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NEW YORK  
YEARS

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AMERICAN BANKERS ASSOCIATION

by

Susan E. Lyman

The Modes and Manners of a Metropolis in the Making



The New York City skyline as seen from Governor's Island, 1846. Fort Columbus in foreground.

*(Photo courtesy Museum of City of N. Y.)*



The New York City skyline as seen from Governor's Island, 1932.

*(Photo courtesy Gottscho-Schleisner, N. Y.)*

# Life and Living in New York in 1848

**N**EW YORK'S quite a city. Many things are happening here. People are talking about the terms of peace . . . It's a presidential year. There's a Democrat in the White House and the members of the opposition are trying to get him out. They're putting up a military man with a fine war record . . . The city fathers have passed a resolution of sympathy for a European country trying "to establish the freedom and equality of the new world among the oppressed nations of the old" . . . Traffic is terrible, here's a new idea for easing it . . . Hurry, hurry, hurry, "everybody is crowding and running." This is New York in 1848, New York at the time the Dry Dock Savings Institution began business.

One hundred years ago the city was both familiar and strange. Wall Street had already become the financial center, but Fifth Avenue and 42nd Street was still open country. Broadway was the main thoroughfare, but Union Square was the newest locality for fashionable homes. The Magnetic Telegraph Company and the Associated Press were handling news, but a watchman still stood in the cupola of City Hall to spot all fires and to ring the alarm.

## The City Hall—The City's Center

In 1848 you could see most of New York from

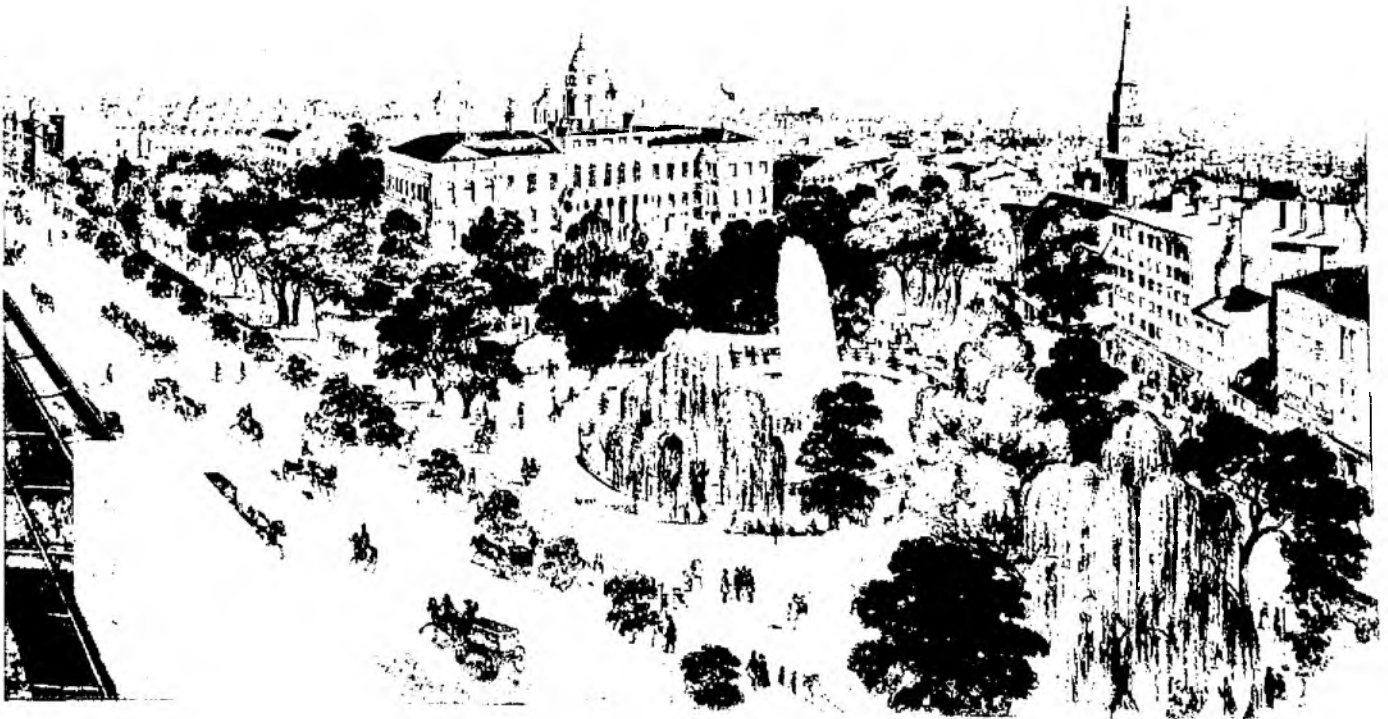
the City Hall cupola. The city was solidly built up as far as 23rd Street. North of that the streets were gradually being opened. There were a scattering of single houses on small lots; there were elegant country homes with grounds around them; there were shanties with the inevitable goats in the dooryard. Farther up the island were the farms, and practically all of Manhattan was under cultivation.

Several villages flourished there. If you drove up the Bloomingdale Road (along the line of Broadway) you went through the Bloomingdale section with a small center at 100th Street. Then you reached Manhattanville, a thriving community of 500 people at 125th Street.

## Union Square Was Uptown

On the east side of the island you followed the Eastern Post Road from Union Square. This took you first to the fairly new settlement of Yorkville (at 86th Street and Third Avenue) and then on to the old village of Harlem (at 125th Street) where 1500 people lived. In the ensuing years, all these places would, like Greenwich Village, lose some of their individuality, though not their identity, as they were swallowed up by the growing city.

The population was increasing amazingly, too.



City Hall as it appeared in 1849. This view, looking north, shows Broadway and The Park in the foreground.

(Photo courtesy Museum of City of N. Y.)

## 100 NEW YORK YEARS

In 1845 there were 371,226 people here. By 1850 the half million mark had been passed and the total population was 515,394.

