifteen and worked briefly as an apprentice draftsman for Bates & Barlow before joining Cleverdon & Putzel, where he remained for the next six years, ultimately rising to the position of principal draftsman. After serving in the Spanish-American War, Goldstone worked for a real estate developer and builder, primarily supervising the construction of tenements designed by George F. Pelham on the Lower East Side. Following this, he took a position with Norcross Brothers, a construction company known for its high-quality work. In 1902, when Goldstone accepted a commission from James Carlew, a former client of Cleverdon & Putzel, to design and supervise the construction of three houses on the Upper West Side, he decided to leave Norcross Brothers and open his own office. Through 1908, Goldstone designed a wide variety of buildings, including an additional apartment house on Riverside Drive, stables, a loft building, two country houses, a distillery, and one of the city's earliest purpose-built garages, the Acton (now Monterey) Garage (1906) at 137 West 89th Street.[24]

William L. Rouse was born in New York City and graduated from the Stevens Institute of Technology in Hoboken, N.J. In 1904, he designed what appears to have been his first building in Manhattan, a six-story tenement at Mulberry and Broome Streets. By the end of that year, Rouse had formed a partnership with John T. Sloan. Early on, Rouse & Sloan mostly designed six-story tenements, although by 1906, the firm was accepting commissions for larger and more luxurious apartment houses, including the eight-story Hendrik Hudson (1906-08) at Riverside Drive and 110th Street. The two architects likely split in late 1907 or early 1908; Rouse appears to have designed the Allenhurst Apartments (1908-09) at Broadway and 100th Street, and the Peter Stuyvesant Apartments (1908-09) at Riverside Drive and 98th Street, on his own.[25]

Rouse & Goldstone's collaborations, both before and following their design of the S. Jarmulowsky Bank, include several apartment houses that demonstrate the firm's facility in adapting the architectural vocabulary of the Renaissance to tall-building forms. These buildings, all designed in the Renaissance Revival or neo-Renaissance style, include the thirteen-story Riviera at 790 Riverside Drive (1909-11, within the Audubon Park Historic District), which was one of the largest apartment houses in New York at the time of its completion; the twelve-story Montana Apartments (1912, demolished) on Park Avenue; and the nine-story apartment house at 43-47 East 62nd Street (1914-15, within the Upper East Side Historic District), which earned the firm a Gold Medal from the New York Chapter of the American Institute of Architects. In 1924, the firm received one of its most prominent commissions, for the apartment house at 1107 Fifth Avenue (within the Carnegie Hill Historic District). No. 1107 Fifth, rising thirteen stories with a

rooftop penthouse, was designed in the neo-Renaissance style for Mrs. Marjorie Merriweather Post Hutton, whose townhouse formerly stood on the site. Although Rouse & Goldstone is best-remembered for its opulent apartment houses, the firm designed other types of buildings, including lofts, theaters, hotels, and several country houses on Long Island. The S. Jarmulowsky Bank Building is among the firm's finest commercial buildings, along with the eleven-story Hampton Shops Building (1915) which was designed in the neo-Gothic style to harmonize with St. Patrick's Cathedral across East 50th Street. Both Hampton Shops and the S. Jarmulowsky Building appear to be unique designs for Rouse & Goldstone.

William Rouse and Lafayette Goldstone dissolved their partnership at the end of 1926. Rouse remained active until 1939, and Goldstone continued to practice until the late 1940s, when he was associated with Frederick L. Ackerman on the Lillian Wald Houses (1947), a public housing project. In the intervening years, Goldstone's works included the 1927 alteration, in the neo-Renaissance style, of the Ogden Mills Reid House (within the Metropolitan Museum Historic District) at 15 East 84th Street; the neo-Classical-style cooperative apartment house at 4 East 72nd Street (1928-29, within the Upper East Side Historic District); and the 35-story Art Deco-style office building at 19 Rector Street (1930).

Rouse & Goldstone was among a select group of architectural practices with Jewish principals, including the firms of Emery Roth, George & Edward Blum, and Schwartz & Gross, to achieve prominence in early-twentieth-century New York.[26] Given Sender Jarmulowsky's dedication to Jewish causes and his history of both formal and informal assistance to members of New York's Jewish community, this likely was a factor in Jarmulowsky's decision to engage the firm for the design of his new high-rise bank building.

History of the S. Jarmulowsky Bank Building[27]

Sender Jarmulowsky began laying the groundwork for the construction of his signature building in 1900, when he acquired a large lot at the southwestern corner of Canal and Orchard Streets that contained two structures, one of which housed his business.[28] Three years later, he acquired the adjoining parcel to the south, creating a combined property extending 73 feet along Orchard Street and nearly 66 feet along Canal.[29] Jarmulowsky engaged Rouse & Goldstone by October of 1910, when the *Real Estate Record and Guide* announced that the firm was preparing plans for his high-rise building, which would have "an elaborate banking room" on its ground floor and be "the first of the modern high-class structures erected in this part of the city."[30] Within three months, its plans had been filed. The S. Jarmulowsky Bank moved to temporary quarters at 68 Canal Street; demolition on the site began by May of 1911, when the *New York Times* called Jarmulowsky's new tower "an innovation for the East Side, being the first strictly high-class tall bank and office building in the entire section" with a design "to equal in every respect the highest grade banking buildings throughout the city."[31] Construction started two months later, and the building opened in May of 1912.[32] The S. Jarmulowsky Bank Building received additional press after its opening, as photographs of its exterior and banking hall were published in the journal *Architecture and Building* in November of 1912.[33]

Despite its status as an instant landmark, towering above its surroundings and showcasing its owner's financial strength, the S. Jarmulowsky Bank Building would house its namesake business for only a few years. Following Jarmulowsky's death in 1912, his half of the business—the other half was owned by his wife, Rebecca—went to three of their sons, Albert, Louis, and Meyer, and their two daughters, Amelia Clark and Blume Ettlinger. Albert, Louis, Meyer, and Rebecca apparently ran the bank in 1913, while Meyer and Louis also operated a separate private bank, the M.&L. Jarmulowsky Bank, which had been in business for several years. In 1914, the S. Jarmulowsky Bank was reorganized under the leadership of Louis and another of the Jarmulowsky sons, Harry; the two acquired the building from Sender's executors, who included Albert, Louis, and Meyer, as well as Max Markel, apparently a relative from Rebecca's side of the family.[34] At the same time, the M.&L. Jarmulowsky Bank was failing, and it was soon

shuttered by the State, along with four other private banks on the Lower East Side.[35] Although the S. Jarmulowsky Bank remained solvent, about 3,000 of M.&.L. Jarmulowsky's depositors gathered in front of the S. Jarmulowsky Bank Building on the evening of October 31, 1914, angered by a proposed plan for reimbursing their lost savings; "reserves from three stations battled until the crowd had been dispersed, and then took two women to the Clinton Street station, charged with inciting to riot," according to the *New York Tribune*.[36] The S. Jarmulowsky Bank ultimately would be closed by New York State in 1917, as it became insolvent after many of its immigrant depositors withdrew money to send to their relatives in Europe following the United States' entry into World War I.[37] Harry and Louis were bankrupt by 1920, when the S. Jarmulowsky Bank Building was sold by court order. The building, which was said to have cost from $200,000 to $350,000 to construct, sold for only $100,000.[38]

