

MUTUAL RESERVE BUILDING, 305 Broadway (aka 305-309 Broadway/ 91-99 Duane Street), Manhattan. Built 1892-94; William H. Hume, architect; Richard Deeves, builder; Frederick H. Kindl, consulting structural engineer.

Landmark Site: Borough of Manhattan Tax Map Block 151, Lot 32.

On June 22, 2010, the Landmarks Preservation Commission held a public hearing on the proposed designation as a Landmark of the Mutual Reserve Building and the proposed designation of the related Landmark Site (Item No. 10). The hearing had been duly advertised in accordance with the provisions of law. One person, a representative of the Historic Districts Council, spoke in favor of designation.¹

Summary

The 13-story (plus basement) Mutual Reserve Building (1892-94), located on the northwest corner of Broadway and Duane Street, is one of New York City's most significant examples of a tall late-19th-century office building designed in the Richardsonian Romanesque Revival style. The two designed facades feature granite and limestone cladding, rusticated piers, foliate carving, and arcaded base and upper sections. The architect, William H. Hume, was best known in his day for commercial and institutional work, and this is his most important extant commission. The building is notable as an early steel cage-framed structure in New York, constructed just prior to the full development of the skyscraper. The builder was the eminent Richard Deeves, while the prominent consulting structural engineer was Frederick H. Kindl, chief engineer of the Carnegie Steel Co. The Mutual Reserve Building was owned, until 1920, by the grandchildren of the immensely wealthy Boston merchant shipping magnate and shipbuilder, William F. Weld. The initial principal tenant of the building was the Mutual Reserve Fund Life Association, launched in 1881 with the intention of offering life insurance at cost and called by *King's Handbook of New York* in 1892 "the largest purely mutual natural-premium life-association in the world." Mutual Reserve only lasted until 1909, however, and the structure was re-named the Langdon Building. It has housed many other tenants, including firms and organizations associated with the publishing and paper trades, as well as many lawyers' offices, and was the first long-term home of the New York City Landmarks Preservation Commission (1967-80). The original main and auxiliary entrances on Broadway were altered and eliminated, respectively (c. 1923). The Mutual Reserve Building is also significant as a survivor among the 19th-century insurance industry buildings along Broadway in this vicinity, which include the Home Life Insurance Co. Building (1892-94, Napoleon le Brun & Sons), No. 256, and New York Life Insurance Co. Building (1894-99, Stephen Decatur Hatch with McKim, Mead & White), No. 346.



DESCRIPTION AND ANALYSIS

William F. Weld Estate²

The Mutual Reserve Building was commissioned by the Estate of William F. Weld. One of America's most successful merchant shipping magnates and shipbuilders, William Fletcher Weld (1800-1881), the proprietor of William F. Weld & Co. in Boston, operated one of the largest fleets in the country, including the *Senator* (1833), one of the largest ships of its era. His trade was centered in the Canary Islands, East and West Indies, Manila, and Singapore. Merchants in both Boston and New York City had created immense wealth based on commerce with Europe, the Caribbean, and Asia starting in the 18th century – participation in the trans-Atlantic “triangular trade” became an integral part of both cities' economies. These merchants were significant in this highly lucrative Europe-Africa-Americas shipping network that traded enslaved workers from Africa and the Caribbean, manufactured goods, and products from the Caribbean, such as sugar, rum, molasses, tobacco, rice, and cotton. Located closer to the West Indies, New York eventually surpassed Boston in the domination of the northern Atlantic coastal trade. This trade, in turn, spurred a number of profitable local industries, such as shipbuilding and food processing, particularly sugar refining, distilling molasses into rum, and the conversion of tobacco into snuff.

William F. Weld also invested in the construction of railroads, and became sole agent of the English firm of Thompson & Forman, producer of iron rails. After he retired from business in 1861, according to a biographical sketch, he “devoted himself largely to real estate, purchasing and building stores and warehouses in Boston and New York, a policy he directed, in his will, should be carried out by his trustees.”³ He left an estate estimated to be about \$21 million which, after various family and charitable bequests, was left to his four grandchildren (the two granddaughters when they reached the age of 25): William Fletcher Weld, Jr. (1855-1893), Charles Goddard Weld (1857-1911), Mary Bryant Pratt (later Sprague, then Brandegee)(1871-1956), and Isabel Weld Perkins (later Anderson)(1876-1948). His son, William Gordon Weld (1827-1896), grandson William F. Weld, Jr., and Samuel Johnson were the original executors of the estate.

In May 1888, the Weld Estate (on behalf of the four Weld grandchildren) purchased a lot for \$350,000 at the northwest corner of Broadway and Duane Street, and in 1890 acquired a tiny adjacent interior lot. The Estate commissioned the construction of a speculative office building (the Mutual Reserve Building) in 1892. Following the death of William F. Weld, Jr., in 1893 and the transferral of Charles G. Weld's interest in 1901, this property was held by the trustees of Mary Bryant Pratt Sprague and Isabel Weld Perkins Anderson. It was transferred solely to Mary Bryant Pratt Brandegee in 1907. In 1891, Mary Bryant Pratt had married Charles Franklin Sprague (1857-1902), a wealthy Boston lawyer who, after his marriage, was said to have been the wealthiest man to serve in Congress. In 1904, Mary (called by the *New York Times* “one of the richest young widows in the country”)⁴ married Edward Deshon Brandegee, a wholesale clothing manufacturer from Utica, New York. Mary Brandegee retained the 305 Broadway property until 1920.

