Landmarks Preservation Commission
March 23, 2010, Designation List 427
LP-2354

GERMANIA FIRE INSURANCE COMPANY BOWERY BUILDING, 357 Bowery, Manhattan
Built 1870; architect, Carl Pfeiffer; builder, Marc Eidlitz

Landmark Site: Borough of Manhattan Tax Map Block 459, Lot 7

On June 23, 2009, the Landmarks Preservation Commission held a public hearing on the proposed designation as a Landmark of the Germania Fire Insurance Company Bowery Building and the proposed designation of the related Landmark Site (Item No. 13). The hearing had been duly advertised in accordance with the provisions of law. There were six speakers in favor of designation, including Joyce Mendelsohn, author of *The Lower East Side Remembered and Revisited*; and representatives of the Bowery Alliance of Neighbors, the East Village History Project and Lower East Side Residents for Responsible Development, Greenwich Village Society for Historic Preservation, Historic Districts Council, and Municipal Art Society. One representative of the building's owners, Carole Slater of Slater & Beckerman, and a co-owner of the building, Tyler Morse, spoke neither in favor of, nor in opposition to, the building's designation. Upon Ms. Slater's request, the hearing was left open for a period of time to allow her and the building's owners to submit additional information about the building into the public record. The Commission received a letter in support of designation from Councilmember Rosie Mendez.

Summary

Designed by a prominent German-American architect and built in 1870, the Germania Fire Insurance Company Bowery Building recalls the time when the Bowery was a major thoroughfare of America's leading German-American neighborhood. Known as *Kleindeutschland*, this neighborhood was home to hundreds of thousands of New Yorkers of German descent, and was "in fullest bloom" when this building opened. The Germania Fire Insurance Company was founded in 1859, counting many prominent German-born New Yorkers among its executives and directors; the firm was prospering when it constructed this building to house its *Kleindeutschland* office, although it moved this office farther up the Bowery after little more than a decade. The building housed tenants from the time of its opening, and by 1880, its residents included Irish, German, and Chinese immigrants. Between 1900 and 1920, industrial tenants displaced its residents, and in 1929, the building was purchased by members of two families who manufactured barber-shop and beauty-parlor equipment in the building into the early 1970s. Residents started returning by the mid-1970s, and today, the building is entirely residential.

The architect of the Germania Bowery Building, Carl Pfeiffer, studied architecture and engineering in Germany and emigrated to the United States in 1863. He completed many prominent commissions for hospitals, churches, and private residences, and designed one of the city's earliest cooperative apartment buildings, which was constructed by a company he organized. Pfeiffer's design for the Germania building was inspired by the grand office buildings then being constructed by the nation's insurance companies, featuring a high basement and imitation mansard roof with dormer, as well as a cast-iron storefront. Well-preserved after 140 years, the Germania Fire Insurance Company Bowery Building remains a significant survivor from the 19th-century Bowery and the days when *Kleindeutschland* "was at its peak, glorying in its status as the capital of German America."

DESCRIPTION AND ANALYSIS

Kleindeutschland and the Bowery[1]

When the Germania Fire Insurance Company constructed its Bowery Building in 1870, the Bowery was one of the major thoroughfares of *Kleindeutschland*, a burgeoning German-American community comprising nearly all of today's Lower East Side and East Village neighborhoods. The Bowery was originally part of a Native American trail extending the length of Manhattan; during Dutch colonization, slave laborers widened the portion of this pathway linking the city of New Amsterdam at the southern tip of Manhattan with a group of *bouweries*, or farms, established by the Dutch West India Company to supply its fledgling settlement.[2] After 1664, when the British took control of New Amsterdam and renamed it New York, this "Bowry Lane" became a component of the Post Road linking New York and Boston.[3] Bowery Lane remained on the outskirts of the city through the American Revolution, but it started to become urbanized as New York spread northward in the early 19th century, and was officially designated "The Bowery" in 1813. By the 1840s, the area including the Bowery and immediately to its east was developing into *Kleindeutschland* ("Little Germany"), which was also known as *Deutschlandle*, "Dutchtown," or simply, "Germany."[4] This neighborhood was "the first of the giant foreign-language settlements that came to typify American cities by the end of the 19th century," according to historian Stanley Nadel; at the dawn of the 1870s, it encompassed the entire area stretching from the Bowery and Third Avenue to the East River, and from Division Street north to 14th Street.[5]

From its founding in 1626 by Peter Minuit, a native of the German town of *Wesel am Rhein*, New York City has had a significant German population. During the 1820s, New York's first German neighborhood and commercial center developed southeast of City Hall Park; by 1840, more than 24,000 Germans lived in the city. An influx of immigrants from German states began in the 1840s, as thousands arrived in New York fleeing unemployment, famine, and political and religious oppression. In 1860, more than 200,000 German-Americans lived in New York and by 1880, that number had increased to almost 400,000, or about one-third of the city's population. The leading German-American neighborhood in the United States, *Kleindeutschland* was also the center of German New York, which included communities in Brooklyn and Morrisania, in what is now the Bronx; "only Vienna and Berlin had larger German populations between 1855 and 1880," making Gotham "the third capital of the German-speaking world."[6] *Kleindeutschland* was a pluralistic neighborhood, home to Calvinists, Lutherans, Catholics, and Jews, and contained numerous sub-communities of immigrants from various German states and regions, who differed culturally from each other and tended to marry within their groups. Despite this diversity, New York's German newspapers were cultivating an early concept of a German-American identity by the 1850s.[7] This new identity was reflected in the naming of several prominent businesses founded by German-Americans in New York, including the Germania Fire Insurance Company (1859), the Germania Life Insurance Company of New York (1860), and the Germania Bank of the City of New York (1869).[8]

By the middle of the 19th century, German immigrants owned and occupied many buildings along the Bowery, and by the 1870s, German was the predominant language spoken there. German New Yorkers "still clung to their old love, the Bowery" through the end of the 19th century; even in the early 1930s, traces of the Bowery's German character remained.[9] Despite the survival of German-American culture and commerce on the Bowery at the end of the 19th century, *Kleindeutschland*'s population had shifted considerably since the 1840s to the 17th Ward, which was bounded by the Bowery and Third Avenue on its west and extended north of Rivington Street, to 14th Street. Largely unbuilt in the 1840s, the 17th Ward was the "newest, least industrial, and best residential portion" of *Kleindeutschland*; it was within this ward, between East 3rd and 4th Streets, that the Germania Fire Insurance Company constructed its Bowery branch.[10]

After the Civil War, the Bowery became known for its cheap amusements—some wholesome, some not—as music halls, dramatic theaters, and German beer halls shared the street with dive bars, taxi-dance halls, pawnbrokers, medicine shows, confidence men, shady merchants staging "mock auctions," and "museums" featuring sword swallowers, exotic animals, and scantily clad women. With the opening of the Third Avenue Elevated along the Bowery in 1878, the street was cast into permanent shadow, and

pedestrians were showered with hot cinders from the steam trains running above. Nevertheless, the Bowery remained "the liveliest mile on the face of the earth" through the 19th century.[11] Despite its honky-tonk reputation, the Bowery also functioned as "the grand avenue of the respectable lower classes," where Federal-era residences converted to saloons and boarding houses stood cheek-by-jowl with grand architectural showpieces constructed by the neighborhood's financial institutions, including the Bond Street Savings Bank at the northwest corner of the Bowery and Bond Street, the palatial High-Victorian-Gothic Dry Dock Savings Bank at the southeast corner of the Bowery and East 3rd Street, and the Germania Bank at the northwest corner of the Bowery and Spring Street.[12]