Following the building's sale, its ground floor continued to house a financial institution, the North American Bank.[39] This was succeeded by the Capitol National Bank and, when Capitol was acquired in 1928, the Manufacturers Trust Company.[40] Although it is unclear whether the upper floors of the S. Jarmulowsky Bank Building were intended to be manufacturing lofts, office space, or both—Buildings Department records and press reports differ on this account—all of the building's space above its first two floors was occupied by lofts by November of 1912.[41] By the end of the 1920s, the former S. Jarmulowsky Bank Building at 54 Canal Street was teeming with manufacturers of garments and other textile goods, and various types of finishers: tenants in 1929 included the American Art Manufacturing Company, a maker of lace curtains and scarves; a manufacturer of flannel nightgowns; the Perfect Hemstitching Company; the Public Overall Company; and the Rosebud Housewear Corporation.[42] In 1945, the building was purchased by the H.W. Perlman Corporation, a piano manufacturer, which had a factory there until the firm dissolved in the mid-1960s.[43] By the 1960s, the former Jarmulowsky Building contained a more diverse array of industrial tenants, and by the mid-1970s, many of its tenant firms had East Asian names, reflecting the expansion of Asian-owned garment factories in the area. The building continued to house garment factories in 2001; in 2006 it was purchased by its current owner, Baruch Singer, who has announced plans to convert it into a hotel or to residential use.[44] It is currently vacant.

Skyscraper Design and the S. Jarmulowsky Bank Building[45]

Architects were challenged to fashion an appropriate architectural expression for the skyscraper after it first appeared in New York City following the Civil War. By the mid-1870s, the city's tallest buildings reached ten stories in height; typically featuring picturesque, mansarded or towered rooflines, they were largely articulated according to the traditional *palazzo* compositions of earlier commercial structures. The construction of even taller buildings was made possible by the increasing use and refinement of steel framing techniques in the 1880s, and in the 1890s, architects began producing skyscraper designs that followed the tripartite base-shaft-capital arrangement of the classical column. From the 1890s through the 1910s, an era that would later be termed the Eclectic Period in skyscraper design, architects cloaked their skyscrapers in opulent ornament drawing upon historical precedent, in styles that included the Renaissance Revival, Beaux Arts, and neo-Gothic.[46]

During the Eclectic Period, many dramatically sited skyscrapers were constructed on the city's corner lots. Mid-block sites were the most common locations for tall buildings, but the "corner site, though more costly to acquire, offered amenities such as additional light and air, more street frontage for more lucrative shops, as well as greater prominence in the townscape and therefore increased identity." As a result, many architects explored "the corner's potential for unique expression," often marking it with an attention-drawing feature, like a turret or tower.[47] In some cases, architects emphasized the corner with an elaborate entrance, in works that included the eight-story Delmonico's Building (James Lord Brown, 1890-91, a designated New York City Landmark) at 56 Beaver Street, the fifteen-story Beaver Building (Clinton & Russell, 1903-04, a

designated New York City Landmark) at 82-92 Beaver Street, and the seventeen-story Royal Insurance Building (Howells & Stokes, 1907) at William Street and Maiden Lane. Skyscrapers constructed by banking firms continued the banks' longstanding tradition of using classical imagery to project an image of wealth and security. Multi-purpose skyscrapers constructed by these firms—typically with a ground-floor banking hall and rental offices above—nonetheless presented the bank as the building's primary function, emphasizing the banking-hall entrance with a richly decorated surround or portico and conveying the impression that the entire building was solely devoted to the financial company for which it was named.

Designed by Rouse & Goldstone in the neo-Renaissance or "modern Renaissance" style, as it was described in the press, the twelve-story S. Jarmulowsky Bank Building was a pioneer in introducing the prevailing skyscraper aesthetic of New York's major office districts to the Lower East Side.[48] A notable example of a tripartite, corner skyscraper in which the three major portions of its facades are differentiated by material, it features a rusticated ground floor executed in Indiana limestone, an ornate terra-cotta crown, and an essentially unadorned brick portion in between.[49] The building has an elaborate corner entrance—originally leading to Jarmulowsky's two-story banking hall—that features a classical surround with tall, paired Ionic pilasters on high bases and a frieze crowned by a projecting cornice and balustrade; within the frieze, incised lettering indentifies the building as "S Jarmulowsky's Bank Est 1873." The highlight of the ground floor is a carved panel directly over the banking-hall entrance, containing a clock; providing a valuable service to Jarmulowsky's depositors and others in the neighborhood in the days before watch ownership was universal, the clock reinforced the image of Jarmulowsky's bank as a publicly minded firm.[50] A finely detailed surround containing rosettes and a helmeted figure—possibly Hermes, the Greek god of commerce—frames the clock, which is flanked by two seated figures, as well as various symbols of industry and commerce. Other classically derived features of the building's base include its two-story-high round-arched openings, which are crowned by keystones containing cartouches. The base of the building has square-headed windows at its third floor and is crowned by a continuous, projecting, denticulated and molded cornice that provides a clean break from the "shaft" portion of the façade above.

The light-colored terra-cotta crown or "capital" of the S. Jarmulowsky Bank was undoubtedly intended to be seen from great distances. Three stories in height, its top two floors rest on enormous scrolled brackets; like the building's base, it is decorated in a wealth of Renaissance-inspired ornament, including cartouches, a variety of classical moldings, and two-story-high engaged columns and pilasters. The building's rounded corner culminated, until the early 1990s, in a two-story-high circular pavilion with a round dome ringed by eagles and topped by a pinnacle, which was probably inspired by Athens' Choragic Monument of Lysicrates (334 BC), the basis for New York's Soldiers' and Sailors' Monument (Stoughton & Stoughton with Paul E.M. DuBoy, 1897-1902, a designated New York City Landmark) and for the crown of McKim, Mead & White's Municipal Building of 1907-14 (a designated New York City Landmark).[51] This feature accentuated the corner's vertical thrust, affirming the building's monumental status on the Lower East Side and drawing attention to it from Straus (then Rutgers) Square two blocks to the east, the neighborhood's historic center of Jewish life. Even before its construction began, the building, which engages and addresses the Jewish community's "Old Center" around Straus Square, was making an impact there; two months after plans were announced for Jarmulowsky's skyscraper, the publishers of the socialist *Jewish Daily Forward* newspaper filed plans for a ten-story high-rise facing Seward Park, "spurred on by the erection of Yarmalofsky's [sic] twelve-story bank building on Canal—they did not relish the idea of a capitalist symbol rising so high on the East Side."[52]

Although the design of the S. Jarmulowsky Bank Building was a product of general trends in New York skyscraper design during the Eclectic Period, it may have had a more direct influence. Three years before work began on the building, J.&W. Seligman & Company completed its eleven-story headquarters (Francis H. Kimball and Julian C. Levi, 1906-07, a

designated New York City Landmark) at the corner of William and South William Streets in the downtown financial district. There are many conspicuous similarities between the two: like the Jarmulowsky Building, the Seligman Building was constructed in the neo-Renaissance style, and, most strikingly, its rounded corner is crowned by a high circular tower that may have inspired the Jarmulowsky Building's original rooftop pavilion. A prestigious banking firm, the Seligman Company was led by one of the country's most prominent Jewish families, who were known as the "American Rothschilds." Perhaps Jarmulowsky saw the Seligman firm and its headquarters as examples to be emulated—and to be surpassed, by a single story.