The Mutual Reserve Fund Life Association⁵

The original principal tenant of the Weld Estate's office building at 305 Broadway was the Mutual Reserve Fund Life Association, which signed a 40-year lease for its home office that officially began on June 1, 1894. The *Real Estate Record & Builders' Guide* reported in January 1892 that the rent would be “on a per cent basis of the total cost of the building, together with a

percentage of the valuation -- \$500,000 we believe -- of the land.”⁶ According to an 1894 report, Mutual Reserve had contributed \$408,297 towards the lease and the building’s construction and furnishing.⁷ William H. Hume, the architect selected to design their headquarters, was listed as a director of the Association in an obituary. Incorporated in 1875 and launched in 1881 with the intention of offering life insurance at cost, the Mutual Reserve Fund Life Association was called by *King’s Handbook of New York* in 1892 “the largest purely mutual natural-premium life-association in the world.”⁸ Offering reduced premiums that allowed many people to be able to afford the cost of insurance, Mutual Reserve became one of the largest and most popular life insurance companies, with branches in Canada and Europe. The Association was previously located in the Potter Building⁹ on Park Row, and its founder and president was Edward Bascom Harper (1842-1895), who was succeeded in 1895 in the new building by Frederick A. Burnham. In 1892, the firm had \$225 million worth of insurance coverage “in force”, and by 1895 its coverage rose to \$300 million. Reports began to circulate by 1896, however, about a significant decrease in business, the depletion of reserves, rapid losses due to death benefit payouts, and excessive executive salaries,¹⁰ and the affairs of the Association were under investigation for several years. In 1902, the firm was re-incorporated as the Mutual Reserve Life Insurance Co., a “purely mutual life insurance institution” and New York’s third largest.¹¹ Complaints continued about the company’s solvency, and after further investigations, indictments were made against Mutual Reserve’s president and vice-president. The lease at 305 Broadway was renewed in 1908 at \$60,000 a year,¹² but the company was placed under receivership that year, then-president Archibald C. Haynes filed for bankruptcy, and former president Burnham was found dead, a possible suicide. The Mutual Reserve Life Insurance Co. was fully defunct by 1911.

The Mutual Reserve Building¹³

Plans for the 13-story (plus basement) Mutual Reserve Building were filed by architect William H. Hume in June 1892, to cost an estimated \$730,000. Construction began at the end of that month, but was ultimately greatly delayed due to steel and granite strikes. The builder, the eminent Richard Deeves, stated that “the Mutual Reserve Building... was about a year and a half under construction, but then we lost at least eight months in consequence of the strike at the Carnegie Iron and Steel Works.”¹⁴ The Mutual Reserve Building was steel cage framed: the prominent consulting structural engineer, Frederick H. Kindl chief engineer of the Carnegie Steel Co., wrote that “this method of construction, that is, using steel beams and columns for framework, and supporting the walls at each floor level, has only of late been introduced extensively. ... Mutual Reserve Building... [is] of similar construction...”¹⁵ The stone contractor, Hanlein & Co., also executed the extensive Romanesque style ornamental carving.¹⁶ Dedicated on June 14, 1894, the building was officially completed in September.

Hume’s design for the Mutual Reserve Building was comparable to, and undoubtedly influenced by, architect R.H. Robertson’s first tall commercial structure completed two years earlier, the nine-story Lincoln Building (1889-90), 1-3 Union Square West.¹⁷ The architectural vocabulary of both buildings was influenced by the Richardsonian Romanesque style, named after one of America’s greatest architects, Henry Hobson Richardson (1838-1886), who created an American interpretation of the Romanesque based on French and Italian prototypes. His Trinity Church (1873-77), Boston, as well as his many libraries and other buildings, firmly established Richardson’s professional reputation and launched the popularity and influence of the style. Following

Richardson's precedent, many architects employed it in the 1880s and 90s for a wide variety of building types, ranging from mansions to courthouses, university structures, and railroad stations, and including some tall office buildings. The style was characterized by its appearance of massiveness and such features as rockfaced masonry and round-arched fenestration. In this period, as architects in New York City were still grappling with appropriate ways to design tall office structures and early skyscrapers, two features were commonly employed: multiple-story arcades on facades, and a tripartite base-shaft-capital arrangement associated with the classical column. The designs of both the Lincoln and Mutual Reserve Buildings merged these features through a horizontal layering of sections (an effect criticized by some contemporary architectural critics).

The Mutual Reserve Building's two designed granite- and limestone-clad facades are arranged with a six-story base, with arcades up to the fifth story, and rusticated piers; a six-story planar mid-section; and a one-story rusticated upper section with an arcade of windows and a tall balustraded parapet. Intricate Romanesque style foliate carving appears on such areas as the arches, column capitals, and cornices. *King's Handbook* (1892) had speculated that the proposed structure "will be one of the finest office-buildings in the city... the Mutual Reserve Fund Life Association... is contributing a masterpiece of architecture to its artistic aspect."¹⁸ An observer at the *New York Herald-Tribune* in November 1893 expounded on the "model new office building" and its amenities:

The handsome new building of the Mutual Reserve Fund Life Association... has aroused the admiration of all who have seen it. ... The exterior of the building is of a dignified and attractive Romanesque style of architecture. The material employed is Indiana limestone, which has given a rich architectural effect. The building is one of the best types of the new steel buildings, and is built in the most substantial manner. It is, in fact, a tremendous steel frame inclosed in a handsome stone casing, while the partitions and floors are of fire-proof brick. ... The building is provided with every convenience that skill and modern invention can give. Four swift-running Otis elevators will give the most rapid communication between the highest and lowest parts of the building. The offices will be heated by steam and lighted by electricity throughout, while the plumbing, ventilating and sanitary arrangements have received the most careful study. The unusually desirable situation of this building has enabled the architect, William H. Hume, to make all the offices light and well ventilated from the street, while large courts give good light to the other rooms in the building. All the windows of the building are the largest size.¹⁹

After its completion, the *New York Times* in 1895 touted "this massive and impressive structure" as "an instance of genuinely fire-proof construction" that "closely approached the ideal of safe construction,"²⁰ while the *National Cyclopaedia of American Biography* (1897) noted that "towering above all the other buildings in its vicinity, its stately walls fittingly represent the solidity and permanence of the business for which it was erected."²¹ Mutual Reserve's slogan, "Founded Upon a Rock," seemed to mimic the solid Romanesque style of its home office. The firm occupied the second through fourth stories.