New Yorkers had already acquired the fast city pace. One writer, describing a ferry trip said: "Hurry out to this farther end of the boat, where you can see everybody is crowding and rushing. Why? Why? Why? Because you will be in Hoboken fully three seconds sooner than those unfortunate devils at the other end. Isn't that an object? Certainly . . . no matter if your hat gets smashed or one of the tails torn off your coat. *You get ahead.* That's the idea — that's the only thing worth living for."

### The Bowery Was A Business Center

New York was rush and bustle all right, and Broadway was the center of it. Full of traffic (15,000 vehicles were counted in one day); sidewalks crowded (it was the favorite promenade); Broadway had the best shops, the main hotels and many amusement places, together with shade trees and rows of small brick houses. Broadway was "Main Street," except for the eastern part of the city where the Bowery was the business center.

The lower east side of New York was all given over to business. Wall Street was lined with financial offices and bank buildings. The Merchants' Exchange between William and Hanover was the

headquarters for stock trading. Wholesale grocers were on Front Street; hat and fur dealers on Water Street; the leather interests on Ferry Street; clothing shops on Catherine and Cherry.

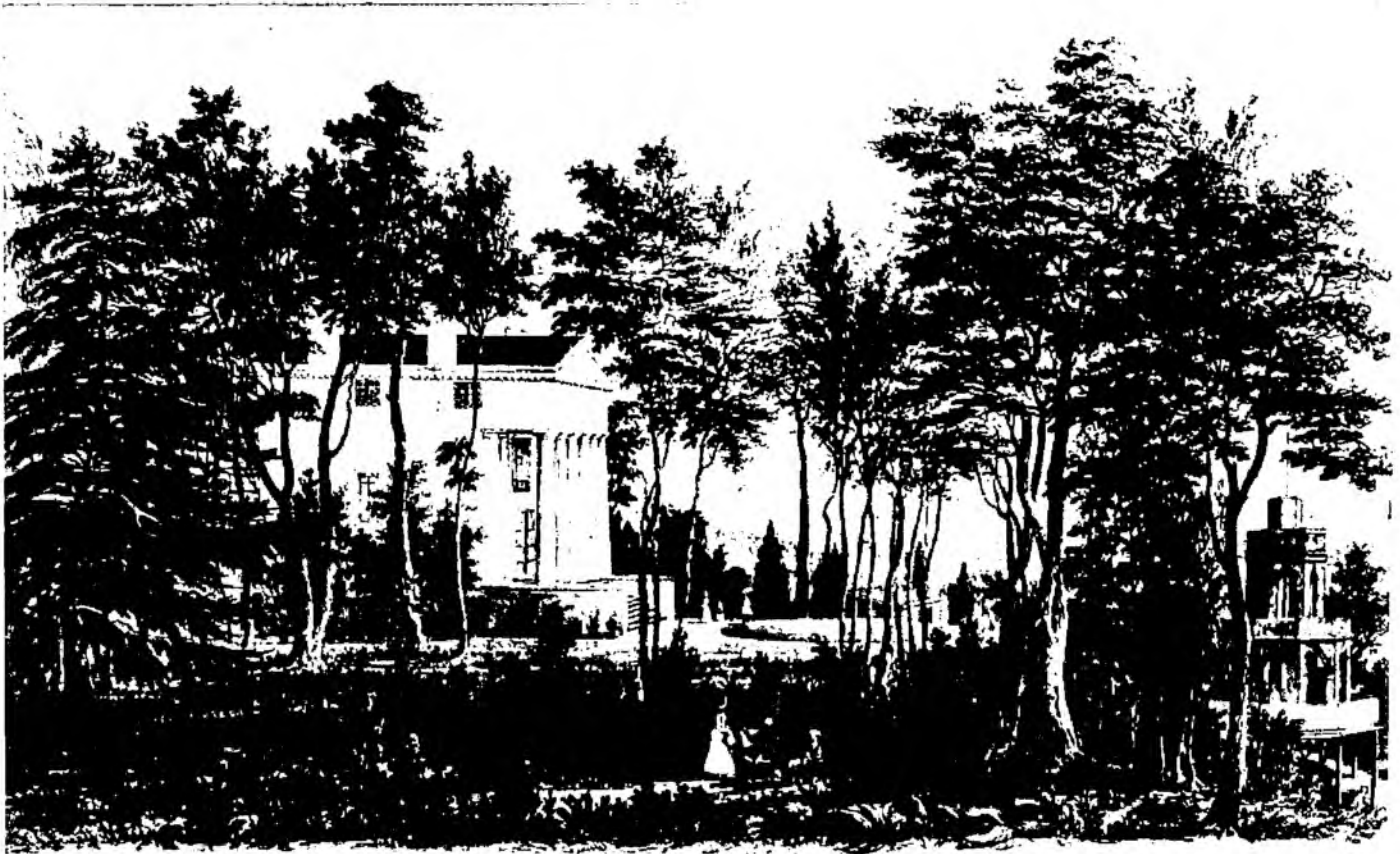
All through the district the streets were cluttered with displays. Stoves and furniture stood on the pavements. Overhead, strings of shoes and yards of carpeting hung from the convenient poles of the street awnings. Shop owners stood out in front urging people to come in and look around. Peddlers set up shop along the sidewalk, and the air was full of the cries of hawkers calling everything from Rockland County ice to charcoal.

### Pedestrians Protected

Many of the store fronts were protected by awnings that stretched on high, iron framework right out to the curb. This made for great comfort on hot days but had so filled the streets that by 1848 the Common Council ordered them taken down on Broadway, Wall Street and Maiden Lane. One newspaper bemoaned the change, saying: "Broadway has lost one of its charms to the promoters of that brilliant thoroughfare . . . We started the other day in all the pride of a standing collar and clean linen, to take a stroll down the dollar side of Broadway, our custom of the afternoon, but, alas! the friendly shelters which used



View of Manhattanville, at 125th Street and the Hudson River. This was one of the few villages on upper Manhattan at this time.