Today, the S. Jarmulowsky Bank Building remains a great landmark of the Lower East Side, visible over the rooftops of the neighborhood's five- and six-story tenement buildings. Although it remains largely intact, it has experienced some alterations, including the loss of its rooftop pavilion, the alteration of its eleventh-floor balustrades, and the removal of the balustraded portions of its rooftop parapet, which once supported great urns. At the June 23, 2009 public hearing of the Landmarks Preservation Commission, an architect representing the building's owner expressed the owner's intention to restore these features as part of a proposed conversion of the S. Jarmulowsky Bank Building to a commercial hotel, or to residential use.[53]

Description

The S. Jarmulowsky Bank Building is a twelve-story building executed in the tripartite configuration that was standard for tall buildings of its time. It is a notable example of a skyscraper in which the three major portions of its main facades are executed in different materials. A neo-Renaissance-style building, it is ornamented with a wealth of classically derived detailing; located on a prominent corner site on the Lower East Side, it features a rounded corner—slightly recessed above the second floor—which extends the building's full height. Extending for 65 feet along Canal Street and 73 feet along Orchard Street, the building is generally symmetrical, except that it extends a bay further on Orchard Street than it does on Canal. Originally and into the early 1990s, its corner was crowned by a two-story-high, circular pavilion that was probably based upon the ancient Choragic Monument of Lysicrates in Athens. Although the building remains largely intact today, the most important losses to its historic fabric have been the replacement, with solid panels, of the balustrades in front of its eleventh-floor windows; the removal of its rooftop cornice; the removal of the balustrades and large urns from its rooftop parapet; and the removal of its circular rooftop pavilion. In addition to its two main facades, the S. Jarmulowsky Building has two sparely ornamented brick secondary facades, which are visible from Allen and Division Streets as well as other surrounding public thoroughfares, including the Manhattan Bridge.

At the time this description was written, in 2009, a sidewalk bridge spanned the entire length of the building's main facades. Photographs taken in August of 2007 were used to describe features of the building's base that were concealed by the sidewalk bridge.

The three-story-high base of the S. Jarmulowsky Bank Building is executed in rusticated Indiana limestone, although the lowest portion of the building's ground floor may be marble or granite. (The ground floor has been painted many times, making identification of its materials difficult.[54]) The entrance to the building's original banking hall is located at the base's corner. This entrance is accessed by a single curved granite step; a non-historic metal roll-down security gate with gate box has been installed at the entrance opening, which may originally have contained "fancy grilled doors."[55] A non-historic fluorescent light fixture is attached to the front of the gate box. The entrance opening appears originally to have had a wide transom bar, and it contains a multi-pane transom window, which may be historic. The corner entrance opening was entirely surrounded, originally, by a thick enframement, probably of terra cotta, containing foliate ornament, cartouches, and a bead-and-reel molding. The portion of this enframement below the transom has been removed and replaced with non-historic tile; a lock box for the security gate has

been attached to the tile surface adjacent to the entrance opening on the west. A non-historic curved canvas awning is present just below the transom.

The corner entrance sits within a classical surround, featuring paired pilasters with Ionic capitals on high bases supporting an entablature. A non-historic metal bracket, formerly holding a sign, is attached to the westernmost pilaster. The entablature, which is curved to follow the round profile of the building's corner, has a stepped architrave crowned by an acanthus-leaf molding, a projecting cornice with denticulated and egg-and-dart moldings, and a frieze containing incised lettering reading "S ▪ JARMVLOWSKY'S ▪ BANK ▪ EST ▪ 1873 ▪"; the entablature supports a balustraded third-story balconet. Between the transom and the entablature is a carved stone panel containing a clock at its center. A finely detailed surround containing rosettes and a helmeted figure—possibly Hermes, the Greek god of commerce—frames the clock, which is flanked by two seated figures, as well as carved foliate ornament. Other carved ornament within the panel includes a gear, a barrel, a chain, and a coiled rope.

The Orchard Street portion of the base has three, two-story-high round-arch-headed openings, each of which is crowned by a cartouche. Beneath the central opening of the three is a stone sill and blind stone balustrade, which is supported by the base of the ground floor. A non-historic metal security gate with gate box covers the northernmost opening, which may have been extended to the ground, resulting in the possible loss of its historic sill, balustrade, and base, which were identical to those of the central opening; an electrical box for the gate has been mounted to the façade just north of this opening. The southernmost of the three round-arch-headed openings has always extended to the ground and contains a historic recessed, paneled metal fascia and return below its windowsill. This opening, and the central opening of the three, retain their historic tripartite window frames decorated with scrolls, cartouches, and bead-and-reel and egg-and-dart moldings, although the frames contain replacement sashes. All three of these openings retain their historic transom bars with vertically projecting anthemia. Non-historic canvas awnings have been installed at the two northernmost openings.

One square-headed door opening is located to the south of the three round-arch-headed openings on the Orchard Street façade. This opening retains its original molded surround crowned by a frieze, which is plain except for small carved panels containing urns and foliate ornament at its ends. Non-historic metal doors fill the door opening below a non-historic transom panel containing applied Chinese characters. A non-historic electrical box with conduit has been installed at the center of the frieze. Above the frieze is a heavy projecting cornice with egg-and-dart molding; this, in turn, is crowned by an original square-headed window opening within a molded enframement flanked by scrolls. This window opening is covered by a metal grille, which is likely non-historic, and contains a non-historic window sash and infill.

The Orchard Street sidewalk is of plain concrete; two siamese pipes are present in front of the building.

The Canal Street façade of the building's base contains one, two-story-high round-arch-headed opening and one large storefront opening crowned by a baskethandle arch. Like the round-arch-headed openings on the Orchard Street façade, the one on the Canal Street façade is crowned by a cartouche; whether or not this opening retains its historic sill and balustrade, similar to those of the central round-arch-headed opening on the Orchard Street façade, is unclear, as the opening is covered by a non-historic metal security gate with gate box, which is partially concealed by a non-historic canvas awning. Like the round-arched openings on the Orchard Street façade, it retains historic framing elements decorated with cartouches and a bead-and-reel molding, but its transom sashes may have been replaced. Several non-historic signs have been attached to the ground-floor portion of the façade between this opening and the storefront opening.

Although two roll-down metal security gates have been installed at the storefront opening, it retains much of its historic infill, including its continuous, wide metal transom bar sandwiched between a projecting cornice with egg-and-dart molding below, and a denticulated

cornice with acanthus-leaf molding above. The transom bar itself is decorated with cherubs, cartouches, and foliate ornament. The transom window mullions within the storefront opening may be historic. Possibly historic glazing and wood window-framing elements are present over the storefront's eastern gate. A non-historic metal door with metal side and transom panels has been installed in the portion of the opening between the two gates.

The eastern portion of the storefront opening contains a historic metal entrance surround with paneled reveal. The surround is decorated with rope and acanthus-leaf moldings and foliate ornament; an entablature above the surround is filled with winged cherubs' heads and cartouches joined by festoons. This entrance is crowned by an angular pediment with denticulated, egg-and-dart, and acanthus-leaf moldings. Non-historic elements attached to the surround include an alarm box, electrical boxes with conduit, and a large light fixture. The entrance opening is filled with a non-historic metal roll-down security gate behind a pair of non-historic metal security doors with a non-historic transom panel filled with applied Chinese characters. Three non-historic awnings have been installed at the storefront opening.