Not only is the Mutual Reserve Building one of New York City's most significant examples of a tall office building designed in the Richardsonian Romanesque Revival style, the structure is also notable as a survivor among the 19th-century insurance industry buildings along Broadway in

this vicinity, which also include the Home Life Insurance Co. Building (1892-94, Napoleon le Brun & Sons), No. 256, and New York Life Insurance Co. Building (1894-99, Stephen Decatur Hatch with McKim, Mead & White), No. 346.²²

Architect: William H. Hume²³

William Henry Hume (1834-1899), born in New York City, began an architectural practice here in 1855. Examples of his early commercial work in contemporary styles may be seen at 62 and 66 Perry Street (1866); 53 Lispenard Street (1867-68); 313 Church Street (1868-70); and 83-87, 89, and 66 Grand Street (1872, 1877, 1885), in the Greenwich Village, SoHo-Cast Iron, and Tribeca East Historic Districts. By the 1880s, Hume was receiving some highly noteworthy commercial and institutional commissions, including: the Hebrew Sheltering Guardian Society Asylum (1881-84; demolished), Broadway and West 136th Street; B. Altman Store addition (1887), 615-629 Sixth Avenue;²⁴ Hotel Normandie (1887; demolished), Broadway and 38th Street; Emigrant Industrial Savings Bank (1887-89; demolished), 49-51 Chambers Street; Masonic Home and School (c. 1890; demolished), Utica, New York; H.C.F. Koch & Co. Store (1890-91), 132-140 West 125th Street; North River Savings Bank (1892; demolished), 266 West 34th Street; and Lotus Club (1893; demolished), 556 Fifth Avenue. Hume designed William Waldorf Astor's 17-story New Netherland Hotel (1891-93; demolished), Fifth Avenue and 59th Street, touted as the world's tallest hotel at the time and an early steel cage-framed structure. The firm of William H. Hume & Son, formed in 1894 with Frederick Thomas Hume (1859-1934), was responsible for the Scotch Presbyterian Lecture Hall (1895; demolished), Central Park West and 95th Street; First Church of Christ Scientist (1896; demolished), 137 West 48th Street; Spingler Building (1896-97), 5 Union Square West; and Simpson, Crawford & Simpson Co. Store (1900-02), 635-649 Sixth Avenue.²⁵ The firm continued until around 1910. The Mutual Reserve Building was one of the Hume's finest commissions and is his most important extant work.

Builder Richard Deeves and Consulting Engineer Frederick H. Kindl²⁶

The builder of the Mutual Reserve Building, Richard Deeves (1837-1919), was born in Dublin, Ireland, came to the United States in 1850, apprenticed as a mason with George S. Dixon, and soon became a builder, establishing his own firm in 1869. An early specialty was gasworks structures. He was responsible for the construction of countless notable residences, commercial buildings, and skyscrapers, examples of which included the Temple Court Building (1881-83, Silliman & Farnsworth), 3-9 Beekman Street (where he maintained an office);²⁷ Randall Memorial Chapel and Music Hall (1890-92, Robert W. Gibson; chapel demolished), Sailors' Snug Harbor, Staten Island; and the Manhattan Life Insurance Co. Building (1893-94, [Francis H.] Kimball & [G. Kramer] Thompson, with engineer Charles Sooysmith; demolished), 64-66 Broadway. Richard Deeves & Son, with J[ohn]. Henry Deeves, "mason builders and general contractors," was formed by 1895. One of its projects was the American Seamen's Friend Society Sailors' Home and Institute (1907-08, William A. Boring), 505-507 West Street.²⁸ Richard Deeves had his office in the Mutual Reserve Building from its completion until at least 1914.

Frederick Henry Kindl (1863-1914), born in Austria, immigrated to the United States as a boy in 1873, and graduated from the Case School of Applied Science (1884), Cleveland. After working as an engineer in Chicago for several years, he moved to Pittsburgh, where he became Structural and Chief Engineer of the Carnegie Steel Co. Kindl is considered one of the seminal

pioneers of the American steel-framed tall building and skyscraper, a field in which he specialized as a consulting engineer nationally.

The Tall Office Building in New York City in the 1880s-90s

During the 19th century, commercial buildings in New York City developed from four-story structures modeled on Italian Renaissance *palazzi* to much taller skyscrapers. Made possible by technological advances, tall buildings challenged designers to fashion an appropriate architectural expression. Between 1870 and 1890, nine- and ten-story buildings transformed the streetscapes of lower Manhattan between Bowling Green and the City Hall area. During the building boom following the Civil War, building envelopes continued to be articulated largely according to traditional *palazzo* compositions, with mansarded and towered roof profiles. Beginning in the later 1870s, tall buildings were characterized by flat roofs and a free, varied grouping of stories, often in the form of multi-storied arcades, within the facades. The period of the late 1870s into the 1890s was also one of stylistic experimentation in which commercial and office buildings in New York incorporated diverse influences, such as the Queen Anne, Victorian Gothic, Romanesque, and neo-Grec styles, French rationalism, and the German *Rundbogenstil*, under the leadership of such architects as Richard M. Hunt and George B. Post. Beginning around 1890, architects began producing tall building designs that adhered to the tripartite base-shaft-capital arrangement associated with the classical column, a scheme that became commonly employed in New York.