Mount Washington  
 NEW YORK ISLAND.  
 The residence of Samuel Thomson.

Mt. Washington, one of the typical country residences of the day, was the home of Samuel Thomson. It was on Washington Heights.



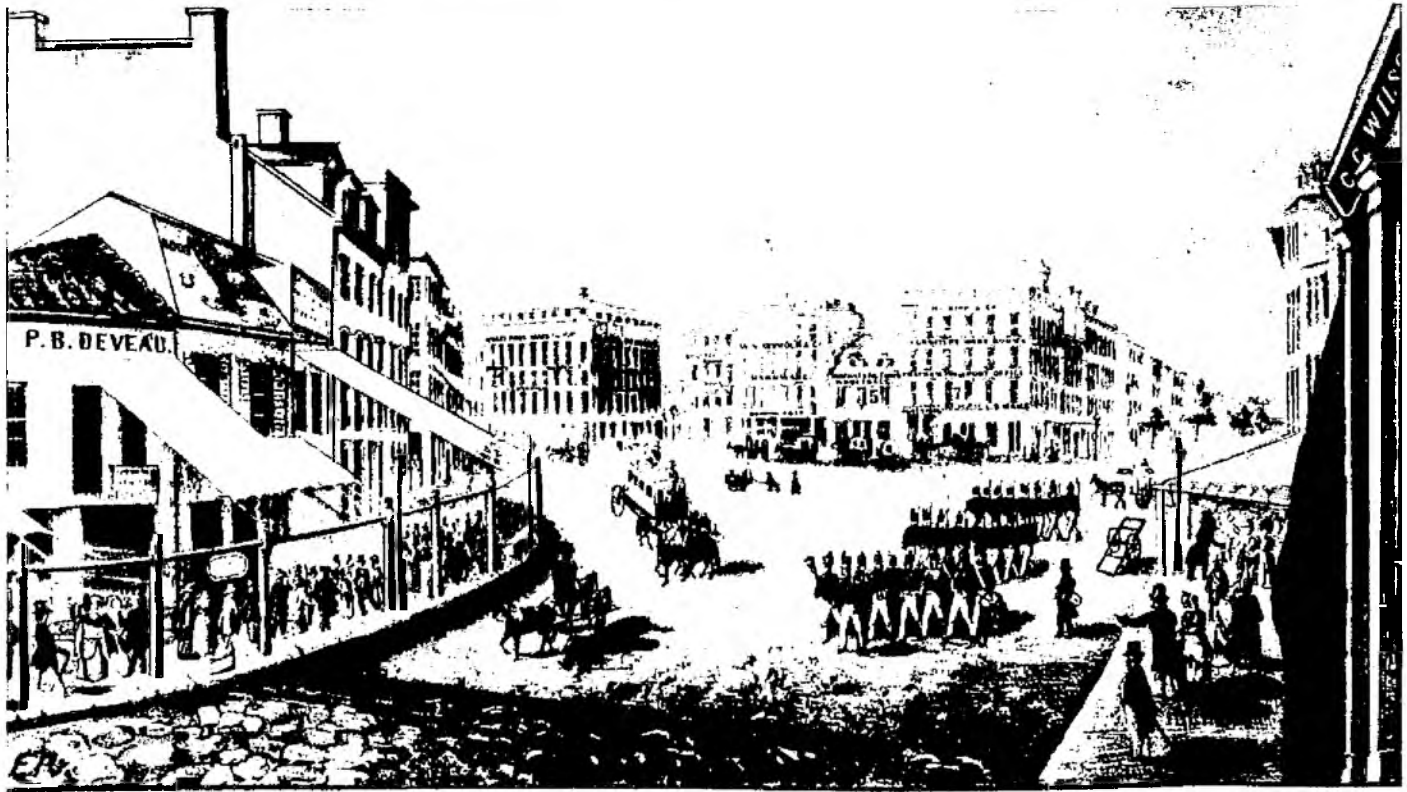
VIEW OF BROADWAY, NEW-YORK.  
 From Hospital to Leonard Street  
 W. C. STODD.  
 Published by H. W. Vaughan, 218 (22) Broadway, N.Y.  
 1855.

View of the west side of Broadway from the New York Hospital to Leonard Street, 1855. (Photos above and on opposite page courtesy Museum of City of N. Y.)

# 100 NEW YORK YEARS



Wall Street, the financial center of the city a century ago. View looking west toward Trinity Church, 1857.



CHATHAM SQUARE, NEW YORK.

Chatham Square, about 1847, looking north, with the Bowery at the upper left, and East Broadway on the upper right.

(Photos above courtesy Museum of City of N. Y.)



## 100 NEW YORK YEARS

Street the company ran single railroad cars, drawn by horses, from the old depot near City Hall, collecting passengers on the way uptown. Then at 32nd Street the horses were unhitched, the cars joined together and a steam engine attached. It cost 6½ cents to ride to 32nd Street; 12½ cents to go to the receiving reservoir at 86th Street; the

same to Harlem; and fifty cents to go all the way to White Plains.

For those going to New Jersey or to Long Island, there were fifteen ferry lines available. Steamboats also ran up the Hudson and up the East River, making another possible mode of travel.

One of the popular trips in 1848 was to take a bus or railway to Fifth Avenue and 64th Street. The new New York State Arsenal had just been finished, the largest one in the state, and it received a lot of attention. Today it is passed almost unnoticed by the many visitors to the Central Park Zoo.

### Planning for Parks

At that time The Park meant the plot in front of City Hall. It had been laid out with tree-shaded paths and planted with shrubs and grass. In the lower corner, where Park Row and Broadway come together, an elaborate fountain had been added, made possible by the new Croton water system.

Fortunately for us today, the city fathers had recognized the need for a large park. Even then they were busy assembling the property north of 59th Street that in 1857 would become Central Park.

Just south of The Park at City Hall stood the Astor House. This famous hotel occupied the west side of Broadway from Barclay to Vesey Street and had accommodations for four hundred guests. There were about twenty hotels in all, and upwards of one hundred restaurants. Boarding-houses were popular at this period and solved the house-keeping problem for many families.