The Canal Street sidewalk is of plain concrete and contains two metal hatches and one siamese pipe. A high vertical flue projects through, and for about fifteen feet above, the eastern hatch.

Much of the ground-floor portion of the building's base is defaced with graffiti. The base's top story has square-headed window openings with plain masonry sills, containing non-historic double-hung sashes, although at least some of the openings appear to retain their historic wood brickmolds. The lower portions of all of these openings, except for the southernmost opening on the Orchard Street façade, which is shorter than the others, are filled with non-historic brick. A non-historic metal box, possibly a camera, is attached to the brick infill of the northernmost Orchard Street opening. The entire base of the S. Jarmulowsky Bank Building is crowned by a heavy projecting cornice with denticulated and egg-and-dart moldings.

The shaft portion of the S. Jarmulowsky Bank Building, comprising the fourth through ninth stories of the Canal and Orchard Street facades, is faced with buff-colored Roman brick laid in Flemish bond. The building's corner has three window openings per floor; the other window openings are paired, except for a single window opening in each southernmost bay of the Orchard Street façade. These openings feature soldier-brick lintels and plain masonry sills, as well as non-historic double-hung sashes, although many openings appear to retain their historic wood brickmolds. A non-historic metal grille projects from the southernmost portion of the Orchard Street façade at the fourth floor. This portion of the building is crowned by a continuous terra-cotta cornice.

The three-story terra-cotta crown, or "capital," of the S. Jarmulowsky Bank Building, extending from the tenth through twelfth stories, is divided into a single-story lower portion, and a two-story upper portion. It appears to have been painted. As on the shaft portion below, each floor contains three window openings at its corner. The other tenth-floor window openings are paired, except for the single window opening in the southernmost bay of the Orchard Street façade, with each window within each pair separated by a pilaster containing a rectangular, recessed panel. Large scrolled brackets are located between the corner window openings; identical brackets, but paired, frame each pair of windows and the single window opening at the southern end of the Orchard Street façade. A continuous egg-and-dart molding runs along the top of the tenth floor.

A paneled parapet, much of which is non-historic, extends the length of both main facades, including the building's corner, at the eleventh floor. Balustrades are located in front of the windows at the building's corner; balustrades were also originally located in front of the other eleventh-floor windows, but were removed and replaced with solid walls at sometime in the 1980s or afterward. Two-story-high engaged columns with Corinthian capitals spring upward from the parapet at the corner; the corner window openings at the eleventh and twelfth floors are vertically separated from each other by paneled spandrels.

Wide, two-story-high plain pilasters with molded capitals resting on the parapet frame the corner and the southernmost, single window openings at the eleventh and twelfth floors of the Orchard Street façade. An identical pilaster is present at the western end of the Canal Street façade. Paired, plain pilasters with Corinthian capitals projecting forward from a ribbed background and resting upon the eleventh-floor parapet separate the other window openings, each of which has a tripartite configuration. Each two-story group of tripartite windows features spiral-column mullions with Corinthian capitals, and spandrel panels decorated with cartouches and egg-and-dart moldings, and is surrounded by denticulation. All of the tenth-through-twelfth-floor window openings appear to contain replacement sashes, although many appear to retain their historic wood brickmolds. A bead-and-reel molding runs continuously above the twelfth-floor windows. Above this, a continuous paneled band decorated with roundels and foliate ornament is framed by a rope molding below, and by denticulated and bead-and-reel moldings above, and runs the length of the main facades, including the corner. The building's original projecting cornice above this band has been removed, and the parapet appears to have been coated with a cementitious material.

A large stepped and rounded pediment containing a cartouche is present on the building's roof, at the southern end of the Orchard Street façade. Three paneled rooftop pedestals overlooking Orchard Street, and four paneled rooftop pedestals overlooking Canal Street, are also present. These originally supported large urns and were joined by balustrades; both the balustrades and the urns have been removed. The building's corner retains the base of its original circular rooftop pavilion, which has also been removed. The base is paneled and features four large scrolled buttresses; the pavilion, as shown in a photograph taken shortly after the building's opening, originally featured tapered columns with ornate, probably Corinthian, capitals. The round dome of the pavilion was ringed by eagles on paneled pedestals and was crowned by a pinnacle.[56] A rooftop bulkhead is visible over the building's Canal Street façade.

The south façade of the S. Jarmulowsky Bank Building is two bays wide at the third and fourth floors, and five bays wide at the fifth through twelfth floors. It is of brick laid in common bond, and has window openings above the second floor of varying heights, with plain masonry sills. Portions of the eastern end of this façade have been painted or coated with a cementitious material; the entire façade at the fourth floor and below has been coated with cementitious material. Non-historic grilles are present at the third-through-sixth-floor window openings. These openings contain a mixture of one-over-one and two-over-two double-hung sashes, all of which are likely replacements, although many appear to retain their historic wood brickmolds. This façade is crowned by a high, stepped brick parapet, which may or may not be original.

The seven-bay west façade of the building is of brick laid in common bond. Its window openings have plain stone sills and contain paired one-over-one, double-hung sashes, which likely are replacements. At the northern end of this façade, the brick is keyed into the building's Canal Street façade; below the tenth floor, the northern portion of this façade is of the same light-colored brick as the shaft portion of the building's main facades, and from the tenth through the twelfth floors, it is of terra cotta. The upper portion of the northern end of this façade is decorated with panels and a variety of moldings. A large metal structure supporting two water tanks is visible over this façade.

The building has a notched southwestern corner containing a metal fire escape and square-headed openings. These openings contain metal doors, metal gates, and two-over-two double-hung sashes, which appear not to be original.

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## *NOTES*

[1] Portions of this section were adapted from LPC, *511 Grand Street House Designation Report* (LP-2269) (New York: City of New York, 2007) and LPC, *513 Grand Street House Designation Report* (LP-2270) (New York: City of New York, 2007), both prepared by Marianne S. Percival. Sources for this section include Andrew S. Dolkart, *Biography of a Tenement House in New York City: An Architectural History of 97 Orchard Street* (Santa Fe, N.M.: Center for American Places, 2007); Joyce Mendelsohn, *The Lower East Side Remembered and Revisited* (New York: The Lower East Side Press, 2001); Ronald Saunders, *The Lower East Side: A Guide to Its Jewish Past in 99 New Photographs* (New York: Dover Publications, 1979); Marc D. Angel and Jeffrey S. Gurock, "Jews," in Kenneth T. Jackson, Ed., *The Encyclopedia of New York City* (New Haven, Conn.: Yale University Press, 1995), 620-23; Marion R. Casey, "Irish," in *The Encyclopedia of New York City*, 598-602; Hasia Diner, "American Jewishness on the Lower East Side," in *The Lower East Side Historic District: A Request for Evaluation by the Lower East Side Preservation Coalition for the Landmarks Preservation Commission* (LPC files, August 2006); Andrew Dolkart, "A History of the Lower East Side," in *The Lower East Side Historic District: A Request for Evaluation by the Lower East Side Preservation Coalition for the Landmarks Preservation Commission*; Leslie Harris, "African-Americans and the Lower East Side," in *The Lower East Side Historic District: A Request for Evaluation by the Lower East Side Preservation Coalition for the Landmarks Preservation Commission*; and Graham Hodges, "Lower East Side," in *The Encyclopedia of New York City*, 696-97.

[2] "American Jewishness on the Lower East Side."

