

HISTORIC OLD CUSTOM HOUSE, IN WALL STREET, REMODELLED AT A COST OF ABOUT \$2,000,000 INTO THE

MANY NOVEL FEATURES.

New Home of National City Bank Shows Many Improvements.

Not many months ago, when the government moved out bag and baggage and left the old Custom House a deserted, dismantled, dingy pile of granite standing in Wall street, possessed of little save a few historic associations with which to clothe its nakedness, people fell into the habit of walking by it and remarking, "Poor old building!" Now all that is changed, and New York's old Custom House, rejuvenated in the role of the largest banking institution in the United States, is one of the youngest and one of the most thoroughly up-to-date buildings in New York's financial district.

The story of this rehabilitation is of more than passing interest. From the time of its purchase by the National City Bank, in 1899, the structure has been the objective point of a concentrated determination to evolve from it a model banking institution, something unlike anything in this country, or in any other country, and those who have been familiar with the work from the start feel certain that the desired end has been attained; that the bank's new quarters, just across the street from the present one, at No. 52 Wall street, and in which the National City expects to be "at home" to its friends on and after December 19, constitute one of the most thoroughly equipped banking houses in the world.

One of the chief desires of President James Stillman and other officers of the bank was that the remodelling be brought about with as little alteration of the general character of the old building as was consistent with the transaction of a big banking business within its walls. Much earnest study was given this point by McKim, Mead & White, the architects, and the result is that the old Custom House is still there, but on its shoulders stands a newer and younger building, with a Corinthian colonnade across the Wall street front. In many other respects it is practically a replica of the parent structure.

For months one of the bank's officials travelled over the country in search of every possible convenience and auxiliary to the banking business which might be incorporated in the National City's new home. The result is an institution fairly bristling with innovations, ranging from the most up-to-date burglar protection to kitchens, dining rooms, a laundry and other provisions for the welfare of the employees.

Just inside the great bronze doors, each 20 feet high, 6 feet 1 inch thick, and weighing 3,300 pounds—declared to be the largest doors of the kind in the country—one encounters one of the National City's innovations in the shape of an information bureau at the left of the entrance, where answers may be had for the asking, not only to all sorts of questions pertaining to the bank itself, but also to general questions about New York City.

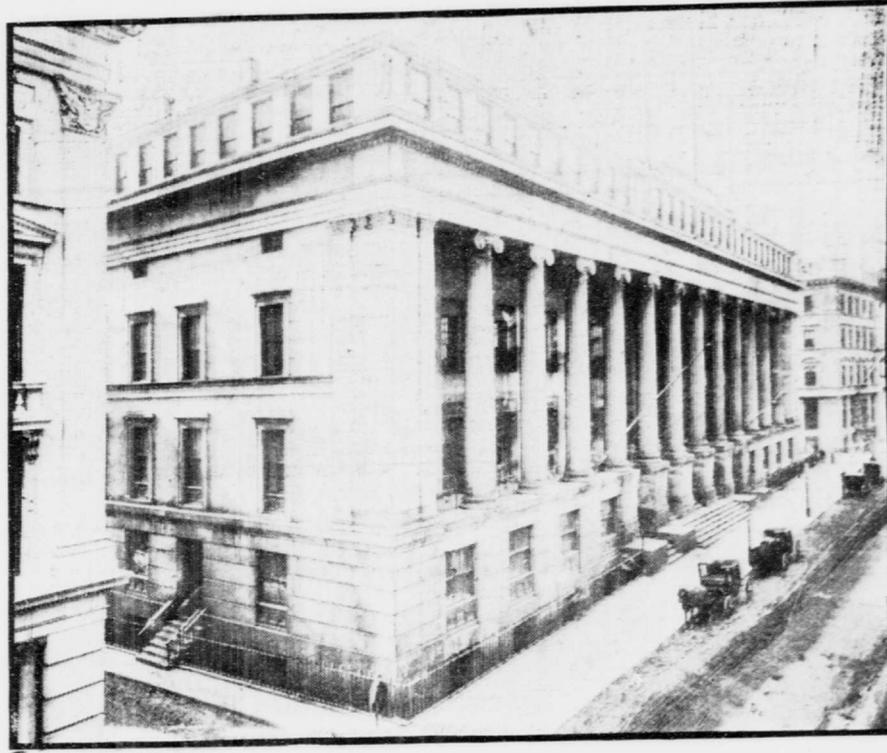
The big bronze wire and marble working cage, 93 by 45 feet, occupying the centre of the great square of the bank's main floor, while not an innovation, is nevertheless an imposing arrangement, and when peopled by its working force of over one hundred men will be one of the busiest spots in New York. The numerous compartments into which the big cage is divided are marked by marble pillars, each carved with a different design and each treated in the same finish, in keeping with the dull gray monotone which is the color scheme of the whole interior.