When the Germania Fire Insurance Company opened its Bowery branch in 1870, *Kleindeutschland* was "in fullest bloom," and the building stood within a short distance of several of the city's most important German-American institutions, particularly musical societies.[13] These included the *Liederkranz*, which met on East 4th Street, just west of the Bowery; the Beethoven *Mannerchor*, housed in a hall constructed in 1870 on East 5th Street, just east of the Bowery; and the New York *Turnverein* and *Aeschenbroedel Verein*, which opened halls on East 4th Street in 1871 and 1873, respectively.[14] At the same time, *Kleindeutschland* was losing its wealthier families, who had begun moving to the Manhattan neighborhood of Yorkville in the 1860s. Although *Kleindeutschland* remained the cultural center of German New York in 1890, its share of the city's German-American population had fallen to 25%, and would drop further, to 10%, by 1910. Today, Germania's Bowery Building remains a significant reminder of the time when German businesses lined the Bowery, and when "the first of America's great foreign-language enclaves was at its peak, glorying in its status as the capital of German-America."[15]

<u>The Germania Fire Insurance Company</u>[16]

The Germania Fire Insurance Company was founded in 1859 during the "age of great urban fires," which extended from the New York fire of 1835 to the San Francisco fire and earthquake of 1906.[17] This period saw the maturation of the American fire insurance industry and the acceptance of fire insurance as a practical necessity of urban life. In the early 19th century, when the United States was predominantly rural, demand for fire insurance was "limited … to well-off urban dwellers who made up a small percentage of the nation's population."[18] Demand began to grow in the 1830s, as the rapid industrialization and crowding of American cities increased the potential for fires that could rapidly destroy huge urban areas. The fire insurance industry was fragile during its early years: 23 of the 26 firms offering policies in New York City were bankrupted by the city's 1835 fire, which ruined more than 500 buildings in Lower Manhattan. In response, many fire insurance companies, which had typically written policies only within their home cities, sought to spread their risk exposure by taking on agents in new urban markets across the country. By the 1850s, many firms had also set up their own branch offices. The industry boomed in the 1850s and again after the Civil War; by the 1860s, the fire insurance field was "characterized by medium- and large-sized firms, most operating on a national scale," and by the 1870s, "fire insurance had become necessary for the functioning of modern commerce," enabling property and business owners to build and accumulate capital over years and decades without fear that it could all be lost in a single fire.[19] New York City was a hub of the fire insurance industry; 66 firms had offices in New York and Brooklyn by the mid-1850s, and in 1871, one industry publication noted that New York's insurance companies were "largely instrumental in the preservation of home and property throughout the Union."[20] As American cities and industry grew through the end of the 19th century, the fire insurance business continued to expand.

In March of 1859, Germania announced to the public that "this company … is now ready to receive applications, and issue policies of insurance…."[21] The company's president, Maurice Hilger, was a German immigrant; its secretary, Rudolph Garrigue, who was variously described as a native of Denmark or Germany, had opened a German-language bookstore in the Astor House by 1847, and was described as "a man of learning, letters, and literary experience."[22] The company's name was reportedly inspired by "the large immigration to the United States from 1848 … of Germans who took part in the revolution against autocratic rule in their own country and came to America to obtain political

freedom."[23] Its first board of directors included several prominent German-born New Yorkers, including the rubber-goods magnate Conrad Poppenhusen, and merchants Herman A. Schleicher, Clement Heerdt, and Henry G. Eilshemius. Also among the company's first directors was Richard M. Hoe, the wealthy and well-known inventor of the rotary press, who was born in New York and whose father immigrated to the United States from England.[24] The Germania Fire Insurance Company's first offices were located at 5 Beekman Street; by 1861, they had moved to 4 Wall Street, and in 1862, the firm opened its first *Kleindeutschland* branch, at 327 Bowery. This branch moved farther up the Bowery in 1864, either to the present site of the Germania Bowery Building, or next door to it.[25]

During this period, most fire insurance companies were unwilling to write policies big enough to fully cover large properties; many property owners, in turn, purchased several small policies from multiple firms. In response, Germania joined three other fire insurance companies in 1864 to form the New York Underwriters' Agency, which was organized "for the purpose of furnishing to the property owner one single policy in a combination of four companies, where the aggregate assets would afford ample protections against losses suffered through fire."[26] In late 1865 and early 1866, Germania and the Underwriters' Agency moved to a new five-story, cast-iron-fronted building at 175 Broadway, which had been constructed by Germania at a cost of $40,000.[27] This building was located in the heart of the city's insurance district along Lower Broadway and Wall, William, Nassau, Dey, and Pine Streets.[28]

The Germania Fire Insurance Company prospered as a member of the Underwriters' Agency, which had more than 520 agents in the American West and South by 1866. In 1870, Germania constructed the building at 357 Bowery to house its *Kleindeutschland* branch. Although approximately 100 fire insurance companies failed following the legendary Chicago fire of 1871 and the devastating Boston fire of 1872, "the companies comprising the Underwriters' Agency stood as firm as the great Pyramids."[29] By 1877, Germania had three branches—on the Bowery, in Downtown Brooklyn, and in Hoboken—and in 1880, it increased its capital stock from $500,000 to $1 million.[30] Germania left the Underwriters' Agency in 1883 and established its own southern and western branches. The company continued to grow, and in 1887, it boasted that it was "one of 12 [fire insurance companies] that were organized in the spring of 1859 in the State of New York, and of these 12 companies only four remain to tell the tale."[31] In 1892, the firm moved to a new eight-story, $200,000 building it constructed at the southeast corner of William and Cedar Streets, designed by Lamb & Rich.[32] Germania's expansion continued in the early 20th century, although in 1917, it successfully petitioned the New York Supreme Court to allow it to change its name to the National Liberty Insurance Company, explaining that with the United States at war with Germany, "many policies have been canceled for the sole reason that the insurers refused to deal with a company continuing to bear a German name."[33] In 1930, the Home Insurance Company of New York acquired control of National Liberty, creating a group of 15 fire and casualty insurance companies under the Home umbrella. The National Liberty name appears to have been phased out in the late 1940s.[34]

History of the Germania Fire Insurance Company Bowery Building[35]

Just over a century before the Germania Fire Insurance Company constructed its Bowery branch, its site was part of an extensive estate known as the Minthorn Farm. Following the death of its owner, Philip Minthorn, in 1756, the farm was cut by his heirs into 27 pieces, including nine irregularly shaped, finger-like parcels fronting the east side of the Bowery between East 1st and East 5th Streets. Minthorn's most prominent son was Mangle Minthorn, a slaveholder who lived at the southeast corner of the Bowery and East 3rd Street; Mangle's daughter Hannah and her husband, Daniel Tompkins—who served as governor of New York and as vice president under James Monroe—lived in a "fine, three-story brick mansion with marble mantels and much handsome woodwork at 349 Bowery, nearly opposite Great Jones Street."[36] Following Mangle Minthorn's death, his executors sold the lot upon which the Germania Building stands to Elizabeth Stilwell (d. 1855), née Burtis, the wife of Samuel Stilwell (1763-1848), who served in the New York State Assembly, and as City Surveyor and Street Commissioner.[37] In 1869, Elizabeth's great-nephew Samuel Stilwell Doughty, also a "well-known surveyor," acquired the lot, which had an existing building.[38] The lot also had odd dimensions, largely resulting from the irregular

shape of the original Minthorn farm and the boundaries created when it was subdivided.