New York's early tall buildings -- including the seven-and-one-half-story Equitable Life Assurance Co. Building (1868-70, Gilman & Kendall and George B. Post) at Broadway and Cedar Street, the ten-story Western Union Building (1872-75, George B. Post) at Broadway and Liberty Street, and the ten-story Tribune Building (1873-75, Richard M. Hunt) on Park Row (all now demolished) -- incorporated passenger elevators, iron floor beams, and fireproof building materials. Fireproofing was of paramount concern as office buildings grew taller, and by 1881-82 systems had been devised to "completely fireproof" them.²⁹ Cage construction, employed in the 1880s in tall buildings in New York and Chicago, was characterized by the *Record and Guide* as

a frame work of iron or steel columns and girders which carry the floors only, and do not carry the outer walls. In the cage construction the outer walls are independent walls, from the foundation to the extreme top, sustaining themselves only, and therefore, the walls are made less in thickness than if they had to bear the floors as in ordinary buildings such walls would have to do.³⁰

Ever taller skyscrapers were permitted by the increasing use and refinement of the metal skeleton frame, in which the metal columns and girders support both the floors and the outer (curtain) walls. In addition, several hybrid structural forms were used in tall buildings, such as the combination of both masonry and metal for interior vertical supports.

In 1888-89, New York architect Bradford Lee Gilbert used iron skeleton framing for the first seven stories of the 11-story Tower Building at 50 Broadway (demolished). As steel skeleton framing was adopted for tall buildings in New York, architects and engineers introduced caisson foundations which carried the weight of the skeleton frame down to bedrock. Kimball & Thompson's seminal 17-story (plus tower) Manhattan Life Insurance Co. Building (1893-94, with engineer Charles SooySmith; demolished) was the tallest building yet constructed in the city and is

credited with being the first skyscraper with a full iron and steel frame, set on pneumatic concrete caissons.³¹ This was followed by the American Surety Co. Building (1894-95, Bruce Price, also with SooySmith), 100 Broadway, which was the first New York skyscraper with a full steel frame, set on pneumatic concrete caissons.³² The cage-framed Mutual Reserve Building utilized the successful design and construction techniques of its predecessors, just prior to the full development of the skyscraper. It is interesting to note that, while the Mutual Reserve Building was nearing completion, the building committee of the American Surety Co. visited the structure and expressed the intention to construct something similar.³³

Other Early Tenants³⁴

The Arkwright Club, for drygoods merchants, was one of the earliest Mutual Reserve Building tenants, having signed a lease in 1893 for one of the top stories at \$90,000 (to 1899). Undoubtedly drawn to the location nearby the then-center of New York's publishing and newspaper industries, the Mutual Reserve Building drew a number of firms and organizations associated with the publishing and paper trades, such as Hubbell Publishing Co. (c. 1894-1915), West Virginia Pulp & Paper Co. (1894-1909), Hollingsworth & Whitney Co., paper manufacturer (c. 1899-1911), Marcus S. Bulkley, paper buyer (1901), American Paper & Pulp Association (c. 1906-08), and Stationers Association of New York (c. 1907-11). Other tenants included the Co-Operative Building Bank (1894), Spanish Benevolent Society of New York (c. 1896-1902), Mutual Mercantile Agency (pre-1901), Miller Bros. Cutlery Co., pocket cutlery and pens (c. 1903-15), and Hapgoods, "National Organization of Brain Brokers" (c. 1905-14).

The Langdon Building and Later Ownership History and Tenants³⁵

By 1909, with the demise of the Mutual Reserve company, No. 305-309 Broadway was re-named the Langdon Building, most likely after the owner's son, the stockbroker John Langdon Brandegee. In 1920, the *Times* announced the purchase of the property (from Mary Brandegee) for about \$2 million by the Broadway-John Street Corp. (Elias A. Cohen, president), which intended to remodel it to lease as "high-grade offices for lawyers"³⁶ who, according to the *Real Estate Record & Builders' Guide*, "are being crowded out of the financial district by the insistent demand from banks and business concerns willing to pay rentals which are prohibitive to lawyers."³⁷ Lawyer tenants already in the building formed the Office Tenants League to protest eviction and expected exorbitant rents. The building was transferred in 1921 to a group of investors that included Isidor and Charlotte Mishkind, Fred and Cecilia Mishkind Broverman, Joachim S. Van Wetzel, Warren and Marguerite Watson, and Edward J. and Beatrice Lewis. In 1923, the central auxiliary entrance on Broadway was removed (Schwartz & Gross, architects). The building was conveyed in 1940 to the Downtown Renting Co. (Elias A. Cohen, president) and in 1945 to the Broaduane Corp. (Elias A. Cohen, president).

Two authors mentioned the building's unsavory reputation within the legal profession, one referring to it as "the 'Den of Forty Thieves,' reflecting the appearance... and the snobbish opinion of lawyers located elsewhere on lower Broadway... [and] because the structure was regarded as a law office slum."³⁸ The other called the building one of the centers in the 1920s of the faked American "personal injury underworld."³⁹ Various other tenants included Herman J. Hegt, Inc., metals dealer (c. 1919-20); George F. Hardy, mill architect and consulting engineer (c. 1914-20); Lithographers International Protective and Beneficial Association of the United States & Canada (c.

1914-15); Earle E. Liederman/ Progressive Exerciser Co., one of America's early physical culture mail-order businesses (1922-30); Wall Street Synagogue (1929); and Jewish Forum Association, publisher of *The Jewish Forum* (1944). By 1950, the building began to house a number of state government agencies.

In 1957, the property was conveyed to the 305 Broadway Co. (Sylvan Lawrence and Seymour Cohn, partnership), and was purchased in 1959 by Broadway Duane Associates (Louis and Joseph Lefkowitz, general partners) and leased back to the 305 Broadway Co. The building was transferred in 1969 to the 305 Broadway Corp. (Louis Lefkowitz, president), then in 1975 back to the 305 Broadway Co., which merged the lease and fee of the property. It was owned in 1980 by 305 Broadway, Limited Partnership (Herman Abbott, president, of Abbott Corp., general partner), and since 1982 by Reade Broadway Associates. The former Mutual Reserve Building has housed a number of New York City agencies, including the New York City Landmarks Preservation Commission (1967-80) as its first long-term home.