Inside the working cage is the great vault, 22 by 25 feet and 20 feet high. Only half its height is seen above the main floor, the rest extending down to the basement level, where, instead of resting on the floor, its three hundred ton bulk is supported on a series of steel pillars at a height sufficient to permit a man to walk beneath. Entrance to the vault is, however, from the level of the main floor.

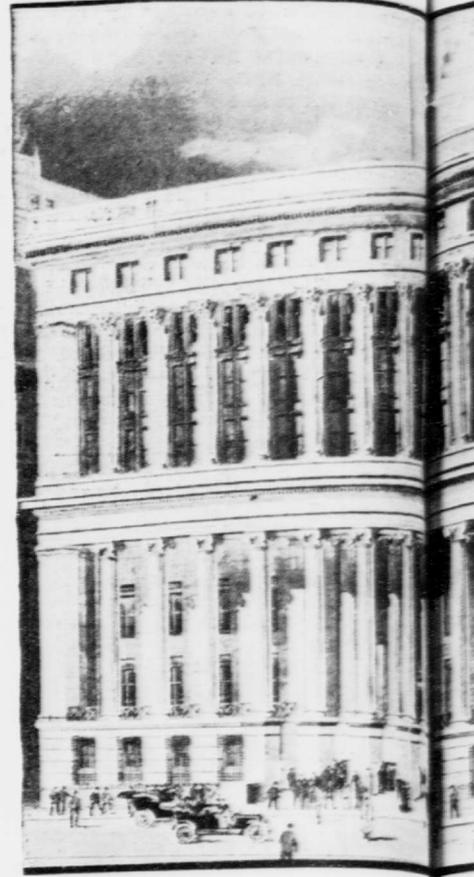
This big steel structure is divided its entire height into two separate compartments, one for the use of the day staff and the other for the use of the night staff, or bookkeeping force, which begins work at midnight. Entrance to each division of the vault is through circular doorways, each protected by a door 8 feet in diameter and 2 feet thick. These doors weigh sixteen tons each, and are so delicately poised that a pound of pressure will open and close them. The huge strong box is also divided horizontally for the separate storage of specie and securities.

The burglar who tries to force this great vault of the National City Bank undertakes a Herculean task. A system of mirrors, so arranged as to betray the presence of any person near any side of the vault, which is clear of the building on all sides, is one of the protective devices, but a more deadly agent than mirrors has also been employed for its protection. A space of a few inches has been left between the main banking floor and all sides of the vault, and if a watchman ascertains at any time that the vault is being tampered with he has only to touch one of several buttons in different parts of the bank and release a flood of live steam from the boilers, which, enveloping the big vault, top, bottom and all sides, must either suffocate or scald to death any person within reach.

But even if the mirrors failed to detect, if the watchman went to sleep and the steam failed to materialize, the burglar's chance would still be small, for to get at the treasure he would have to bore through walls two feet thick, made up of a half inch coat of carefully hardened outside steel finish, a half inch of thick wire cloth with



THE OLD CUSTOM HOUSE BEFORE REMODELLING.