The Germania Fire Insurance Company never purchased the parcel at 357 Bowery from Doughty, but constructed and occupied its new Bowery branch while it leased the property from him.[39] On June 27, 1870, architect Carl Pfeiffer filed a new building application for the Germania Building, which was to be four stories high with a 16-foot-deep shed-roofed rear extension, and about eight inches wider at its rear than its front to accommodate the irregular dimensions of its lot. Marc Eidlitz, a successful and prolific builder who was born in Austria and had "strong ties to the German immigrant community," completed the building in three months.[40] Germania's application stated that the building was to be an office structure, but in all likelihood, the company intended it to be a tenement that contained Germania's office; misrepresenting the building's function would have enabled the company to skirt the city's tenement laws, which required fire escapes—the Germania Building was constructed without them—and other provisions for multiple dwellings.[41] Indeed, the 1870 U.S. Census, taken less than three months after the building's completion, found nine tenants there, including a butcher, William Bennett; a whip-maker, Fred Stevens; an actress, Geneva Withers; and William Clifton, who operated a "policy shop," probably the Germania office. All but one of the building's tenants were born in the United States.[42] Ten years later, 357 Bowery housed seven families, most of them headed by immigrants, including John Brown, a laborer, and his wife Margaret, both natives of Ireland; barber Henry Schalaifer and his wife Mary, both from Germany; Frank Goebles, a photographer from Prussia, and his wife, who was from Brunswick; and Wah Hing and Chung Kong, who operated a laundry and were among the city's few-thousand Chinese immigrants.[43]

Germania kept its *Kleindeutschland* branch in the building for only about a decade; the company may have only had a ten-year lease, as between 1880 and 1882, Germania moved its branch northward a block to 367 Bowery. In 1886, a dentist's office apparently occupied the former Germania building, where a dispute over a false tooth led one unhappy patron to try "to put the dentist through the window of the store."[44] Following Doughty's 1888 death, his heirs continued to lease the property to others.[45] At the turn of the century, 357 Bowery had 22 tenants, most of them immigrants, including the German-born hat manufacturer George Baumiller and his wife Catharine, who lived with their seven American-born children. Gustav Barth, a truss-maker who had also immigrated from Germany, lived with his Hungarian-born wife Katie (Catherine) and her immigrant brother and sister. Five of the building's tenants had been born in Russia; likely part of the mass migration of Eastern European Jews to New York that began in the early 1880s, they included tailor Moses Wassilowitz, as well as Philip Press, a manufacturer of women's belts, who lived with his wife Fannie, their American-born daughter, Irma, and their Russian-born servant, Louisa Eireff.[46]

Industrial tenants gradually displaced the building's residents between 1900 and 1920. The 1905 New York State Census found only Gustav and Catherine Barth and their servant there, noting, "Rest of building occupied by factories."[47] Five years later, three families occupied 357 Bowery, including cook Alfred Sheppard and his five lodgers—a brushmaker, two waiters, a cook, and a horseshoer—all of whom were from Germany. Also living there were the Harbecks, a Russian-Jewish family comprising clothing manufacturer Harry Harbeck, his wife Ida, and their three American-born children.[48] All of the building's residents were apparently displaced by industry by 1915, and in 1921, the New York City Fire Department classified the building as a factory.[49] In 1926, the Doughty family sold 357 Bowery.[50]

In 1929, when 357 Bowery housed a couple of industrial tenants, it was acquired by members of the Laraia and Pellettieri families, who demolished the building's original rear extension, replaced it with a new, full-height extension to the rear lot line, and installed an Otis freight elevator.[51] In 1931, Rocco Laraia & Company, a manufacturer of equipment for barbershops and beauty parlors, moved into the building. The firm, which was known as Laraia & Pellettieri for a brief period in the 1950s, remained at 357 Bowery into the early 1970s; over the years, it shared the building with several other tenants, including a roofer and an upholsterer in the 1940s, a mirror company in the 1950s, and a wire-products company in the 1960s. By the mid-1970s, residents had started returning to the building and were openly sharing space with commercial tenants. In 1979, Warren E. Spieker, Jr. of California and Ingo Swann, an artist who was then a resident of 357 Bowery, acquired the building.[52] Swann, who is well-known among

proponents of extra-sensory perception for his purported skill in "remote viewing"—the viewing of hidden objects, including interstellar bodies, through telepathy—has written several books about paranormal phenomena.[53]

Over its 140-year history, the building at 357 Bowery has changed its function from residential to industrial and back, but it remains largely intact. Its main façade retains a faded reminder of its 20th-century history: black painted lettering, just barely visible, that once spelled out "R. Laraia & Co. Inc.," "357," and "Barber Shop Equipment" at its second floor and in the space between the second- and third-floor windows.[54]

Carl Pfeiffer[55]

A prominent architect who designed a wide variety of buildings, including hospitals, churches, apartment houses, and private residences, Carl Pfeiffer was born in the Hartz Mountains in 1838 and studied architecture and engineering in Germany before emigrating to the United States in 1863. He established an architectural office in Manhattan by 1864, and in 1866, he completed his earliest-known commercial building in New York City, an Italianate/neo-Grec style store-and-loft building at 140-142 Broadway (within the Tribeca West Historic District). By the end of the decade, Pfeiffer completed several significant commissions, including the Church of the Messiah (1867, demolished) at Park Avenue and East 34th Street, the Colored Orphan Asylum and Association (1867, demolished) at Tenth Avenue and West 143rd Street, the Metropolitan Savings Bank (1867, a designated New York City Landmark) at 9 East 7th Street, and the German Hospital (1869, demolished) on East 77th Street near Park Avenue. During the 1860s, Pfeiffer also designed twelve houses for a suburban development on Staten Island, one of which, the Hamilton Park Cottage at 105 Franklin Avenue, is a designated New York City Landmark.[56] In 1871, the year after he designed the Germania Fire Insurance Company's Bowery branch, Pfeiffer's buildings for Roosevelt Hospital (demolished) were completed at Ninth Avenue and West 58th Street.