Description

Historic: 13-story (plus basement) corner Richardsonian Romanesque Revival style office building clad in granite and limestone on main facades, with carved foliate ornament; six-story base, with arcades up to the fifth story, and rusticated piers; six-story planar mid-section; one-story rusticated upper section with arcade of windows and tall balustraded parapet; paired windows on Broadway and end bays on Duane Street, and tripartite windows on the rest of Duane Street facade, divided by stone piers, columns, or colonnettes; small rectangular windows inserted at top of building (1909, William H. Hume & Son)

Alterations: shopfronts (originally single-pane glass with bulkheads and sign bands), signage, and rolldown gates; two-story main Broadway entrance (originally elaborately ornamental with round-arched entrance) re-built in flattened form, with rectangular entrance and transom, non-historic doors, and rectangular second-story window bay (c. 1923); two-story central auxiliary Broadway entrance (originally with steps and round-arched transom) eliminated and replaced with shopfront and rectangular second-story window bay (1923); windows with anodized aluminum sash (originally one-over-one double-hung wood sash)

Western and Northern Side Elevations: unarticulated brick cladding, pierced by windows

Sources: *A Few Office Buildings in New York* (1895); New York Public Library digital online photographs (1895, 1898); *King's Photographic Views of New York* (1896); *Architecture and Building*, Mar. 11, 1899 (original main Broadway entrance); *Both Sides of Broadway* (1910); Museum of the City of New York (c. 1925); NYC Dept. of Taxes photographs (c. 1939); LPC (c. 1970s)

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NOTES

¹The building was previously heard on December 12, 1989, continued to April 3, 1990 (LP-1754).

²New York County, Office of the Register, Liber Deeds and Conveyances; [William Fletcher Weld], *Biographical Encyclopaedia of Massachusetts of the Nineteenth Century* (Boston: Metropolitan Publ. & Engraving Co., 1883), 441-442; "The Late William F. Weld," *New York Times (NYT)*, Dec. 11, 1881, 6; "Disposition of William F. Weld's Estate," *NYT*, Dec. 17, 1881, 4; "The Estate of William F. Weld," *NYT*, Dec. 28, 1881, 2; "Dividing W.F. Weld's Estate," *NYT*, Dec. 31, 1881, 2; "The Late William F. Weld's Large Estate," *NYT*, Mar. 7, 1883, 4; "W.F. Weld's Estate Not Yet Settled," *NYT*, Feb. 3, 1883, 4; Nicholas Benton, *The Seven Weld Brothers: 1800 to 2000* (Lincoln, NE: Universe, Inc., 2004); "Gossip of the Week," *Real Estate Record & Builders' Guide (RERBG)*, Apr. 21, 1888, 495; "The Candle Had Gone Out," *NYT*, July 31, 1888, 8; "Recorded Real Estate Transfers," *NYT*, July 6, 1894, 7, Nov. 19, 1895, 12, and Nov. 8, 1896, 7; Charles F. Sprague obit., *NYT*, Jan. 31, 1902, 9; "Leaves Millions to Widow," *NYT*, Feb. 6, 1902, 2; "Mrs. Sprague a Bride," *NYT*, Nov. 18, 1904, 9; Edward D. Bradegee obit., *NYT*, Sept. 11, 1933, 17.

³"William Fletcher Weld," *Memorial Biographies of the New-England Historic Genealogical Society* (Boston: NEHGS, 1907), 78.

⁴"Mrs. C.F. Sprague to Wed," *NYT*, Nov. 14, 1904, 7.

⁵Moses King, *King's Handbook of New York* (New York: M. King, 1892), 632-634; "The Eleventh Birthday of a Beneficent Success," *NYT*, Jan. 28, 1892, 8; "Fourteenth Annual Report of the Mutual Reserve Fund Life Association," *NYT*, Jan. 24, 1895, 6; Edward B. Harper obit., *NYT*, July 3, 1895, 1; "Edward Bascom Harper," *National Cyclopaedia of American Biography* 7 (New York: James T. White & Co., 1897), 16; Mutual Reserve Fund Life Assn., advertisement, *Black & White*, July 1895; "Insurance Company's Plan," *NYT*, Jan. 23, 1902, 11; "Receiver Asked for Mutual Reserve Fund," *NYT*, July 3, 1902, 1; "The Mutual Reserve's Reply," *Life Insurance Independent* (June 1904), 127-128; "Mutual Reserve Inquiry," *NYT*, Apr. 5, 1905, 2; "The Two Burnhams and Eldridge Indicted," *NYT*, Mar. 9, 1906, 3; "Wants a Receiver for Mutual Reserve," *NYT*, Apr. 20, 1907, 4; "Jerome has Burnham Removed to Sing Sing," *NYT*, Jan. 27, 1907, 13; "Policy Holders Protest," *NYT*, Feb. 12, 1908, 6; "3 Receivers for Mutual Reserve," *NYT*, Feb. 16, 1908, 4; "A.C. Haynes Fails; He Owes \$176,000," *NYT*, Apr. 24, 1908, 5; "Receivers Get Mutual Reserve Funds," June 20, 1908, 4; "F.A. Burnham Dead, Killed in Bed by Gas," *NYT*, Dec. 24, 1908, 8; "Mutual Reserve Members Win Fight," July 19, 1911, 16.

⁶"Real Estate Department," *RERBG*, Jan. 16, 1892, 70.

⁷"Home Office Building," in New York State Supt. of Insurance, *Annual Report* (Albany: James B. Lyon, 1895), 577, and *The Indicator*, Apr. 15, 1895, 267.

⁸King, 632.

⁹The building is a designated New York City Landmark.

¹⁰"Alarming Inroads on the Reserve Fund," *The Underwriters Review*, May 14, 1896, 3.

¹¹"Prospective Insurees," *NYT*, Apr. 18, 1902, 5.

¹²"Mutual Reserve Transfers," *NYT*, Feb. 20, 1908, 11.