THE NEW HOME OF THE NATIONAL CITY BANK. McKim, Mead & White, architects, have prepared the plans.

electrical connections so arranged that the slightest puncture at any point sets off a burglar alarm; another half inch of steel plate, eight inches of railroad iron set in concrete, more concrete, and finally through five inches of armor plate.

Another of the unusual features to be found on this main floor of the new bank is an "ink sink," walled about with black marble, and equipped with ink faucets from which will run the ink used in the bank's business, the whole forming a part of the office equipment in the southwest angle of the building. The bank's telegraph and cable department will also occupy the angle of the building in which this unique sink is, and in the corresponding angle, on the east side, at the rear of this floor, is the office of the president.

Just north of the executive's offices, extending along the eastern side of the building and forming a portion of the big open space beneath the dome, eighty-three feet above, ranged behind a railing on a raised floor, are the desks of the other bank officers. The northeastern corner of the floor on the Wall street front is given over to the bond department, and the corresponding corner in the northwest angle on the same floor, which is given up to the foreign exchange department, is equipped with every modern appliance, including the telautograph, the dictograph and other devices.

In accordance with the desires of President Stillman, many of the principal architectural features of the old Custom House were left in the treatment of the new bank's interior also. The series of great Ionic columns were left standing, and many other details remain intact. The interior finish of the building is for the most part of marble and mahogany, the marble being mainly salvage from the old building. The paving of the area for public use on the main floor is from the Hauteville region of France. Inside the working cage and in other parts of the area devoted to office use the floor covering is of compressed cork an inch thick. Eight elevators are maintained for the use of the public and as many more for the use of the working staff.

An average person standing in the middle of the great main floor and gazing upward at the "coffered" ceiling, sixty feet above, or at the big dome, twenty-three feet higher, would not think that, tucked away in the angles of the big building, are three mezzanine floors, so skilfully are the connecting passages, some of which cross the high arched windows, placed in inconspicuous places, and in some instances hidden by friezes and panels.