[3] Although at twelve stories (plus its original two-story rooftop pavilion) the Jarmulowsky Building was considerably shorter than the tallest skyscrapers of its time, like the 47-story Singer Building (Ernest Flagg, 1906-08, demolished), its steel-frame curtain-wall construction, the strong vertical thrust at its corner, its adherence to the tripartite design scheme of early skyscrapers, and its towering presence in its low-scale neighborhood make it worthy of skyscraper status. Contemporary tall buildings of similar height, such as the eleven-story J.&W. Seligman Company Building (Francis H. Kimball and Julian C. Levi, 1906-07, a designated New York City Landmark) and the fifteen-story Beaver Building (Clinton & Russell, 1903-04, a designated New York City Landmark) have been classified as skyscrapers. See LPC, *J.&.W. Seligman & Company Designation Report* (LP-1943) (New York: City of New York, 1996), and LPC, *Beaver Building Designation Report* (LP-1942) (New York: City of New York, 1996), both prepared by Jay Shockley.

[4] "A History of the Lower East Side," 3. On the naming of Canal Street, see Edwin G. Burrows and Mike Wallace, *Gotham: A History of New York City to 1898* (New York: Oxford University Press, 1999), 359-60; and Henry Moscow, *The Street Book: An Encyclopedia of Manhattan's Street Names and Their Origins* (New York: Hagstrom, 1979), 33.

[5] One of the large stores on Grand Street was Lord & Taylor, which opened there in 1853; this store remained open until 1902. See LPC, *Lord & Taylor Building Designation Report* (LP-2271) (New York: City of New York, 2007), prepared by Marianne S. Percival.

[6] *The Lower East Side Remembered and Revisited*, 37.

[7] The Forward Building (George A. Boehm, 1912) is a designated New York City Landmark.

[8] "Banking on the Densely Populated East Side is a Serious Business, but Has Amusing Features," *New York Tribune* (March 15, 1903), B4.

[9] Amy Milford, LPC Public Hearing Testimony (June 23, 2009). The Eldridge Street Synagogue (Herter Brothers, 1886-87, a designated New York City Landmark) symbolizes the religious experience for Jewish immigrants on the Lower East Side, according to Milford; the Forward Building represents socialism, "the prevalent political ideology on the Lower East Side at the turn of the twentieth century"; and the S. Jarmulowsky Bank Building was the neighborhood's "bastion of capitalism and immigrant enterprise." In Milford's words, "Without each of these buildings, an important piece of this community's immigrant story is missing."

[10] The main source for this section is Annie Polland, *Landmark of the Spirit* (New Haven, Conn.: Yale University Press, 2009). Other sources include Irving Howe, *World of Our Fathers: The Journey of East European Jews to America and the Life they Found and Made* (New York: Harcourt Brace Jovanovich, 1976), 135-37; *New York City Directories, 1786 to 1933/34* (New York: New York Public Library, 1950); George Washington Bromley, *Atlas of*

*the City of New York, Manhattan Island* (Philadelphia: G.W. Bromley, 1897); "The State Bank Annoyed," *New York Times* (April 22, 1898), 12; "Rumor Starts Run on Private Bank," *New York Times* (December 12, 1901), 16; "Run on an East Side Bank," *New York Tribune* (December 12, 1901), 1; "Run on Jarmulowsky's Bank," *The Sun* (December 12, 1901), 2; "Frantic Depositors Plead for Their Savings," *New York Times* (December 13, 1901), 16; "Lull in Run on Jarmulowsky Bank," *New York World* (December 13, 1901), 10; "Run on the Bank Continues," *The Sun* (December 14, 1901), 5; "Jarmulowsky's Bank Run Is Over," *The World* (December 16, 1901), 10; "Banking on the Densely Populated East Side is a Serious Business, but Has Amusing Features"; "S. Jarmulowsky" (Obituary), *New York Tribune* (June 2, 1912), 9; and "Only $501,053 Left by Jarmulowsky," *New York Times* (August 14, 1913), 9.

[11] Jarmulowsky was called the "East Side J.P. Morgan" in "Can't Even See Wife, the Husband Asserts," *New York Tribune* (September 22, 1911), 1. The quote about the Eldridge Street Synagogue is from *Landmark of the Spirit*, 96.

[12] "Reb Sender Yarmulowski," *Tageblat* (June 2, 1912); cited in *Landmark of the Spirit*, 95.

[13] *Landmark of the Spirit*, 94.

[14] "Banking on the Densely Populated East Side is a Serious Business, But has Amusing Features." This 1903 article noted that the large Wall Street banks and trust companies were then in the process of opening their first braches on the Lower East Side.

[15] "The State Bank Annoyed."

[16] *World of Our Fathers*, 136.

[17] When reporters questioned his bank's solvency in 1901, Jarmulowsky assured them that he "never speculated in Wall Street" and referred them to "the presidents of several banks with whom he did business. One of these presidents said … that [Jarmulowsky] was perfectly solvent and that he would lend him $50,000 at any time willingly" ("Run on Jarmulowsky's Bank").

[18] *Tageblat* newspaper, cited in *Landmark of the Spirit*, 94.

[19] David Warfield, *Ghetto Silhouettes* (New York: James Pott, 1902), cited in *Landmark of the Spirit*, 90. Jarmulowsky appeared in directories as the president of Delta Realty, which apparently managed his real-estate holdings.

[20] *Landmark of the Spirit*, 95.

[21] Louis Lipsky, *Memoirs in Profile* (Philadelphia: Jewish Publication Society of America, 1975), 12-13. Lipsky's 1975 book described Jarmulowsky's assistance to Lipsky's mother upon her arrival in New York a century before: "The guardian who received my mother at the boat was Sendor [sic] Jarmulowsky…. His name stands high in the memory of our family. As far as we were concerned, he was the *Hachnosas Orchim* [spirit of hospitality] incarnate. He was known to thousands of Jewish families. He … remains in the memory of thousands of Jews as the man who freed them on the soil of the United States. I have met Jews from Pittsburgh, from Chicago, from Boston and other places, all of whom remember his name with warmth. He considered it his duty to receive personally the immigrants on arrival at Castle Garden. He provided them with a night's lodging, a good meal, and then dispatched them to their new homes, personally accompanying them to the railroad station to say goodbye…."

[22] *Tageblat* (June 3, 1912), cited in *Landmark of the Spirit*, 94.