¹³NYC, Dept. of Buildings (NB 58-1892, Alt. 1449-1900); King, 632-634; [Lincoln Building], Sarah B. Landau and Carl Condit, *Rise of the New York Skyscraper, 1865-1913* (New Haven: Yale Univ. Press, 1996), 193-195; "A Dozen Years of Growing Success," *NYT*, Jan. 26, 1893, 3; "Dedication of the New Mutual Reserve Building," *The Insurance Economist* (July 1894), 15-16; "The Building Department: Alterations," *NYT*, Mar. 19, 1899, 11.

¹⁴"Too Slow in Building," *NYT*, Nov. 22, 1896, 15.

¹⁵F.H. Kindl, "Fireproof Floors," *Engineering*, Feb. 23, 1894, 274. Another Carnegie engineer, C.V. Childs, later said that he had introduced a method of steel column wind bracing into the structure here. "Discussion on the New

York Times Building,” *Minutes of Proceedings of the Institution of Civil Engineers* (1909), 209.

¹⁶ Hanlein & Co. advertisement, Architectural League of New York, *Illustrated Catalogue of the Twelfth Annual Exhibition* (New York: ALNY, 1897), 176.

¹⁷ The building is a designated New York City Landmark.

¹⁸ King, 634.

¹⁹ “A Model New Office Building,” *New York Herald-Tribune*, Nov. 30, 1893, 2.

²⁰ “Fire-Proof Buildings,” *NYT*, Nov. 19, 1895, 2.

²¹ “Edward Bascom Harper.”

²² Both buildings are designated New York City Landmarks.

²³ LPC, architects files; Dennis S. Francis, *Architects in Practice, New York City 1840-1900* (N.Y.: Comm. for the Pres. of Archl. Recs., 1979), 42; James Ward, *Architects in Practice, New York City 1900-1940* (New York: Comm. for the Pres. of Archl. Recs., 1989), 38; “In Its Fine New Home,” *NYT*, Apr. 13, 1887, 8; “The Masonic Home at Utica, N.Y.,” *The American Tyler-Keystone* (1890), 9; “The New Netherland Hotel,” *Carpentry & Building* (May 1891), 112-114; W.H. Hume obit., *NYT*, Nov. 12, 1899, 7; Record and Guide, *A History of Real Estate, Building and Architecture in New York City* (N.Y.: Arno Pr., 1967), reprint of 1898 edition, 683; Moses King, *Notable New Yorkers of 1896-1899* (New York: M. King, 1899), 391; Margot Gayle and Edmund V. Gillon, Jr., *Cast-Iron Architecture in New York* (N.Y.: Dover Publs., Inc., 1974), 39, 105; Landau and Condit, 340, 342; Robert A.M. Stern, Thomas Mellins, and David Fishman, *New York 1880* (N.Y.: Monacelli Pr., 1999), 833.

²⁴ This building is included within the Ladies Mile Historic District.

²⁵ This building is included within the Ladies Mile Historic District.

²⁶ Richard Deeves, U.S. Passport Applications (1894, 1903) and obit., *NYT*, Oct. 19, 1919, 22; “Who’s Who in Building” [Richard Deeves], *RERBG*, Apr. 4, 1908, 601; “Deeves-Cunningham,” *NYT*, Apr. 11, 1894, 5; King, *Notable New Yorkers*, 403; Richard Deeves & Son, advertisement, Architectural League of New York, *Catalogue of the Annual Exhibition* (1904), 23A, (1905), 25A, (1906), 185, and (1908), 215; “F.H. Kindl,” *Engineering News*, Feb. 12, 1914, 378, and U.S. Passport Application (1897).

²⁷ The building is a designated New York City Landmark.

²⁸ The building is a designated New York City Landmark.

²⁹ While a common method of fireproofing metal joists and beams had been the use of brick arches below and poured concrete above, in the 1870s numerous patent systems for fireproofing were introduced, including that of fire-brickmaker Balthasar Kreischer, who patented a system of flat-arch hollow tiles in 1871 (this system was first employed in New York in the U.S. Post Office in 1872-73).

³⁰ Record and Guide, 465.

³¹ The front masonry wall was loadbearing: Landau and Condit, 224.

³² The building employed both curtain walls and masonry bearing walls. Landau and Condit, 231.

³³ “To Be Like the Reserve Fund Building,” *New York Herald-Tribune*, Nov. 30, 1893, 2.

³⁴ *New York City Directories* (1894-1920); “Bought by Mr. J.J. Astor,” *NYT*, May 6, 1893, 7; Co-Operative Building Bank, advertisement, *The National Building & Loan Herald*, May 15, 1894, 267; Hubbell Publishing Co., advertisement, *Hubbell’s Legal Directory for Lawyers and Businessmen* (New York: J.H. Hubbell, 1896), 3; “Spanish Benevolent Society of New York,” *Directory of Social and Health Agencies of New York City* (1896), 127, and (1902), 110; “Twentieth Century Methods of Buying Paper,” *The American Printer* (Jan. 1901), 371; “Mutual Mercantile Agency’s Failure,” *NYT*, Aug. 22, 1901, 12; Miller Bros. Cutlery Co., advertisement, *Connecticut Magazine* (1903-04); Hapgoods, advertisement, *The Business World* (1906), 1010; “American Paper & Pulp

Association,” *The Bookseller, Newsdealer & Stationer*, July 1, 1906, 28; Hollingsworth & Whitney Co., advertisement, *Lockwood’s Directory of the paper, Stationary and Allied Trades* (New York: Lockwood Trade Journal Co., 1906), 744; “New Headquarters for the New York Stationers,” *The Publishers Weekly*, Mar. 2, 1907, 853; “West Virginia Pulp & Paper Company,” *The Freight Shippers’ Forum* (Nov. 1909), 321.