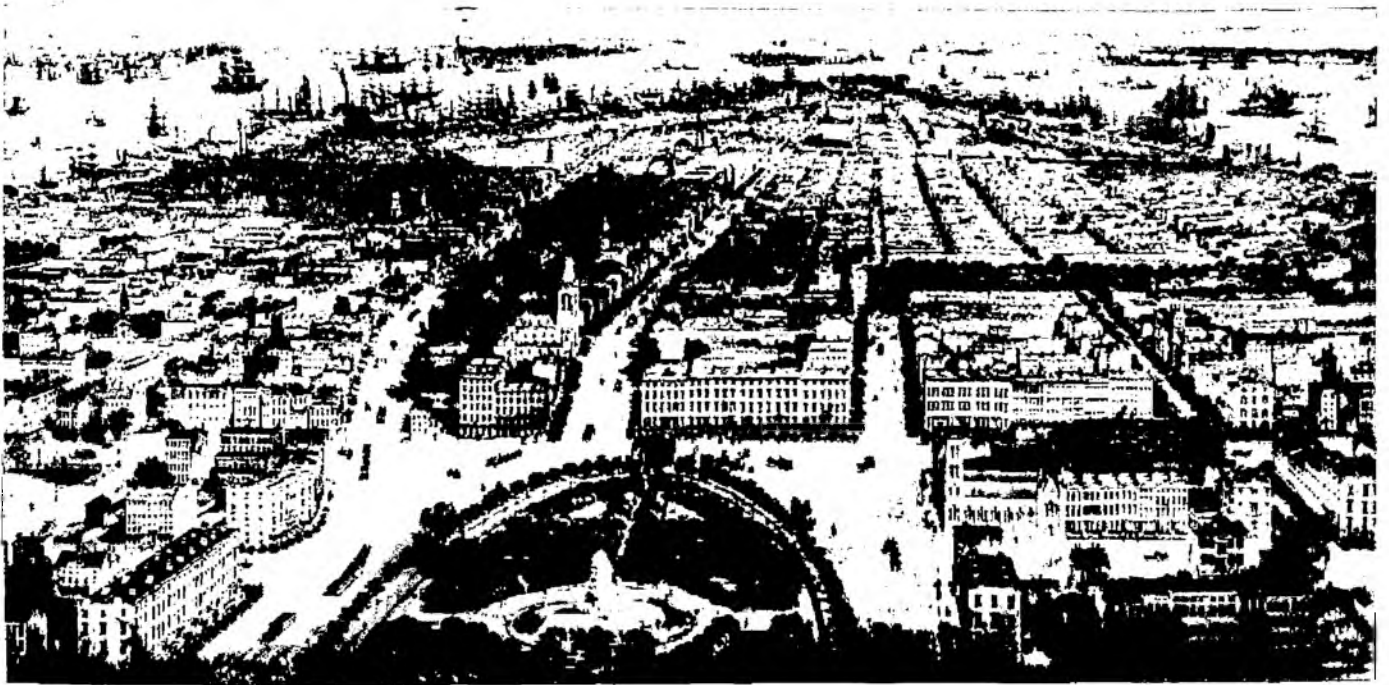
### The Best Places to Live

Most New Yorkers, however, had their own homes. They lived in all sections of the city, but certain localities were considered particularly desirable. St. John's Park at West and Canal Streets had the reputation of being the most beautiful spot in town. Greenwich and Hudson Street on the west side also bore the mark of approval. On the east side the area around Henry, Madison and Monroe Streets, and East Broadway was felt to be a very good neighborhood. Second Avenue was popular, and so was the newly-opened Tompkins Square just north of it.

But *the* place to live in 1848 was Union Square, so called because many roads came together there. Here the park had been attractively laid out and offered a very pleasant outlook. Handsome houses were going up all around the Square. Nearby the broad expanse of 14th Street appealed to others and it too was soon lined with homes all the way over to Fifth Avenue.



Topographical map of the City and County of New York, showing the extent of the city in 1840. (Reproduction courtesy N. Y. Public Library)



The city in 1849, looking south from Union Square. On the left, below 14th Street and east of the Bowery, is the Dry Dock section.

### Fashions Foibles

Fashionable New York had been deeply entrenched for some time in Washington Square and on lower Fifth Avenue, and continued to hold this position in spite of the general shift northwards. The march up Fifth had already begun. Fifth, and Madison too, from 14th to 23rd Streets were rapidly filling with mansions; Madison Square had been formally opened in 1847; and beyond this, as far as 40th Street, houses were being built.

Just as the neighborhoods were changing, so the houses themselves changed. The brownstone front was the newest fashion. For years the accepted style for New York homes had been the red brick house with marble trim, high front steps with iron railings, and a hospitable white front door. The interiors of these houses were attractive, too. Front and back parlors were often separated by fluted columns, and each room had a graceful, classic mantel piece.

### End of the "Empire" Period

The furniture had lost the delicacy of the early empire. Much of it was heavy: ungainly mahogany sofas and chairs with scroll arms; pedestal tables with marble tops; and solid-looking sideboards ornamented with brass lion heads and paws. The gothic revival had put its mark on furniture, adding elaborateness and unnecessary detail, and featuring the pointed gothic arch. Mahogany was being replaced by walnut and rosewood. This in time would develop into the most familiar furniture of the Victorian period, the parlor set of the



Walking dress made of tan and white striped taffeta, about 1850.  
(Photos above courtesy Museum of City of N. Y.)

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AS DANCED BY  
M<sup>RS</sup> PALMER BROWNINGS & M<sup>RS</sup> GABRIEL DE KROEMER.  
FIRST DANCE AT THE POLKA.

Music sheet, showing couple in evening dress dancing the polka, 1844.  
(Photo courtesy Museum of City of N. Y.)