[23] Sources for this section include Aline Lewis Goldstone and Harmon H. Goldstone, *Lafayette A. Goldstone: A Career in Architecture* (New York: 1964); LPC, *Audubon Park Historic District Designation Report* (LP-2335) (New York: City of New York, 2009), prepared by Jennifer L. Most; LPC, *Expanded Carnegie Hill Historic District Designation Report* (LP-1834) (New York: City of New York, 1993); LPC, *Metropolitan Museum Historic District Designation Report* (LP-0955) (New York: City of New York, 1977); LPC, *Upper East Side Historic District Designation Report* (LP-1051) (New York: City of New York, 1981); Robert B. MacKay, Anthony Baker, and Carol A. Traynor, *Long Island Country Houses and Their Architects, 1860-1940* (New York: Society for the Preservation of Long Island Antiquities in Association with W.W. Norton & Company, 1997), 381; Robert A.M. Stern, Gregory Gilmartin, and John Massengale, *New York 1900: Metropolitan Architecture and Urbanism, 1890-1915* (New York: Rizzoli International, 1983), 304-05; Robert A.M. Stern, Gregory Gilmartin, and Thomas Mellins, *New York 1930: Architecture and Urbanism Between the Two World Wars* (New York: Rizzoli International, 1987),

387, 389, 534; James Ward, *Architects in Practice in New York City, 1900-1940* (Union, N.J.: J&D Associates, 1989); *New York City Directories, 1786 to 1933/34*; Office for Metropolitan History Online Building Permits Database (www.metrohistory.org); "Thirty-Second Street Developing Rapidly," *New York Times* (November 17, 1907), 12; "Apartments to House 420 Families Will Involve Outlay of $1,500,000," *New York Times* (January 5, 1908), 15; "Big Apartment Project Now Nearing Completion," *New York Times* (February 2, 1908), C5; "Few Remaining Corners Along Upper Broadway," *New York Times* (November 29, 1908), 12; "New Office Skyscraper Adjoining Hotel Breslin," *New York Times* (December 20, 1908), 12; "Newest Riverside Structure," *New York Times* (January 3, 1909), 13; "Lafayette Goldstone Dies at 80," *New York Times* (June 23, 1956), 12; "William L. Rouse, Retired Architect" (Obituary), *New York Times* (August 20, 1963), 32; and Christopher Gray, "A Decision to Save a Lump of Terra Cotta and Brick," *New York Times* (December 29, 1996), R5.

[24] For more on the Acton Garage, see Cara Youngsun Soh, *Historical Development of the Twentieth Century Ramp Parking Garage* (Master's Thesis, Columbia University School of Architecture, Planning, and Preservation, 2003), 12-14.

[25] New Building applications filed by Rouse & Sloan from 1904 through August of 1907 consistently show the firm as Rouse & Sloan, originally at 396 Broadway and later at 11 East 43rd Street. After April of 1908, Rouse's name appears alone on these applications, although he remained at 11 East 43rd Street. By the end of 1908, Rouse moved to 12 West 32nd Street, the location of Rouse & Goldstone's first office. New York City directories listed Rouse & Sloan through 1907, and Rouse independently beginning in 1908.

[26] These architects were members of "the first generation of Jews to enter the American architectural profession in large numbers," according to historians Andrew S. Dolkart and Susan Tunick, who note that "many of [their] clients were also Jews, reflecting the emergence of established Jewish New Yorkers as a major force in the local building and real estate communities." Edward Blum briefly worked for Rouse & Sloan before forming his partnership with George Blum in 1909. See Andrew S. Dolkart and Susan Tunick, *George & Edward Blum: Texture and Design in New York Apartment House Architecture* (New York: Friends of Terra Cotta Press, 1993), 51. For summaries of the careers of George and Edward Blum, Emery Roth, and Schwartz & Gross, see *Audubon Park Designation Report*, 91, 96-97, 99. Goldstone is buried with his wife, Aline Lewis Goldstone, in Shearith Israel Cemetery in Queens, according to "Harmon Goldstone Dies at 89; Led New York Landmarks Commission," *New York Times* (February 23, 2001), A17; in 1927, Rouse was listed in *The National Jewish Blue Book, An Elite Directory* (Philadelphia: The Blue Book Publishing Company, 1927), 96.

[27] Sources for this section include *Annual Report of the Superintendent of Banks of the State of New York* (Albany, N.Y.: J.B. Lyon Company, 1915), 7-10, 30, 32; *New York City Directories, 1786 to 1933/34*; *Manhattan Address Telephone Directories, 1929 to 1993* (New York: New York Public Library, 1983-1994); "Only $501,053 Left by Jarmulowsky"; New York City Department of Buildings, Borough of Manhattan New Building Record 25-1911; and New York City Department of Taxes Photograph (c.1939).

[28] New York County, Office of the Register, conveyance liber 298, page 354 (February 23, 1900).

[29] New York County, Office of the Register, conveyance liber 81, page 87 (November 2, 1903).

[30] "Bank and Office Building for Canal Street," *Real Estate Record and Guide* (October 8, 1910), 573.

[31] "Latest Dealings in Realty Field," *New York Times* (May 28, 1911), XX1.

[32] The building was officially completed on April of 1913, according to the new building docket of the New York City Department of Buildings. The source for the May, 1912 opening date is Shulamith Z. Berger, "The Forward's Edifice Complex (Part II)," Lower East Side Jewish Conservancy website (May 2009, archive.constantcontact.com/fs001/1102527958000/archive/1102586647711.html#LETTER.BLOCK12).

[33] "Building for S. Jarmulowsky," *Architecture and Building* (November 1912), 446-47.

[34] New York County, Office of the Register, conveyance liber 151, page 237 (September 14, 1914).

[35] "Jarmulowsky Freed," *New York Tribune* (June 30, 1915), 4.

[36] "3,000 Depositors in Riot at Bank," *New York Tribune* (November 1, 1914), 6.

[37] "Jarmulowsky's Bank Closed by State," *New York Tribune* (May 12, 1917), 16.

[38] New York County, Office of the Register, conveyance liber 3184, page 122 (July 15, 1920). $200,000 was the estimated cost listed by Rouse & Goldstone on the building's New Building application; the $350,000 figure appeared in "Latest Dealings in Realty Field."

[39] "The North American Bank" (Advertisement), *New York Times* (December 16, 1920), 34.

[40] "$40 Check Issued by Arson Suspect," *New York Times* (February 29, 1924), 18; "Now, More Than 30 Unit Offices, More Than 300,000 Customers" (Advertisement), *New York Times* (June 6, 1928), 37.

[41] Bureau of Buildings for the Borough of Manhattan, "Special Report" (November 7, 1912). The S. Jarmulowsky Bank Building was characterized as a "bank and office building" on its New Building application; "Latest Dealings in Realty Field," as previously noted, called it a "strictly high-class tall bank and office building." However, the article "Quick Resale of Fifth Avenue Plot," *New York Tribune* (January 21, 1911), 10, stated that "the bank proper will occupy the first two floors, the rest of the building being given over to lofts and offices."

[42] The circa-1939 New York City Department of Taxes photograph of the building shows several signs mounted on its exterior advertising tenants such as the All-American Sportswear Company and the New Deal Overall Company.

[43] New York County, Office of the Register, conveyance liber 4389, page 12 (November 7, 1945); "Bankruptcy Proceedings," *New York Times* (October 29, 1963), 56; "Harry Perlman, 95, a Maker of Pianos," *New York Times* (April 2, 1966), 23.

[44] Frank Angelino, LPC Public Hearing Testimony (June 23, 2009). Angelino was an attorney representing the building's owner at the public hearing.

[45] Portions of this section are adapted from LPC, *Bank of the Metropolis Designation Report* (LP-1537) (New York: City of New York, 1988), prepared by Lisa Koenigsberg; and *Beaver Building Designation Report*. Other sources include Paul Goldberger, *The Skyscraper* (New York: Alfred A. Knopf, 1981), 3-47; Ada Louise Huxtable, *The Tall Building Artistically Reconsidered: The Search for a Skyscraper Style* (New York: Pantheon Books, 1984), 26-39; LPC, *(Former) Germania Bank Building Designation Report* (LP-2162) (New York: City of New York, 2005), prepared by Donald Presa; LPC, *(Former) Jamaica Savings Bank Designation Report* (LP-2109) (New York: City of New York, 2008), prepared by Elisa Urbanelli, Marjorie Pearson, and Michael D. Caratzas; and *New York 1900*, 145-201.