³⁵ New York County; NYC, Dept. of Buildings (Alts. 89-1909, 1244-1912, 483-1923); *Manhattan Address Directories* (1929-69); “Langdon Building” advertisement, *NYT*, Mar. 24, 1909, 16, and Feb. 5, 1920, 26; “Review of Real Estate Market for the Current Week,” *RERBG*, Feb. 7, 1920, 171; George F. Hardy, advertisement, *Paper* (1914), 42; Lithographers’ Internatl. Protective & Beneficial Assn., *World Almanac & Book of Facts* (New York: Facts on File, Inc., 1914), 124; Herman J. Hegt, Inc., advertisement, *Metal Statistics 1919* (New York: American Metal Market & Daily Iron & Steel Report, 1919), 318; “Tenants of Offices Join the Rent War,” *NYT*, Mar. 24, 1920, 3; “Engaged: Broverman-Mishkind,” *NYT*, Mar. 12, 1922, 27; Earle E. Liederman, advertisement, *The Smart Set* (Dec. 1922) and *Popular Mechanics* (Aug. 1925), 15; “The Mortgage Market,” *NYT*, Apr. 3, 1927, E20; “Wall St. Synagogue Opens for Worship,” *NYT*, Mar. 12, 1929, 33; Progressive Exerciser Co., advertisement, *Popular Mechanics* (July 1930), 62; Joachim Van Wezel obit., *NYT*, July 8, 1932, 17; “Wills for Probate,” *NYT*, July 29, 1932, 34; M.S. Van Wezel obit., *NYT*, Apr. 4, 1933, 17; “Manhattan Transfers,” *NYT*, Nov. 28, 1940, 43; “Building is Sold at 305 Broadway,” *NYT*, Dec. 17, 1940, 47; *The Jewish Forum* (Aug. 1944), 149 and 153; “Manhattan Mortgages,” *NYT*, Feb. 9, 1945, 28; “Manhattan Transfers,” *NYT*, Feb. 19, 1945, 28; “14-Story Building in Sale and Lease,” *NYT*, July 28, 1959, 43; “Downtown Building Leased,” *NYT*, July 30, 1959, 44; “City Will Rent Space in Harlem,” *NYT*, Dec. 15, 1966, 56; “About Real Estate,” *NYT*, Nov. 18, 1981, B7.

³⁶ “Operators Buy Big Office Buildings,” *NYT*, Feb. 3, 1920, 34.

³⁷ “Langdon Building for Lawyers,” *RERBG*, Feb. 7, 1920, 172.

³⁸ Bruce Wright, *Black Robes, White Justice: Why Our Legal System Doesn’t Work for Blacks* (Seacaucus, NJ: Lyle Stuart, Inc., 1987), 75.

³⁹ Ken Dornstein, *Accidentally, on Purpose: the Making of a Personal Injury Underworld in America* (New York: St. Martin’s Pr., 1998), 101.

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 Mutual Reserve 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 13-story (plus basement) Mutual Reserve Building (1892-94), located on the northwest corner of Broadway and Duane Street, is one of New York City's most significant examples of a tall late-19th-century office building designed in the Richardsonian Romanesque Revival style, with its two designed facades featuring granite and limestone cladding, rusticated piers, foliate carving, and arcaded base and upper sections; that the architect, William H. Hume, was best known in his day for commercial and institutional work, with this being his most important extant commission, and that, in addition, the builder was the eminent Richard Deeves, while the prominent consulting structural engineer was Frederick H. Kindl, chief engineer of the Carnegie Steel Co.; that the building is notable as an early steel cage-framed structure in New York, constructed just prior to the full development of the skyscraper; that the building was owned, until 1920, by the grandchildren of the immensely wealthy Boston merchant shipping magnate and shipbuilder, William F. Weld; that the initial principal tenant of the building was the Mutual Reserve Fund Life Association, launched in 1881 with the intention of offering life insurance at cost and called by *King's Handbook of New York* in 1892 "the largest purely mutual natural-premium life-association in the world," which only lasted until 1909; that the structure was then re-named the Langdon Building and has housed many other tenants, including firms and organizations associated with the publishing and paper trades, as well as many lawyers' offices, and was the first long-term home of the New York City Landmarks Preservation Commission (1967-80); and that the Mutual Reserve Building is also significant as a survivor among the 19th-century insurance industry buildings along Broadway in this vicinity, which include the Home Life Insurance Co. Building (1892-94, Napoleon le Brun & Sons), No. 256, and New York Life Insurance Co. Building (1894-99, Stephen Decatur Hatch with McKim, Mead & White), No. 346.

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 Mutual Reserve Building, 305 Broadway (aka 305-309 Broadway/ 91-99 Duane Street), Borough of Manhattan, and designates Manhattan Tax Map Block 151, Lot 32, as its Landmark Site.

Robert B. Tierney, Chair; Pablo E. Vengochea, Vice Chair
Michael Devonshire, Joan Gerner, Christopher Moore, Margery Perlmutter, Elizabeth Ryan, Roberta Washington,
Commissioners



Mutual Reserve Building, 305 Broadway, Manhattan

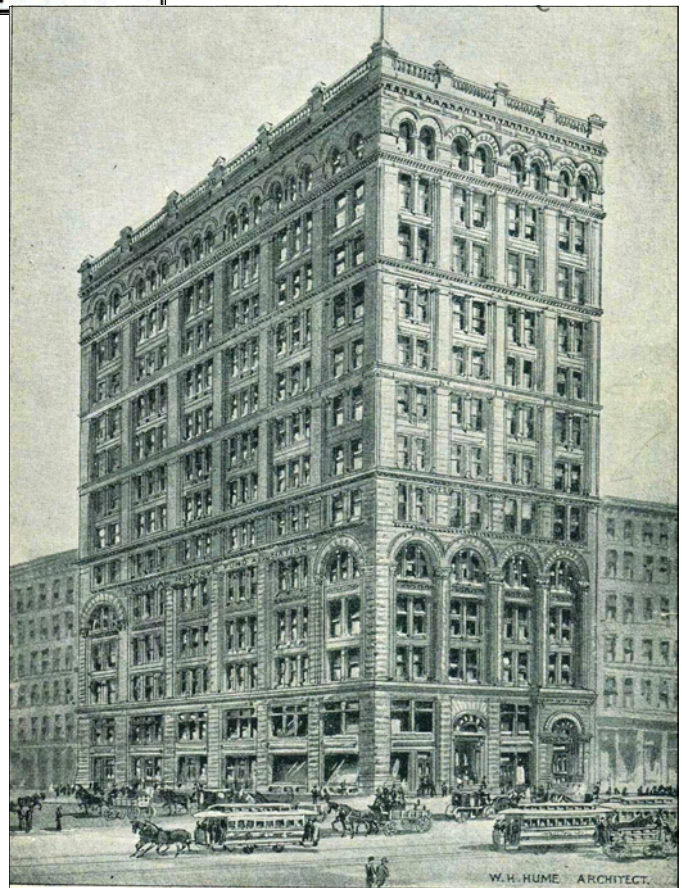
Photo: Christopher D. Brazee (2011)