Drawing room of the Fiedler home at 38 Bond Street, showing Mr. & Mrs. Fiedler and their family, 1850.  
(Painting of above on loan to Museum of City of N. Y. by Mrs. H. Montague)  
(Robertson: Reproduced herewith by her permission)

1860's, with sofa, armchairs and side chairs of carved rosewood, upholstered in damask.

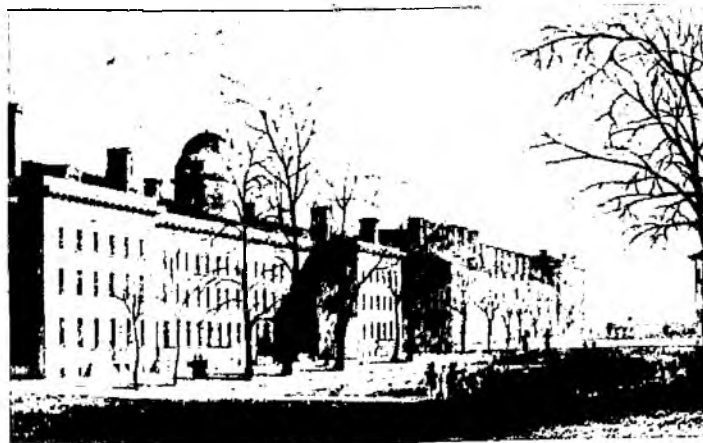
### "Brownstones" are Born

The brownstone front offered a more suitable background for this furniture. It was tall and narrow, with a high front stoop and a heavy balustrade. The high-ceilinged rooms needed massive furniture, long mirrors, and draperies that shrouded the windows in lace and brocade.

Living conditions were increasing in comfort. The completion of the Croton system in 1842 made it possible for the city-dwellers to have an adequate water supply. A few venturesome families were even talking of installing bathtubs. Improved hot air furnaces were helping the heating problem, and coal ranges made for easier cooking. Gas lighting, first introduced in the 1820's, was fast supplanting candles and lamps.

### What People Wore

The dresses of the period were pretty and not extreme. Skirts were full, bodices tight, and evening gowns had an off-the-shoulder line. The materials included gay plaids or small checks in taffetas and silks; flowered mulls and bareges; heavy satins and corded silks in solid colors for evening wear.



Columbia College, which was at Park Place from 1760 until 1857.



"The Free Academy" which became the College of the City of New York in 1866. This building, at Lexington Avenue and 23rd Street, was completed in 1849.  
(Two illustrations above courtesy N. Y. Public Library)

The men dressed in sombre black, livened by bright vests and heavy gold watch chains and fobs. They wore stocks, either black or white (collars and ties had not come in yet) and everyone had a high hat. The children in this period were dressed exactly like their parents.

### Education

Opportunities for education were increasing. New school houses were being built, and free schooling was reaching nearly 60,000 children. There were 20 public schools, and 61 public primary schools all run by the Public School Society of New



The University of the City of New York opened in 1835. It was located on University Place, between Washington and Waverly Places.

York; and there were 25 ward schools under the newly organized Board of Education of New York.

Columbia College was still at Park Place, and the recently established University of the City of New York was at University Place, (where N. Y. U. still has its downtown buildings). Early in 1848 the cornerstone of the Free Academy was laid at 23rd Street and Lexington Avenue. The academy later became the College of the City of New York.

Professional schools included the College of Physicians and Surgeons in Crosby Street; the Medical Department of N. Y. U.; Union Theological Seminary on University Place; and General Theological Seminary, already established on West 20th Street.

### For The Idle Hours

For entertainment you had a wide choice of places: theatres, operas, minstrel shows, gardens, museums, and exhibitions. You might visit the new Broadway Theatre at the corner of Worth Street. It seated 4000 people. You paid fifty cents to sit downstairs, 12½ cents in the gallery. Or you might go to the famous Bowery Theatre near Canal Street, where the shows were good and the prices lower. Up near 8th Street (where Wanamaker's is now) the Astor Place Opera House had just opened. This was a favorite with the world of fashion.

On hot summer evenings it was fun to visit one of the gardens. They were pleasant spots with

## BROADWAY THEATRE

SOLE LESSEE.....Mr. E. A. MARSHALL  
A Part of the Walnut St. Theatre Philadelphia.  
 STAGE MANAGER.....Mr. G. H. BARRETT  
 MUSICAL DIRECTOR AND LEADER OF THE CHORUS.....SIGNOR LAMARCA

The Public is respectfully informed, that the

## METROPOLITAN THEATRE

Is now Open for the Season.

THE AMERICAN TRAGEDIAN,

# MR. E. L. DAVENPORT

Whose Engagement is limited to

## SIX NIGHTS!

In consequence of other arrangements made previous to his arrival, will make his first appearance, since his return from Europe, in the character of

# OTHELLO

First Night of the New Farce of

## As Like as 2 Peas!

The public is respectfully informed, that during the engagement of this Celebrated Artist, the Box Book will be opened three days in advance. The patron of the Drama are solicited to secure their seats at an Early Hour of the Day, and escape the inconvenience occasioned by the crowds struggling for tickets of admission at night.

Boxes and Parquettes.....50 Cents  
 Family Circle and Upper Box.....25 Cents  
 Private Boxes.....\$0.25  
 A portion of the Third Circle has been appropriated for the accommodation of respectable Colored Persons.....25 Cents  
 Doors open at 7, and the Performances will commence precisely at half-past 7 o'clock.



Entrance to Niblo's Garden, Broadway and Prince Street, was for many years a favorite place for entertainment and refreshment. (Illustration courtesy Museum of City of N. Y.)

Playbill announcing a performance of "Othello", given in September, 1854 at the Broadway Theatre. (Two illustrations above courtesy N. Y. Public Library)



Croton Reservoir, Fifth Avenue between 40th and 42nd Streets, showing people on the walk on top of the walls, 1848. (Illustration courtesy Museum of City of N. Y.)



View from the Battery showing Castle Garden, the Chinese junk "Keying", and an immigrant ship, 1847.