By the early 1870s, Pfeiffer was recognized as a leading expert on ventilation, heating, and "the relation between architecture and hygiene," which few architects of the time were knowledgeable about.[57] By 1874, he was the Consulting Sanitary Architect to the New York City Board of Health, and was a director of the Dwelling Reform Association, which sought to improve housing conditions for the city's poor.[58] Two years later, Pfeiffer completed the Fifth Avenue Presbyterian Church, commonly known as "Dr. Hall's Church," which was described as "far superior in warming and ventilation to any European structure of the kind."[59] During this period, Pfeiffer also designed the New Jersey Headquarters for Philadelphia's Centennial International Exhibition, which was planned to be sold after the fair's closing, and was designed "in such a way that it can be taken down in sections, and readily removed, and put up elsewhere after the closing of the exhibition."[60] He later organized the company that constructed the Berkshire (demolished), one of the city's earliest cooperative apartment houses, which was completed in 1881 at the northwest corner of Madison Avenue and 52nd Street according to Pfeiffer's designs.[61] Among the private residences designed by Pfeiffer in his later years was the palatial, Queen Anne style Van Rensselaer House (1885, demolished) on St. Nicholas Place, in northern Harlem.

A Fellow, and former secretary of, the American Institute of Architects, Carl Pfeiffer died in 1888 at the age of 50 after many years of frail health. During the final ten years of his life, Pfeiffer completed a book about American residential architecture that contained 300 of his drawings and was posthumously published as *American Mansions and Cottages*.[62]

Design of the Germania Fire Insurance Company Bowery Building[63]

Although it primarily served as a tenement when it opened in 1870, Germania's Bowery Building took its design cues from the grand office buildings then being constructed by the nation's insurance companies. Eighteen years before, in 1852, one of New York's earliest buildings constructed specifically to house insurers was completed at the southwest corner of William and Wall Streets. Designed by William Diaper with a rusticated base and pedimented lintels, and considered the "first insurance building of any architectural interest to be erected in Wall Street," this structure was representative of bank and

insurance offices of the 1850s and 1860s, which tended to be four or five stories high and inspired by Italian Renaissance palazzi.[64] These buildings typically had high basements and high stoops that added to their monumentality; frequently, their basements contained storefronts that were rented out to other tenants, including other financial and insurance companies. Many of the banks and insurers that constructed these buildings also rented out their first-floor storefronts, while frugally accommodating themselves in the first-floor rear. One early photograph of the Manhattan Life Insurance Company Building, a four-story insurance palazzo at 156-158 Broadway (John B. Snook, 1865, demolished) shows Manhattan Life's name carved into the entablature over the main entrance, while the names of three other tenants, all insurance companies, were painted above the basement storefronts and first-floor windows.[65]

From the late 1860s through the mid-1870s, the mansard roof was at the peak of its popularity in America. Literally the crowning feature of the Second Empire style, the mansard was brought to the United States from France; considered the height of fashion and modernity, mansard roofs were added to all types of buildings, and could grow to several stories atop the most imposing ones, like the United States Courthouse and Post Office (Alfred B. Mullett, 1869-75, demolished) at the tip of City Hall Park. At the same time, New York's insurance companies, which were flush with capital, began constructing grand office buildings for themselves. In 1870, the Equitable Life Assurance Society opened its new headquarters at 120 Broadway (Arthur Gilman and Edward H. Kendall, 1867-70, demolished); the second-tallest structure in New York after the Trinity Church spire, it comprised three gargantuan floors topped by an enormous mansard with ornate dormers, and was "the city's, and therefore the world's, first modern office building."[66] Hailed by the press as a "public benefit" and one of the city's great "ornaments," the Equitable Building kicked off a mania for mansard roofs among New York's largest firms, as mansards were added to the headquarters of the Mutual Life Insurance Company in 1871, the Metropolitan Life Insurance Company in 1874-75, and the Germania Life Insurance Company in 1876.[67]

Although the Germania Fire Insurance Company Bowery Building was much more modest in size and ornament than these buildings, Carl Pfeiffer's design shows their influence, chiefly in its high basement and "mansard" roof, which was described as such in Buildings Department documents but is actually much simpler than a traditional mansard, with a sloped front and straight sides. Originally covered with slate, the roof is pierced by a tripartite central dormer composed of segmental-arch-headed window openings flanking a higher central opening, which is framed by turned mullions and rises to a peak. A 16-foot-deep rear basement-and-first-floor extension (later removed and replaced with a full-height extension) may have housed Germania's branch office, allowing the company to rent out its first-floor storefronts, as was common at the time. The building also appears to have had a basement storefront.[68]

The design of Germania's Bowery branch was also undoubtedly influenced by budget, as the company likely intended to control costs on a building constructed on leased property; at $15,000, its cost was about one-third of the cost of the five-story headquarters Germania had constructed five years earlier at 175 Broadway. Unlike the Broadway building, which featured a cast-iron main facade, the body of the Bowery Building was faced with Philadelphia brick laid in stretcher bond. Brick was a cheaper alternative to cast iron or stone, and while 175 Broadway was Germania's public face, this building was primarily a tenement, making the less-expensive material a palatable choice. Pfeiffer may also have chosen brick because it blended better than other materials with the building's surroundings. In the 1870s, the buildings along the Bowery were described as being "for the most part of brick, and in the majority of cases less than three stories in height"; many brick rowhouses dating from the Federal era remained close by the Germania building at the time of its construction, and well into the 20th century.[69]

Ornament on the brick portions of the main facade is austere, limited to a continuous molded stone sill at the second floor, plain stone windowsills at the third floor, denticulated brick window arches, and a denticulated brick cornice with four corbelled brick brackets. The ground floor features a historic, almost certainly original cast-iron storefront, which is simple in design, Italianate in style, and has panels on its piers; a foundry mark from the firm of Boyce & McIntire, which was active from approximately 1862 to 1877, is present on the storefront's northernmost and southernmost piers.[70] The building's present fire escape likely dates from the early 20th century.[71] The Germania Fire Insurance Company Bowery

Building remains well-preserved today, with changes largely limited to sash replacement within the storefront and upper-story window openings, the removal of a round arch that formerly crowned the building's dormer, the replacement of the original slate-and-tin roof with a non-historic material, and the replacement of most of the building's stoop with a metal stoop.

Description[72]

The main facade of the Germania Fire Insurance Company Bowery Building faces the Bowery and features a high basement, historic—almost certainly original—cast-iron storefront, and second and third floors faced in Philadelphia brick laid in stretcher bond. It is crowned by a sloped roof imitating a mansard, and pierced by a central tripartite dormer featuring two segmental-arch-headed window openings flanking a higher central opening.