Mutual Reserve Building, renderings

(upper): *New York Times*, Jan. 26, 1893

(lower): William H. Hume, architect, in
Moses King, *King's Photographic Views of
New York* (1896)





Mutual Reserve Building

Photo: *A Few Office Buildings in New York* (1895)



Mutual Reserve Building, original main entrance

Photo: *Architecture & Building*, March 11, 1899



Mutual Reserve Building, shown from Chambers Street

Photo: *King's Photographic Views of New York* (1896)



Mutual Reserve Building (left)

Photo: *Both Sides of Broadway* (1910)



Mutual Reserve Building (later the Langdon Building) (c. 1925)

Photo: From the Collections of the Museum of the City of New York



Mutual Reserve Building

Photo: LPC (1970s)



Mutual Reserve Building, Broadway facade

Photo: Christopher D. Brazee (2010)



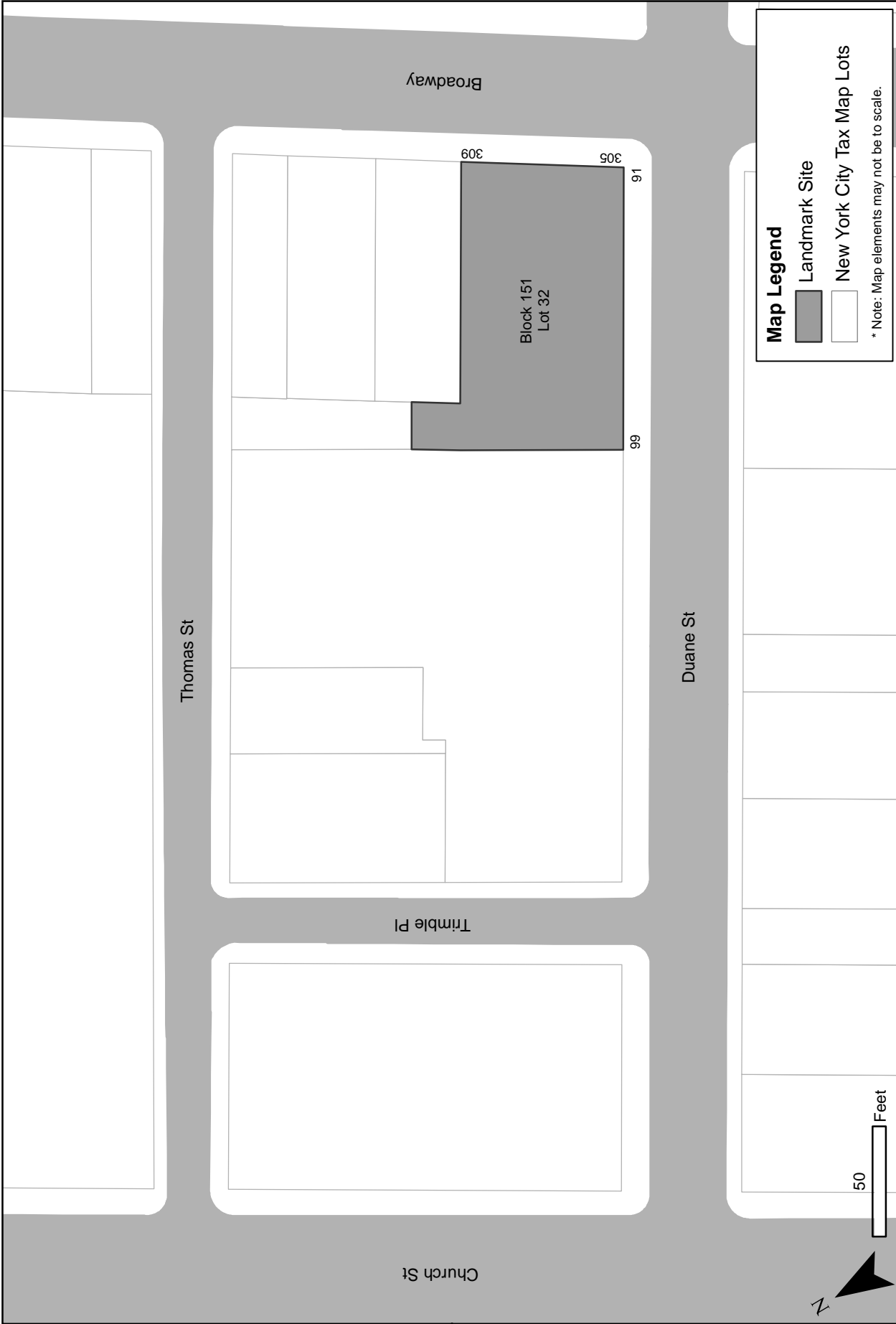
Mutual Reserve Building, Duane Street facade

Photo: Christopher D. Brazee (2010)



Mutual Reserve Building, ornamental details

Photos: Christopher D. Brazee (2010)



MUTUAL RESERVE BUILDING (LP-2431), 305 Broadway (aka 305-309 Broadway; 91-99 Duane Street)
 Landmark Site: Borough of Manhattan, Tax Map Block 151, Lot 32

Designated: December 20, 2011