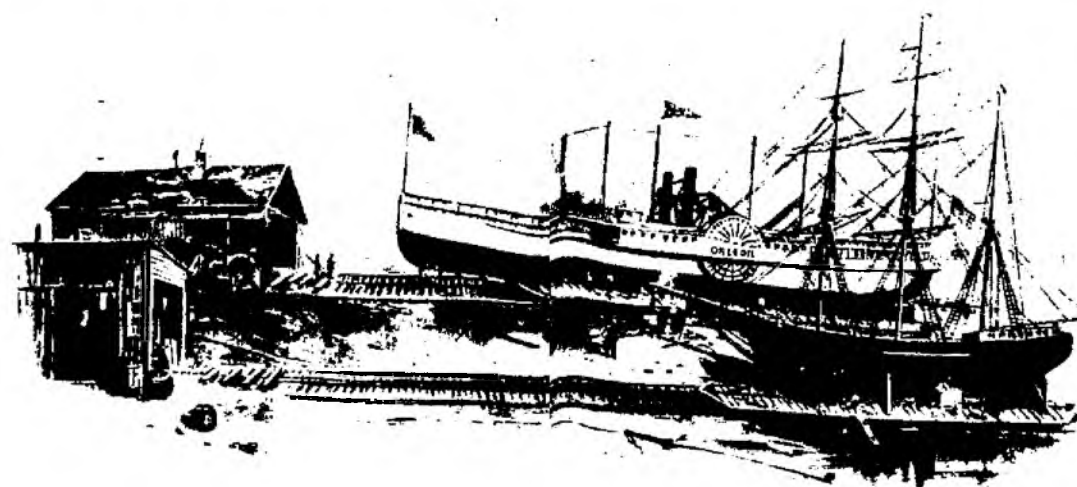


The old brewery at the Five Points, shortly after the mission was established there, 1852. (Three above illustrations courtesy Museum of City of N. Y.)

Some headlines were similar 100 years ago, but communications were not.



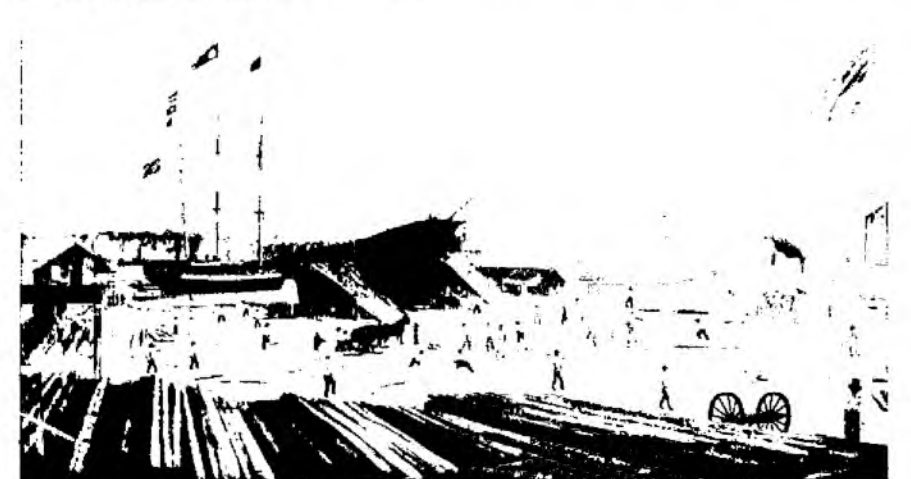
The above excerpts from The New York Herald, in 1848, show that there was turmoil in world events then as now. (Illustration above courtesy N. Y. Public Library)



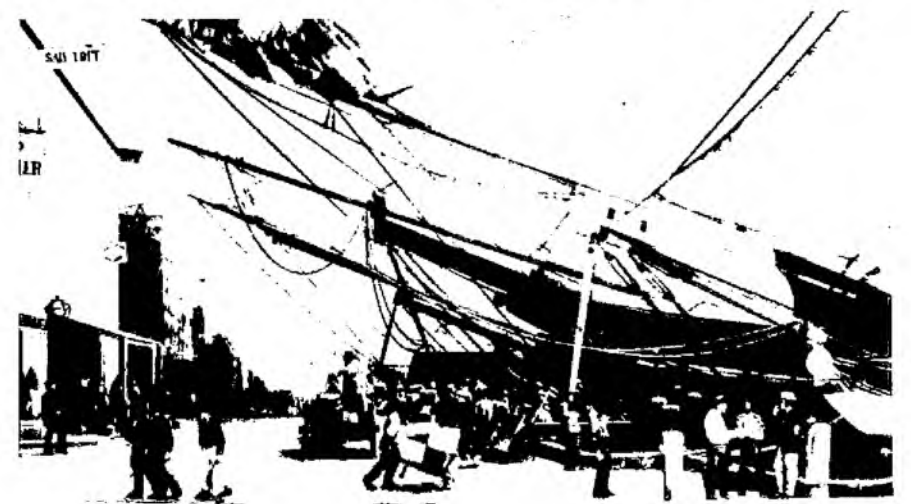
The East River Dry Dock from which the name of the Dry Dock Savings Institution was taken. About 1849.



The East River shore line from Corlears Hook to 10th Street, showing the ship yards and the piers, 1847.



The Smith & Dimon ship yard was located between 4th and 5th Streets at the East River. The "Rainbow," the first clipper ship, was built here. (Illustration courtesy N. Y. State Historical Association)



Shipping on South Street, just below Wall, as shown in the miniature group at the Museum of the City of New York. (Top and bottom illustration courtesy Museum of City of N. Y.)

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shrubbery and hedges, benches and statues, fountains and gay lights. Perhaps you heard a concert there, surely you refreshed yourself with ice cream and cooling drinks.

### Public Gardens Popular

You might go to the Castle Garden down at the Battery. This large, round building stood on an island and was reached by a long wooden walk. (People today remember it as the Aquarium.) From the Promenade the view of the harbor was wonderful. Refreshments were sold here, too, and in 1848 a summer theatre offered a program of singing and dancing.