The building's main entrance is reached by a high stoop. Except for its historic stone base and bottom step, the existing stoop is of metal, and is non-historic, although it matches the profile, width, and shape of the building's historic stoop fairly closely. The stoop's metal railings, thin newels crowned by ball finials, and gate are non-historic. Adjoining the stoop to the south is a non-historic metal fence, which wraps around a stairway that leads to the basement entrance. The front of the fence contains a non-historic metal gate; the side of the fence is mounted on a concrete curb that may date to before the 1940s. The top threshold of the basement stairway is of historic bluestone, while the basement steps are of concrete, or of stone coated with stucco. The basement stairway walls are of brick, portions of which have been coated with stucco and/or painted. The basement entrance contains a pair of non-historic metal doors with square openings, and has a plain wood reveal; the opening of the south door contains wire glass, and the opening of the north door has been covered with a wood panel on its interior. A metal transom panel is present above the doors, and a round metal alarm box is present on the south reveal. The landing in front of the basement doors is concrete and contains a non-historic metal drain cover.

South of the basement entrance, at the basement level of the front facade, are a siamese connection above an additional projecting metal pipe. A historic opening, now filled with a wood panel and flanked by two unadorned metal framing elements, is present south of these pipes. Two filler pipes are present in the concrete sidewalk. The basement is headed by a wide metal lintel crowned by a continuous molding, which extends from the southern end of the facade to the stoop. A small sign referring to the building's automatic sprinkler is attached to this lintel.

The main entrance features a pair of historic wood doors, with large rectangular panes above rectangular panels. Above the doors are a historic molded wood transom bar and three-pane wood transom. The upper corners of the transom are curved to follow the profile of the main-entrance recess, which contains a historic paneled wood reveal. A non-historic metal intercom panel and light fixture with conduit have been installed on the north reveal; metal numerals ("357") have been tacked onto the front of the main-entrance enframement. The first floor features a storefront with historic cast-iron framing. This framing includes recessed panels with recessed central roundels on the storefront's four piers, which are crowned by narrow projecting moldings. These moldings originally served as the bases for austere capitals; the moldings at the tops of these capitals have been removed. The two end piers are wider than those in between. A metal support bracket for the fire escape is bolted into the second-southernmost pier. Each of the northernmost and southernmost piers contains a foundry mark reading "BOYCE & MCINTIRE 706 E. 12 ST. NY." (This was Boyce & McIntire's address from 1869 to 1878.) These foundry marks, like the rest of the storefront, have been painted over. The storefront's infill, which is non-historic and was installed between 1979 and 1984, includes single-pane wood transoms and paired single-pane wood sashes separated by plain wood mullions, above wood bulkheads. Each of these bulkheads contains three square panels; the three southernmost panels contain applied words executed in carved wood in a graffiti-like typeface ("LAME," "DULL," "YAWN"). The storefront is crowned by three plain, narrow, metal lintels extending the full width of the facade.

The second and third floors of the main facade are three bays in width and contain segmental-arch-headed window openings. These openings are crowned by denticulated brick arches, which are higher at the second floor than the third. The recessed portions of the second-floor arches appear to have

been painted black, although this paint has largely faded. These openings historically contained two-over-two, double-hung windows. The second floor features a historic continuous molded stone sill. The northernmost second-floor opening contains a fire-escape door with two rectangular panes of wire glass; the central second-floor opening contains a historic two-over-two, double-hung window covered by metal mesh; and the southernmost second-floor opening contains a historic two-over-two, double-hung window and window air-conditioner covered by a metal cage. The third-floor window openings have individual, plain stone sills. Each of these openings contains a non-historic one-over-one double-hung window below a single-pane transom. Crowning the third floor is a denticulated brick cornice with four corbelled brick brackets supporting a replacement metal gutter. Faded black painted text is visible on the main facade. This text formerly read "R. LARAIA & CO. Inc." between the second- and third-floor windows; and "Mfrs of BARBER SHOP EQUIPMENT" between the two southernmost second-floor windows. The painted numerals "357" are still clearly visible to the south of the southernmost second-floor window. Historically, a matching "357" was present between the northernmost second-floor opening and the northern edge of the building, but it is no longer visible.

The main facade is crowned by a faux mansard roof, originally of slate and tin, which has a sloped front and straight sides. This fourth-floor portion of the main facade is pierced by a tripartite wood dormer. The central portion of the dormer is framed by two engaged columns supporting a projecting upper portion, which is crowned by a peaked roof with historic molding. This upper portion of the dormer was originally crowned by a round arch, which was removed between 1979 and 1984. Both of the single-pane sashes within the central portion of the dormer are non-historic, as is the wood transom bar separating them, which was originally molded, but was converted to a plain transom bar between 1979 and 1984. Each of the dormer's sides contains a segmental-arch-headed opening containing a non-historic single-pane sash, crowned by a denticulated cornice and brackets supporting a slightly overhanging pitched roof. This roof has been covered with asphaltic material. The sloping face of the fourth floor, originally covered with slate shingles, has similarly been covered with an asphaltic material. The fourth floor is crowned by a historic molding, apparently of copper or bronze; its edges are covered with stone coping, each featuring a diamond-point block. Extending the height of the main facade is a metal fire escape. This was probably installed in the early 20th century, although a portion of the fire escape that extends from the dormer to above the roofline appears to have been installed after 1940. A television antenna is attached to the fire escape at the second floor.

The south facade, visible over the rooftop of 355A Bowery, has been coated with stucco and/or painted. Two satellite dishes are attached to the facade, which is crowned by a parapet and a non-historic spiked metal railing. A rooftop metal flue is visible over the south facade, as is the roof's elevator bulkhead, which has been coated with stucco and/or painted and has a door on its west face, as well as a skylight.

The north facade of 357 Bowery, visible over the rooftop of 359 Bowery, is of common-bond brick. The rear portion of this facade has been covered with stucco and/or painted. An additional rooftop flue is visible over this facade, as is the building's skylight, which has a metal grille covering its glass. The elevator bulkhead is also visible over this facade.

From East 4th Street, a small portion of the brick rear facade, including two square-headed window openings containing one-over-one, double-hung wood sashes, is visible, as is the building's elevator bulkhead. The visible portion of the rear facade has been coated with stucco and/or painted.

Report researched and written by
Michael D. Caratzas
Research Department

NOTES

[1] Portions of this section were adapted from Landmarks Preservation Commission, Aschenbroedel Verein *(later* Gesangverein Schillerbund/*now La Mama Experimental Theatre Club) Building Designation Report (LP-2328)* (New York: City of New York, 2009), prepared by Jay Shockley; LPC, *(Former) Germania Bank Building Designation Report (LP-2162)* (New York: City of New York, 2005), prepared by Donald Presa; and LPC, *S. Jarmulowsky Bank Building Designation Report (LP-2363)* (New York: City of New York, 2009), prepared by Michael D. Caratzas. Other sources for this section include *Bowery Preservation Plan* (New York: Columbia University Graduate Program in Historic Preservation, 2003), 1-3; Alvin F. Harlow, *Old Bowery Days: The Chronicles of a Famous Street* (New York: D. Appleton, 1931); Kenneth T. Jackson, "Bowery," in Kenneth T. Jackson, Ed., *Encyclopedia of New York City* (New Haven, Conn.: Yale University Press, 1995), 131-2; Christopher Moore, "A World of Possibilities: Slavery and Freedom in Dutch New Amsterdam," in Ira Berlin and Leslie M. Harris, Eds., *Slavery in New York* (New York: The New Press, 2005), 29-56; Stanley Nadel, "Germans," in Jackson, Ed., 463-4; and Nadel, *Little Germany: Ethnicity, Religion, and Class in New York City, 1845-80* (Urbana, Ill.: University of Illinois Press, 1990).