[46] Significant tripartite skyscrapers from this period include the Renaissance Revival-style American Surety Company Building (Bruce Price, 1894-96) at 100 Broadway; the Beaux Arts-inspired Broadway Chambers Building (Cass Gilbert, 1899-1900) at the northwestern corner of Broadway and Chambers Streets; the neo-Renaissance-style Flatiron Building (D. H. Burnham & Company, 1901-03) at the intersection of Fifth Avenue, Broadway, and 23rd Street; and the neo-Gothic-style West Street Building (Cass Gilbert, 1905-07) at 90 West Street, all designated New York City Landmarks.

[47] *New York 1900*, 156.

[48] "Quick Resale of Fifth Avenue Plot," *New York Tribune* (January 21, 1911), 10.

[49] Other tripartite skyscrapers using different materials to differentiate the base, shaft, and capital portions of their facades include the Broadway Chambers Building, the Broad Exchange Building (Clinton & Russell, 1900-02, a designated New York City Landmark) at 25 Broad Street, and the Beaver Building.

[50] For more information on public clocks during this period, see LPC, *Estey Piano Company Factory Designation Report* (LP-2195) (New York: City of New York, 2006), prepared by Michael D. Caratzas, 12-13.

[51] On the removal of the rooftop pavilion, see Christopher Gray, "The Unmaking of a 'Landmark,'" *New York Times* (May 26, 1991), R7.

[52] Melech Epstein, *Jewish Labor in the U.S.A., 1882-1914* (New York: Trade Union Sponsoring Committee, 1950), 323, cited in LPC, *Forward Building Designation Report* (LP-1419) (New York: City of New York, 1986), prepared by Shirley Zavin, 10. The plans for the Forward Building were filed on December 31, 1910 (Borough of Manhattan New Building Record 778-1910). For more on the planning and construction of the Forward Building, see "The Forward's Edifice Complex (Part II)." Historian Ronald Saunders termed the area around Straus Square the "Old Center"; see his *Lower East Side: A Guide to Its Jewish Past in 99 New Photographs*.

[53] Ronald T. Castellano, LPC Public Hearing Testimony (June 23, 2009).

[54] The building's New Building application describes its façade materials as marble, brick, Indiana limestone, and terra cotta.

[55] "Quick Resale of Fifth Avenue Plot," *New York Tribune* (January 21, 1911), 10.

[56] "*Building for S. Jarmulowsky," Architecture and Building (November 1912),* 447.

## FINDINGS AND DESIGNATION

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

The Commission further finds that among its important qualities, the S. Jarmulowsky Bank Building was described at the time of its construction as "the first strictly high-class tall bank and office building" on the Lower East Side, with a design "equal in every respect [to] the highest grade banking buildings throughout the city"; that it was completed in 1912 as the architectural showpiece of Sender Jarmulowsky, one of the Lower East Side's most prominent bankers; that Jarmulowsky achieved wealth and fame on the Lower East Side by providing steamship tickets and banking services to the immigrants of the neighborhood, which was then unrivaled as the world's largest Jewish community; that Sender Jarmulowsky was one of the Lower East Side's leading philanthropists, playing an instrumental role in the construction of the Eldridge Street Synagogue, which he led as its first president; that the S. Jarmulowsky Bank Building, which was designed by the firm of Rouse & Goldstone, towered over the tenements of the Lower East Side when it was completed in 1912, and was a pioneer in introducing the prevailing skyscraper aesthetic of New York's major office districts to the Lower East Side; that it was executed in the "modern Renaissance style" and the tripartite configuration that was standard for tall buildings of the time; that it originally housed the banking hall and offices of the Jarmulowsky Bank; that the building features a wealth of Renaissance-inspired ornament on its rusticated limestone base and ornate terra-cotta crown; that it was sold in 1920 after the death of Sender Jarmulowsky and the subsequent failure of his bank, and housed a variety of industrial tenants into the twenty-first century; and that the S. Jarmulowsky Bank Building remains one of the tallest and most distinctive buildings on the Lower East Side.

Accordingly, pursuant to the provisions of Chapter 74, Section 3020 of the Charter of the City of New York and Chapter 3 of Title 25 of the Administrative Code of the City of New York, the Landmarks Preservation Commission designates as a Landmark the S. Jarmulowsky Bank Building, 54 Canal Street (aka 54-58 Canal Street and 5-9 Orchard Street), Borough of Manhattan, and designates Manhattan Tax Map Block 294, Lot 8 as its Landmark Site.

Robert B. Tierney, Chair
Pablo E. Vengoechea, Vice-Chair
Frederick Bland, Diana Chapin, Roberta Brandes Gratz,
Christopher Moore, Margery Perlmutter, Commissioners

**S. Jarmulowsky Bank Building**
54 Canal Street (aka 54-58 Canal Street, 5-9 Orchard Street), Borough of Manhattan
Main Orchard and Canal Street facades
*Photo: Christopher D. Brazee, 2009*

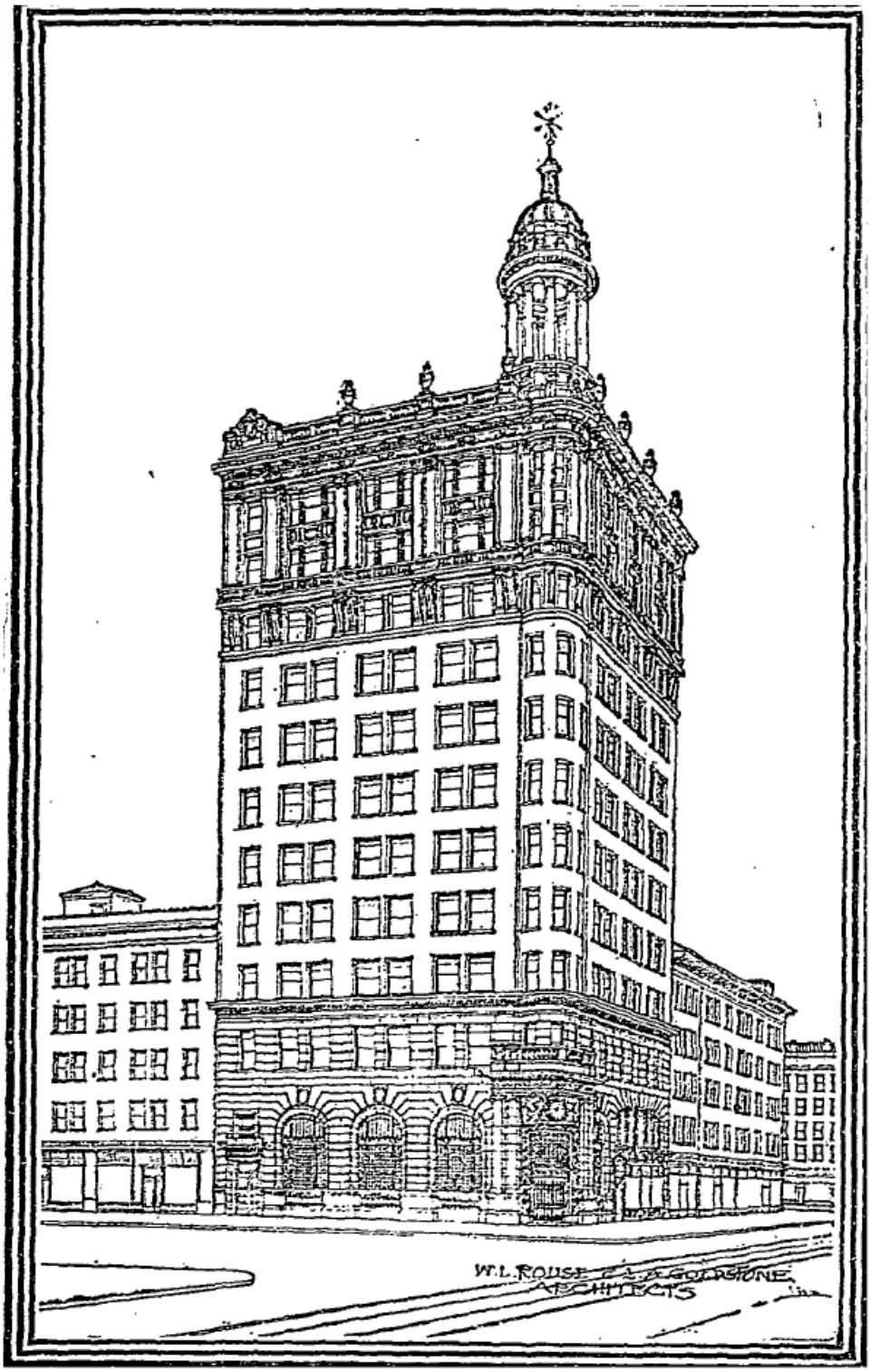
**S. Jarmulowsky Bank Building**
Main Orchard and Canal Street facades
*Photo: Marianne S. Percival, 2007*