If you preferred to go uptown you might make the Croton Reservoir your objective. This stood where the Public Library now is, at Fifth Avenue and 42nd Street. There was a broad walk on top of the high wall — a pleasant spot for a stroll on Sunday afternoon.



The first Dry Dock building, 1848-1859. It was located on East 4th Street, just west of Avenue C.

**REJOICE! REJOICE!**  
**BREAD**  
**3 cts. a Pound!**  
**FULL WEIGHT.**



**AT THE UNION BAKERY,  
 80 HOUSTON ST.  
 CORNER OF CANNON.**

The Subscriber, thankful for past patronage, would inform his friends and the public generally that he has determined to reduce the price of **BREAD**, which he will hereafter sell

**AT 3 CENTS A POUND,**

Full weight, made from the best brands of Flour. Also, all the various kinds of Bread and Cakes, Fancy and Domestic, made with great care and neatness.

**PIES** of every kind fresh every day. A Nimble Sixpence is better than a Slow Shilling.

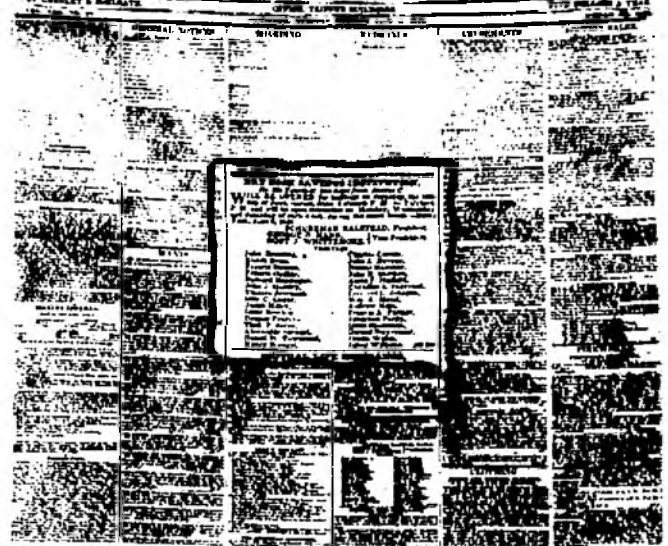
**W. B.—Send stout Children and large Baskets.**  
**Wm. C. BARBER.**

Picture & Engraving, Book and Job Printing, No. 1 Spring Street, New York.

*W.C. Barber*

Hand Bill about bread prices in 1859 found in 1932 in cornerstone of second home of Dry Dock Savings Bank.

## NEW-YORK DAILY TRIBUNE.



First Dry Dock advertisement. Published on page one of N. Y. Tribune (Horace Greeley, editor) June 6, 1848 announced opening of its first home.

Everybody went to Barnum's Museum. The great P. T. had gathered under one roof at Broadway and Ann Street an amazing collection of freaks and curiosities. Occasionally theatrical performances were given at the Museum. At this time, for instance, you could have seen the famous midget, Tom Thumb, in an act.

### Noteworthy News

There were various events in 1848 that attracted the citizens' attention. The Mexican War ended in February, and New York celebrated in May with a parade up Broadway and a reception at City Hall for General Winfield Scott. Then in July the city

welcomed the returning 1st Regiment, New York Volunteers, and presented a silver medal to each member of the Regiment.

The discovery of gold was big news although the story didn't reach here until August, eight months later. Here, as elsewhere, the people began to talk of starting at once for the west.

On the other hand there seemed to be very little excitement over the First Women's Right Convention which was held, upstate, in August 1848.

During the year several mass meetings were held to honor the European countries who were fighting for freedom. The mass meeting held in The Park in April in recognition of the French Republic was a gala occasion marked with fire works, flags, speeches and a procession. The city had already sent France a resolution passed by the Common Council. (This resolution of sympathy was quoted on page one of this pamphlet.)

### New York, Gateway for Immigrants

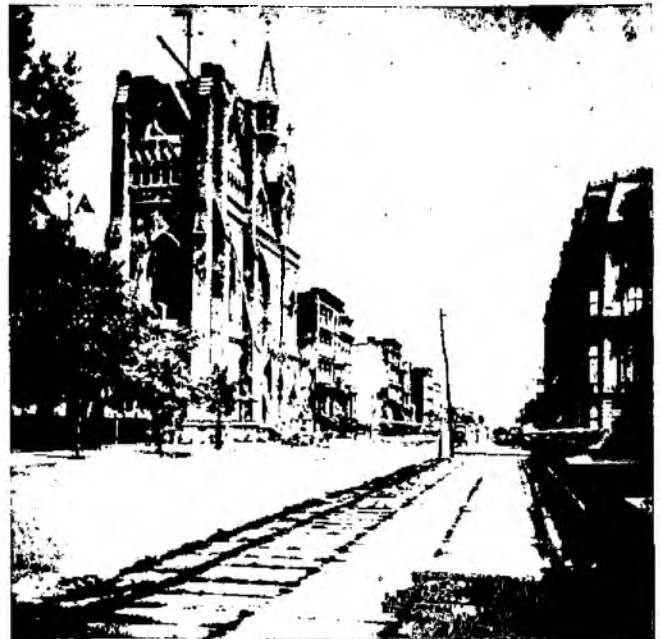
New Yorkers were well aware of the conditions abroad. The newspapers carried detailed reports every time a ship arrived with news. The citizens also got first-hand reports from the people coming in. America's door was wide open to welcome those who were escaping oppression, fleeing famine, or seeking a new life.



The second Dry Dock building, 1859-1875. It was located at 341 East 4th Street.



Early photograph of Broadway, looking north from Prince Street, about 1860.



Fifth Avenue, looking north from 55th Street, toward Central Park, with the Fifth Avenue Presbyterian Church in the foreground, 1874.

(From collection of G. T. Bagoe)

During 1848 nearly 190,000 foreigners arrived in the port of New York. There were 98,000 Irish; 52,000 German; 23,000 English; and 6,000 Scottish. Included among the other 16 nationalities who came in were French, Swiss, Norwegian, Italian, and South American.