[2] "A 'bouwerie' was a fully developed farm with livestock, in contrast to a 'plantation,' which produced tobacco and other crops," according to Edwin G. Burrows and Mike Wallace, *Gotham: A History of New York City to 1898* (New York: Oxford University Press, 1999), 31.

[3] The road, which was known by a variety of names, including the "High Road to Boston," appears as Bowry Lane on John Montresor and P. Andrews, *A Plan of the City of New-York and Its Environs* (1766) in the collection of the Lionel Pincus and Princess Firyal Map Division of the New York Public Library.

[4] On the use of the term "Germany" to apply to *Kleindeutschland*, see *Appleton's Dictionary of New York and Vicinity* (New York: D. Appleton & Company, 1879), 90.

[5] Nadel, *Little Germany*, 1.

[6] Nadel, *Little Germany*, 1.

[7] This was occurring "at a time when German ethnicity itself … had not yet penetrated very far below the intellectually sophisticated strata of German-speaking Europe," according to Nadel, *Little Germany*, 4-5.

[8] On the Germania Bank, see LPC, *(Former) Germania Bank Building Designation Report*. On the Germania Life Insurance Company of New York, see LPC, *Germania Life Insurance Company Building Designation Report (LP-1541)* (New York: City of New York, 1988), prepared by Lisa Koenigsberg.

[9] Harlow, 393.

[10] Nadel, *Little Germany*, 35.

[11] Harlow, 389.

[12] The Bond Street Savings Bank (Henry Engelbert, 1873-74) and the Germania Bank (Robert Maynicke, 1898-99) are designated New York City Landmarks. For more information about these buildings, see LPC, *Bouwerie Lane Theatre (originally Bond Street Savings Bank) Designation Report (LP-192)* (New York: City of New York, 1967); and LPC, *(Former) Germania Bank Building Designation Report.* For more on the Dry Dock Savings Bank (Leopold Eidlitz, 1875, demolished), see Robert A.M. Stern, Thomas Mellins, and David Fishman, *New York 1880: Architecture and Urbanism in the Gilded Age* (New York: Monacelli Press, 1999), 452-6.

[13] Otto Lohr, "*Das New York Deutschtum der Vergangenheit*," in O. Spengler, Ed., Das Deutsche Element der Stadt New York (New York: 1913), 12, cited in Nadel, *Little Germany*, 36.

[14] LPC, Aschenbroedel Verein *Designation Report*, 4.

[15] Nadel, *Little Germany*, 36.

[16] This section's main source on the history of the American fire insurance industry is Dalit Baranoff, *Shaped by Risk: The American Fire Insurance Industry, 1790-1920* (Baltimore: Doctoral Dissertation, Johns Hopkins University, 2003). On the New York Underwriters' Agency, see *The Conquest of Fire: A Romantic Narrative of Men and Events Which Culminates in the Chronicle of a Great Institution* (New York: New York Underwriters'

Agency, 1914). Other sources include *New York City Directories, 1786 to 1933/34* (New York: New York Public Library, 1950); New York State Insurance Department, *Annual Report of the Superintendent of Insurance* (Albany, N.Y.: New York Insurance Department) for the years 1860 through 1862, 1865 through 1867, 1869 through 1884, 1886, and 1888 through 1894; and *The Annual Cyclopedia of Insurance in the United States* (Hartford, Conn.: H.R. Hayden) for the years 1890-91 through 1898-99.

[17] Baranoff, 1.

[18] Baranoff, 51.

[19] Baranoff, 121, 165.

[20] These 66 firms are listed in *Special Report of the Insurance Commissioners Appointed by the Comptroller to Examine into the Condition and Affairs of the Fire Insurance Companies in the Cities of New York and Brooklyn* (Albany, N.Y.: C. Van Benthuysen, 1856); *The Underwriter* (January 1871), 4.

[21] "Germania Fire Insurance Company" (Advertisement), *New York Times*, March 15, 1859, 7.

[22] "German Literature and General Modern Languages," *The Anglo-American* (May 8, 1847), 68. On Garrigue's bookstore, see also "New German Bookstore" (Advertisement), *The Literary World* (March 20, 1847), 162. Charlotte Masaryk, who was one of the daughters of Garrigue and his wife Charlotte, was the first First Lady of Czechoslovakia. See "Mrs. Lewis F, Mott, Related to Masaryk," *NYT*, June 2, 1948, 29; and "Charlotte Masaryk," Unitarian Universalist Historical Society Website (http://www25.uua.org/uuhs/duub/articles/charlottemasaryk.html). See also "Rudolph Garrigue," United States Census (Brooklyn, 1850; Morrisania, N.Y., 1860 and 1870); and "Maurice Hilger," U.S. Census (New York City, 1860).

[23] "Drops Name Germania," *NYT*, March 1, 1918, 9.

[24] For more information on these men, see "Clement Heerdt" (Obituary), *NYT*, May 17, 1889, 5; "Conrad Poppenhusen" (Obituary), *NYT*, December 22, 1883, 2; "Henry G. Eilshemius" (Obituary), *NYT*, June 10, 1892, 5; LPC, *Poppenhusen Institute Designation Report (LP-662)* (New York: City of New York, 1970); and LPC, *Herman A. and Malvina Schleicher House Designation Report (LP-2321)* (New York: City of New York, 2009), prepared by Matthew Postal. On Richard M. Hoe, see James D. McCabe, Jr., *Great Fortunes and How They Were Made; Or the Struggles and Triumphs of Self-Made Men* (Cincinnati: E. Hannaford & Company, 1872), 334-42.

[25] Although directories show that Germania's *Kleindeutschland* branch moved to 357 Bowery in 1864, the property presently known as 357 Bowery was called 355 Bowery in tax assessment records in the 1860s. It is unknown whether this was a typographical error in the tax assessments, or whether the property actually was known as No. 355 at that time. The property had earlier been called 357 Bowery, in tax assessment records from 1854 through 1856. See New York City Tax Assessments (1852 to 1896).

[26] *The Conquest of Fire*, 24.

[27] "Removal" (Public Notice), *NYT*, January 21, 1866, 7; "Local Intelligence," *NYT*, May 17, 1867, 2; *The Conquest of Fire*, 29; and Victorian Society in America Metropolitan Chapter, *Survey of Cast-Iron Fronts in New York City* (New York: 2006), 11. No. 175 Broadway, which retains the top three stories of its historic cast-iron main facade, has been integrated into the Century 21 department store complex extending along the west side of Broadway north of Cortlandt Street.

[28] The location of New York's insurance district was determined using the advertiser listings in *The New York Underwriter and General Joint Stock Register* (May 1869), an insurance industry publication.

[29] *The Conquest of Fire*, 39.

[30] "Germania Fire Insurance Company" (Advertisement), *Puck* (April 1877), 14; *Germania Fire Insurance Company* (Advertisement), *NYT*, January 8, 1880, 8.