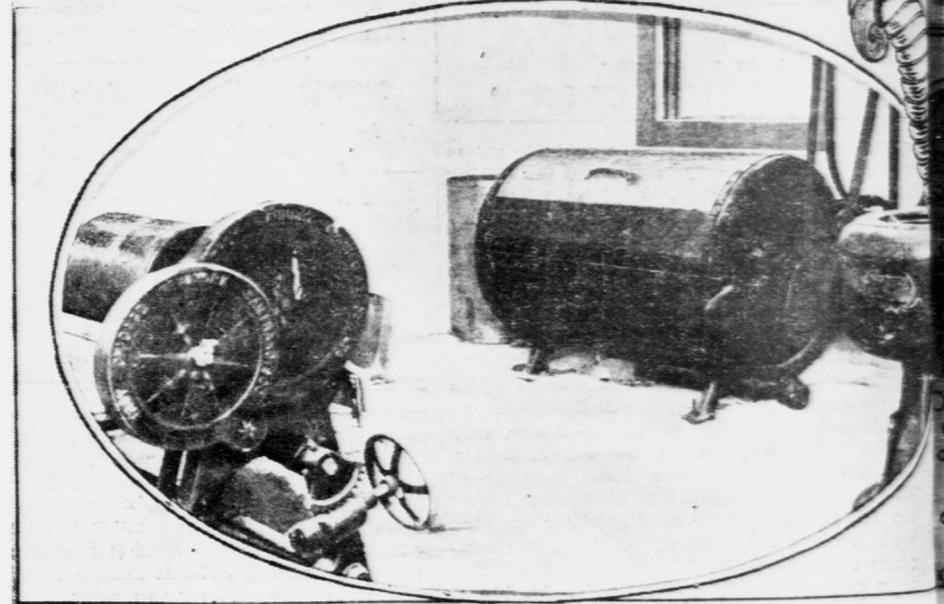
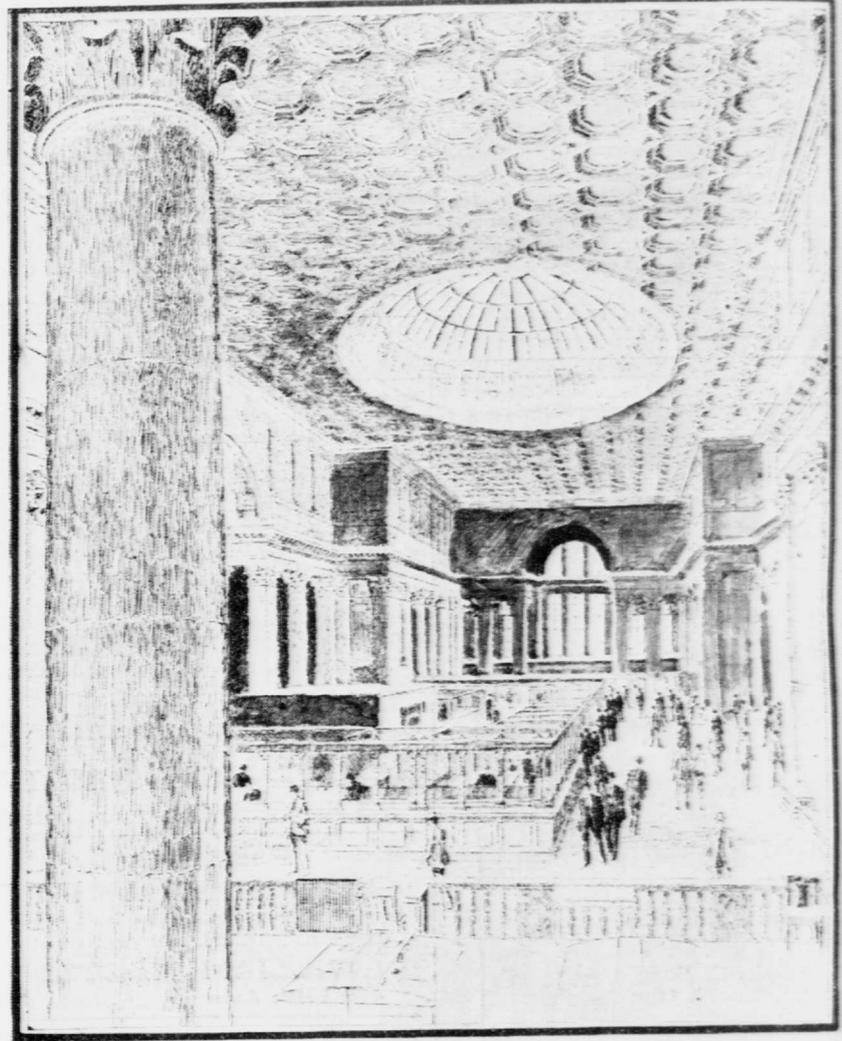
On the first of these mezzanine floors the bookkeepers of the departments of bonds and foreign exchange will work at the Wall street front of the building in the angles directly over the corresponding departments, on the main floor below. Rooms for the directors and for other official use are also on this floor. The second mezzanine floor is largely given over to the work of the bank's big clerical force. An unusual piece of apparatus, as bank equipment goes, is found on this floor in the bookkeeping department. The room, which is in the southeast angle of the building, is equipped with a complete cash carrier, or traveller system, which will be used for the transfer of checks, and is intended to do away with the small army of messengers, otherwise necessary, to transfer the average of forty-five thousand checks handled daily by the bank.

Still further to facilitate this part of the work two clearing rooms have been established in the basement of the new building, where the checks are to be sorted before being placed in the traveller system and shot away upstairs to the bookkeeping department. No messenger is to be allowed upon the banking floor, all being confined to the basement, and none of the big army of bookkeepers will meet the public.

A portion of the third mezzanine floor is devoted to clerical uses, but it is mainly utilized

for storage. One angle of the floor will be given up to the bank's historical collection, and another will be used for the filing of documents. In the principal rooms on each of the mezzanine floors are safes for the keeping of records and

GENERAL VIEW OF THE MAIN FLOOR.



THE BANK'S LAUNDRY.

ROOF GARDEN.