**S. Jarmulowsky Bank Building**
Corner entrance and base of Canal Street façade
*Photo: Marianne S. Percival*, 2007

**S. Jarmulowsky Bank Building**
Upper stories of Orchard Street facade
*Photo: Christopher D. Brazee, 2009*

**S. Jarmulowsky Bank Building**
South facade
*Photo: Christopher D. Brazee, 2009*

**S. Jarmulowsky Bank Building**
West facade
*Photo: Christopher D. Brazee, 2009*



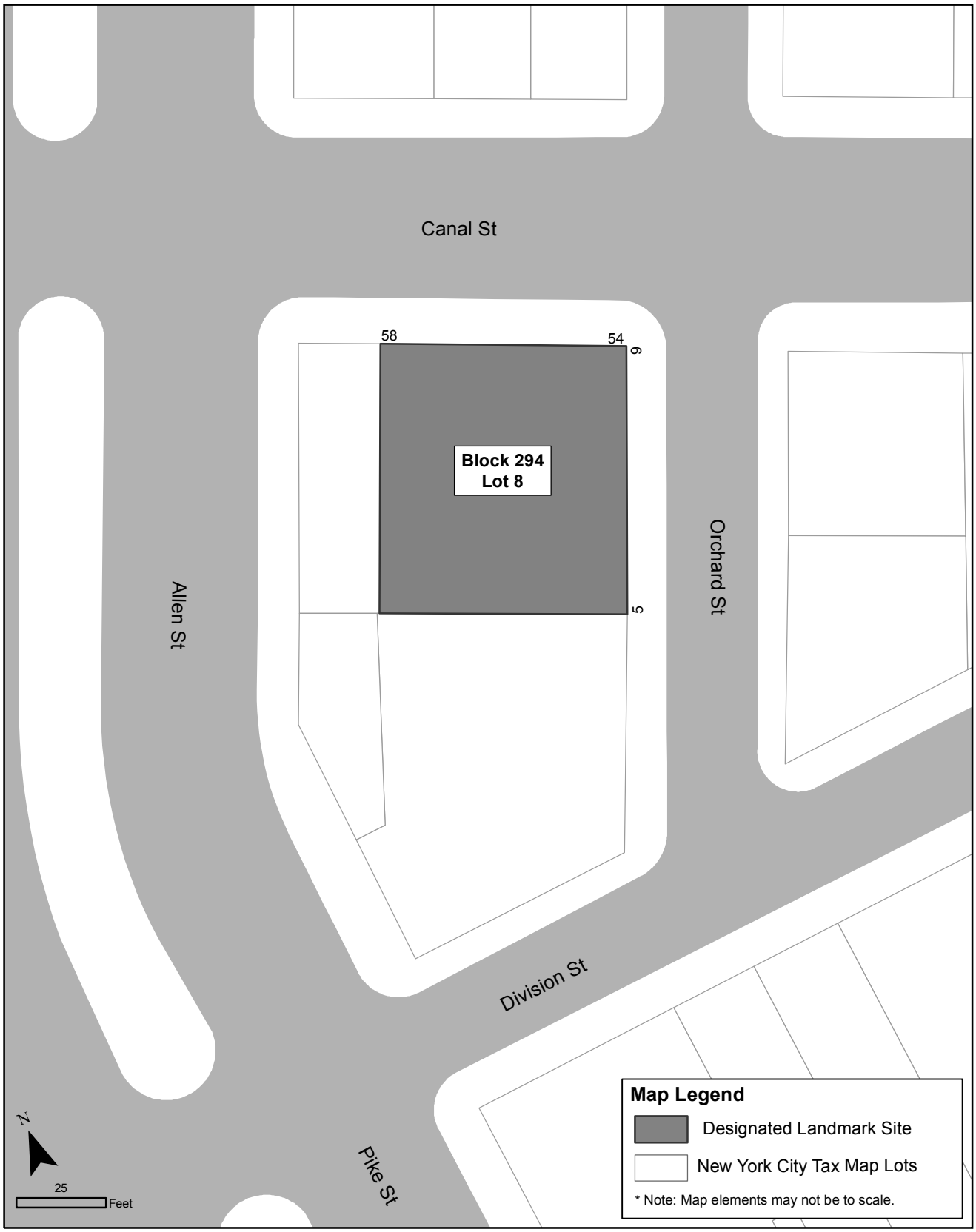

**S. Jarmulowsky Bank Building**
Main Orchard and Canal Street facades
*Source: "Latest Dealings in Realty Field,"* New York Times *(May 28, 1911), XX1.*

**S. Jarmulowsky Bank Building**
Main Orchard and Canal Street facades
*Source: "Building for S. Jarmulowsky,"* Architecture and Building *(November 1912), 447.*

**S. Jarmulowsky Bank Building**
Main Orchard and Canal Street facades
*New York City Department of Taxes Photograph (c.1939)*

**S. Jarmulowsky Bank Building**
Main Orchard and Canal Street facades
*Source: The New York Public Library Digital Collections (http://digitalgallery.nypl.org/nypldigital/id?1509187)*
*Courtesy of the Lionel Pincus and Princess Firyal Map Division, The New York Public Library, Astor, Lenox, and Tilden Foundations*

**S. Jarmulowsky Bank Building**
Main Orchard and Canal Street facades, c.1985
*Source: LPC Files*




S. JARMULOWSKY BANK BUILDING (LP-2363), 54 Canal Street (aka 54-58 Canal Street; 5-9 Orchard Street). Borough of Manhattan Tax Map Block 294, Lot 8.

Designated: October 13, 2009

Graphic Source: New York City Department of City Planning, MapPLUTO, Edition 09v1, 2009. Author: New York City Landmarks Preservation Commission, October 15, 2009, OTK.