[31] "The Germania Fire Insurance Company" (Advertisement), *The Independent* (January 27, 1887), 19.

[32] New York City Department of Buildings, New Building Record 810-1891.

[33] Petition to New York Supreme Court, County of New York, "In the Matter of the Application of Germania Fire Insurance Company to Change Its Name to National Liberty Insurance Company of America," filed December 21,

1917.

[34] The last reference found in the *New York Times* to National Liberty is "Merger Explained by Home Insurance," *NYT*, March 6, 1948, 19. National Liberty was unconnected to another insurance company, also called National Liberty, that was founded in Pennsylvania in 1959 and was known for its television advertisements featuring Art Linkletter. On the latter firm, see Peter Donald, "Sermons and Soda Water," *New York Magazine* (November 7, 1988), 54-58.

[35] Sources for this section include Walter Barrett, *The Old Merchants of New York City* (New York: Thomas R. Knox & Company, 1885), 199-209; Samuel Stilwell Doughty, *Life of Samuel Stilwell* (New York: Brown & Wilson, 1877); Matthew Dripps, *Map of the City of New York Extending Northward to Fiftieth Street* (New York: M. Dripps, 1852); Harlow, 167-71; J.B. Holmes, *Map of Part of the Stuyvesant Property Together with the Other Properties Adjoining* (New York: J.B. Holmes, 1867); LPC, Aschenbroedel Verein *Designation Report*; *Manhattan Address Telephone Directories, 1929 to 1993* (New York: New York Public Library, 1983-1994); "The Minthorne Family of New York City," Poppino/Popenoe/Popnoe & Allied Families Website (www.popenoe.com/Minthorn-NYC.htm); *New York City Directories, 1786 to 1933/34*; New York City Tax Assessments; and William Perris, *Maps of the City of New-York* (New York: Perris & Browne, 1857-62).

[36] Harlow, 170.

[37] Samuel Stilwell was a slaveholder, but apparently released his slaves long before Elizabeth purchased the lot. In May 1799, he was appointed an assessor "for the valuation of lands and dwelling houses, and the enumeration of slaves in the State of New York. Possibly what he found out about slaves, while filling his office may have quickened his zeal for their emancipation, for soon after, he manumitted all the slaves he owned" (Doughty, 26).

[38] "Obituary Notes," *NYT*, July 10, 1888, 5.

[39] New York County, Office of the Register, Conveyance Liber 1141, Page 610 (June 27, 1870). This document explains that Germania was "building a wall on the north side of [the] lot known as … 357 Bowery … held by them under a lease for a term of years."

[40] New York City Department of Buildings, New Building Record 696-1870. Marc Eidlitz was the brother of noted architect Leopold Eidlitz. Marc became president of the Germania Bank in 1888, and his firm constructed the bank's Bowery headquarters in 1898-99. See Kathryn E. Holliday, *Leopold Eidlitz: Architecture and Idealism in the Gilded Age* (New York: W.W. Norton & Company, 2008), 23, 30-31, 72; and LPC, *(Former) Germania Bank Building Designation Report*.

[41] New Building Record 696-1870 states that the building was "to be occupied for offices and janitor's apartment." Although the Tenement House Act of 1867 required fire escapes on buildings housing more than three families, "the mere existence of a building bureaucracy did not guarantee enforcement of the law," and architects and owners, who "dislike[d] seeing cheap iron balconies on the front of their buildings," frequently left them off, according to Richard Plunz, *A History of Housing in New York City* (New York: Columbia University Press, 1990), 22-23.

[42] "357 Bowery," United States Census (New York City, 1870).

[43] "357 Bowery," United States Census (New York City, 1880). "According to the federal census of 1890, there were 2,048 Chinese in the city in the 1880s; the true figure was probably between 8,000 and 10,000," Renqiu Yu explains in "Chinese," in Jackson, Ed., 217.

[44] "All About a False Tooth," *NYT*, May 30, 1886, 3.

[45] See, for example, the lease recorded by New York County, Office of the Register, Liber 27, Page 195, Section 2 (December 27, 1893).

[46] "357 Bowery," United States Census (New York City, 1900). On the immigration of Eastern European Jews to the United States and New York, see LPC, *S. Jarmulowsky Bank Building Designation Report*.

[47] "357 Bowery," New York State Census (New York City, 1905).

[48] "357 Bowery," United States Census (New York City, 1910).

[49] No. 357 Bowery could not be found in either the 1915 New York State Census or the 1920 United States Census,

indicating that it had no residents in those years. A letter from the New York City Fire Department dated September 29, 1961 and included with New York City Department of Buildings, Borough of Manhattan, Alteration Record 1044-1961 indicates that on May 21, 1921, the department classified 357 Bowery as a factory.

[50] "Elias Cohen Sells No. 46 Warren St.," *NYT*, January 13, 1926, 49.

[51] New York County, Office of the Register, Conveyance Liber 3725, Page 192 (July 11, 1929); New York City Department of Buildings, Borough of Manhattan, Alteration Record 2401-1930. A plan of the altered building with its new addition appears in New York City Department of Buildings, Alteration Record 1803-1932.

[52] New York County, Office of the Register, Conveyance Reel 487, Page 619 (July 9, 1979).

[53] These books include *To Kiss Earth Goodbye* (New York: Hawthorn Books, 1975); *Everybody's Guide to Natural ESP* (Los Angeles: J.P. Tarcher, 1991); and *Your Nostradamus Factor* (New York: Fireside, 1993). Swann is called "the father of remote viewing" on the website of *Coast to Coast AM* (http://www.coasttocoastam.com/guest/swann-ingo/5760), a paranormal-themed radio program on which was interviewed, in 2002, by host Art Bell.

[54] This text is visible in the New York City Department of Taxes Photograph (c.1939) of 357 Bowery.

[55] Portions of this section are adapted from the Architects' Appendix, prepared by Margaret M.M. Pickart, to LPC, *Tribeca West Historic District Designation Report (LP-1713)* (New York: City of New York, 1991), 400. Other sources include Michael Henry Adams, *Harlem Lost and Found* (New York: Monacelli Press, 2002), 60; Andrew S. Dolkart and Matthew A. Postal, *Guide to New York City Landmarks, Fourth Edition* (Hoboken, N.J.: John Wiley & Sons, 2009), 65 and 359; and Stern, Mellins, and Fishman, 261-3, 280-2, 783-4, and 832-3.

[56] Hamilton Park Cottage was constructed c.1864.

[57] "Architecture and Hygiene," *NYT*, November 13, 1873, 5.

[58] "The Board of Health," *NYT*, January 14, 1874, 2; "Local Miscellany: Down-Town Dwelling Reform," *NYT*, November 28, 1874, 5.

[59] *The American Architect and Building News* (May 26, 1888), 241. See also "American Architecture in Its Constructive and Sanitary Aspects," *AABN* (January 13, 1883), 16; and "The Illustrations," *AABN* (March 24, 1883), 139.

[60] "The Illustrations," *AABN* (April 1, 1876), 109; "Notes and Clippings," *AABN* (February 19, 1876), 64.

[61] According to architectural historian Christopher Gray, Rev. Jared Flagg, the father of architect Ernest Flagg, "organized the syndicate behind the first co-op houses, beginning in 1881" ("The Plazas That Predate the Plaza," *NYT*, August 21, 2005, J8). The *New York Times* described the $350,000, nine-story Berkshire as "one of the noteworthy ornaments of the upper part of the city," possessing "every convenience known to modern improvement" ("Elegant Homes: A New Apartment-House on Madison-Avenue," *NYT*, August 12, 1881, 8). On the Berkshire, see also Stern, Mellins, and Fishman, 556-57.

[62] "Pfeiffer's American Mansions," *AABN* (May 11, 1889), 227; "American Mansions and Cottages" (Advertisement), *AABN* (November 30, 1889), XV.

[63] Portions of this section are adapted from LPC, *Jonathan W. Allen Stable Designation Report (LP-1954)* (New York: City of New York, 1997), prepared by Virginia Kurshan. The other main sources for this section are New York City Department of Buildings, New Building Record 696-1870; New York City Department of Buildings, Record of New Buildings, 696-1870; Lois Severini, *The Architecture of Finance: Early Wall Street* (Ann Arbor, Mich.: UMI Research press, 1983), 55-79; and Stern, Mellins, and Fishman, 389-406. The *Insurance Blue Book: An Insurance Annual* (New York: C.C. Hine, 1877) contains several photographs of insurance headquarters of the period.

[64] Severini, 60.

[65] Stern, Mellins, and Fishman, 391. Extant examples of palazzo-type offices constructed by financial firms include the Bond Street Savings Bank at the Bowery and Bond Street and the Metropolitan Savings Bank at 9 East 7th Street, which was designed by Carl Pfeiffer and completed in 1867. Both of these buildings are designated New York City Landmarks.

[66] Stern, Mellins, and Fishman, 395.

[67] Stern, Mellins, and Fishman, 395. Outside of New York, the Connecticut headquarters of the Hartford Fire Insurance Company (1870) and the Boston headquarters of the New England Mutual Life Insurance Company (1876) were constructed with mansard roofs and high basements. The Hartford's basement housed its city agents, while New England Mutual's basement was intended for occupancy by a safe-deposit company, which filled it with vaults (*Insurance Blue Book*, 73, 103-04).

[68] A basement storefront appears to have been present by the time of the c.1939 New York City Department of Taxes Photograph.

[69] *Appleton's Dictionary of New York and Vicinity*, 36. A photograph in the collections of the New York Public Library taken by Percy Loomis Sperr in 1934 shows the 2½-story Federal style rowhouse standing at that time at the southeast corner of the Bowery and East 4th Street, two doors up from the Germania Building. The rowhouse has since been demolished.

[70] *New York City Directories, 1786 to 1933/34*. Cast-iron building fronts fabricated, or believed to be fabricated by, Boyce & McIntire, are shown in Victorian Society in America Metropolitan Chapter, 30, 31.

[71] The present fire escape appears to conform with the requirements of the Tenement House Act of 1901, which required staircases rather than straight ladders between balcony floors. See Elizabeth Mary André, *Fire Escapes in Urban America: History and Preservation* (Burlington, Vt.: Master's Thesis, University of Vermont, 2006), 22-37.

[72] Sources for this section include the New York City Department of Taxes Photograph (c.1939) of 357 Bowery, as well as a 1979 photograph of the building taken by Ingo Swann, and 1984 and 1986 photographs of the building in LPC files. The term "historic," as used in this description, refers to features that were present in the circa-1939 New York City Department of Taxes photograph.

FINDINGS AND DESIGNATION

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

The Commission further finds, that among its important qualities, the Germania Fire Insurance Company Bowery Building was designed by a prominent German-American architect, Carl Pfeiffer, and built in 1870; that it recalls the time when the Bowery was a major thoroughfare of *Kleindeutschland*, America's leading German-American neighborhood, which was home to hundreds of thousands of New Yorkers of German descent and was "in fullest bloom" when this building opened; that the Germania Fire Insurance Company was founded in 1859 and included many prominent German-born New Yorkers among its executives and directors; that the Germania Fire Insurance Company constructed this building to house its *Kleindeutschland* branch; that the building housed tenants from the time of its opening including, by 1880, German, Irish, and Chinese immigrants; that in 1929, it was purchased by members of two families who manufactured barber-shop and beauty-parlor equipment in the building into the early 1970s; that Carl Pfeiffer studied architecture and engineering in Germany and emigrated to the United States in 1863; that Pfeiffer completed many prominent commissions for hospitals, churches, and private residences, and designed one of the city's earliest cooperative apartment houses, which was constructed by a company he organized; that Pfeiffer's design for the Germania Fire Insurance Company Bowery Building was inspired by the grand office buildings then being constructed by the nation's insurance companies, featuring a high basement, imitation mansard roof with dormer, and cast-iron storefront; and that it remains a well-preserved and significant survivor from the 19th-century Bowery and the days when *Kleindeutschland* "was at its peak, glorifying in its status as the capital of German America."

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 Germania Fire Insurance Company Bowery Building, 357 Bowery, Manhattan, and designates Borough of Manhattan Tax Map Block 459, Lot 7, as its Landmark Site.

Robert B. Tierney, Chair
Pablo E. Vengoechea, Vice-Chair
Frederick Bland, Stephen F. Byrns, Diana Chapin, Joan Gerner, Roberta Brandes Gratz, Christopher Moore, Elizabeth Ryan, Roberta Washington, Commissioners

Germania Fire Insurance Company Bowery Building
357 Bowery, Manhattan
Main facade
Photo: Christopher D. Brazee, 2010

Germania Fire Insurance Company Bowery Building
Main facade storefront
Photo: Christopher D. Brazee, 2009

Germania Fire Insurance Company Bowery Building
Main facade, fourth floor
Photo: Christopher D. Brazee, 2010

Germania Fire Insurance Company Bowery Building
North facade
Photo: Christopher D. Brazee, 2010

Germania Fire Insurance Company Bowery Building
South facade
Photo: Christopher D. Brazee, 2010

Germania Fire Insurance Company Bowery Building
Main facade, 1939
New York City Department of Taxes Photograph (c.1939)

Germania Fire Insurance Company Bowery Building
Main facade, 1979
Photo: Ingo Swann
Reprinted courtesy of MCR Development

Germania Fire Insurance Company Bowery Building
Main facade, 1984
Photo: LPC

Germania Fire Insurance Company Bowery Building
Main facade, 1986
Photo: LPC

GERMANIA FIRE INSURANCE COMPANY BOWERY BUILDING (LP-2354), 357 Bowery.
Landmark Site: Borough of Manhattan Tax Map Block 459, Lot 7.

Designated: March 23, 2010

Graphic Source: New York City Department of City Planning, MapPLUTO, Edition 09v1, 2009. Author: New York City Landmarks Preservation Commission, JM. Date: March 23, 2010.