### Politics Goes Tough

The influx of so many strangers seeking freedom in this new land, but not understanding our ideas

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of government, added to the confusion and tumult of city politics. Local government was on the downward path, and the small-time politicians were quick to take advantage of the new arrivals. They organized the young men and boys into gangs providing strong-arm methods, particularly useful at election time, for keeping opposition voters from casting their ballots.

Political feeling was running high. It was a national election year and New York's vote was an important factor. James K. Polk, Democrat, was in the White House. To succeed him the Democrats had put up Lewis Cass, while the Whigs had nominated General Zachary Taylor. The question of slavery was dominant. In New York the Democratic party split between the conservative "hunkers" and the liberal "barnburners." A Free-Soil party under Martin Van Buren entered the field. The issues were on everyone's tongue until November when General Taylor won the election.

### The "Five Points"

The gangs of boys who harassed the voters were drawn from the slum areas of New York. With the growth of the city and the influx of so many foreigners these areas had spread. Crowded tenements filled sections of the lower east side. Five Points was notorious. This was the area on the edge of the swamp district right in back of the present Municipal Building. New Yorkers were realizing they would have to do something about it. One group of citizens had started the work of the Association for Improving the Condition of the Poor, and in 1848 the Association was incorporated. This same year the New York Ladies' Home Missionary Society of the Methodist Episcopal Church turned their attention to the conditions at Five Points and laid their plans for its rehabilitation.

### Shipping Became Big Business

It is hard to realize that 100 years ago New York was one of the biggest shipbuilding centers in the world. The yards stretched along the East River from Corlears Hook to 14th Street where now the East River Drive and some of the new housing developments are situated. In 1848 it was a great sight. Huge half-finished hulls loomed up in the ways. Many were built right out in the open, others were protected by large sheds. High piles of lumber were stacked near the saw-mills, and the lofts of the sail-makers were close by. When the great day came, crowds gathered to see the launching.

There were several large yards: Brown & Bell; Smith & Dimon; and William H. Webb, 5th to 7th Street. In 1848 Webb was building the steam vessel "California." He proved to be just in time for the gold rush business. North of Webb's was the largest of the dry docks, the New York Floating



The third Dry Dock building, Leopold Eidlitz, architect, was erected in 1875 at the Bowery and 3rd Street.

Dry Dock Company. This was at the foot of 11th Street, just about the place where the first dry dock had been built in the city in the 1820's.

### Shipping Men Start Savings

It took hundreds of men to build the ships — a couple of the largest yards employed 1000 men apiece. These men lived near the yards. This section of town was full of little two and three story brick houses, with neat yards in front: houses for one and two families, not the crowded tenements that were found further south. These workmen were the people for whom the Dry Dock Savings Institution was started, and the industry employing them gave it that name. The bank began in a small brick house on 4th Street, just west of Avenue C. (At that time the number was 619 East 4th Street.) When the bank opened for business on June 10th it was the only savings bank on the lower east side between the Bowery and the East River.

There was money in building ships and there was money in shipping. Two-thirds of the nation's imports were coming through the port of New York. Nearly ninety million dollars worth came in 1848, and over three thousand vessels entered the harbor. The steamships docked at the Hudson River wharves, the sailing ships along the East

River with the smaller ones up near Peck's Slip. The great sight was South Street where the big ships berthed. Their bowsprits reached across the broad street almost to the warehouses on the far side, stretching high above the heads of the people, the masts and rigging making a gigantic pattern on the skyline.

### Postwar Brings Fortunes and Savings

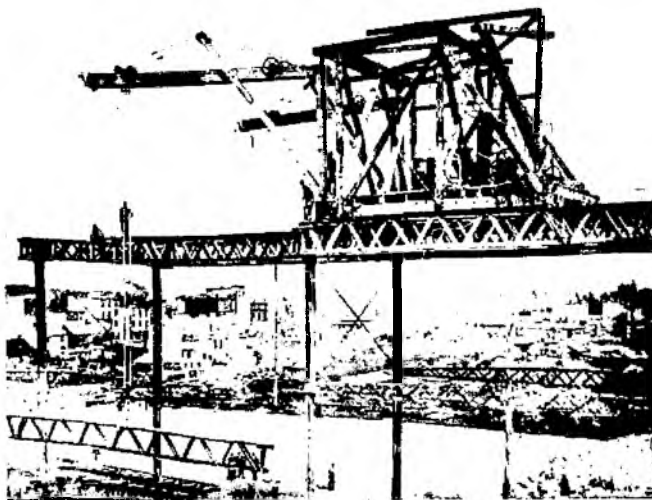
As the years rolled by New York retained her position in shipping but the building of ships ceased along the East River. The section where the ship builders lived continued to be a section of small homes. The Dry Dock Savings Institution soon had to move to larger quarters and chose a site farther along the same street. Here between Avenues C and D, they built a 3-story bank building and opened it in 1859.

The bank remained here for sixteen years, a span that included the Civil War and the post-war period. After the war, business recovered, expanded rapidly, and large fortunes were made. Then the Panic of 1873 brought an end to this prosperity. Meanwhile, politically, the city had gone from bad to worse. Boss Tweed was at the height of his power, and ruled until 1871 when the Tweed Ring was broken.

In 1875 Dry Dock moved to its third site, the corner of the Bowery and 3rd Street. The ornate building, still the bank's downtown office, was designed by the leading New York architect Leopold Eidlitz. The Bowery was the center of life for all sorts of people from the small home owners to the gangs of Bowery boys, and it had already made a colorful name for itself in the annals of New York.

### Residential District Moves Uptown

By this time 14th Street was no longer the fashionable place to live. It had become the center of



Building the Elevated at Ninth Avenue and 98th Street, with Central Park in the background.



Third Avenue, near 66th Street, at the time of the Blizzard of 1888. Telephone poles and wires were a familiar sight in those days.

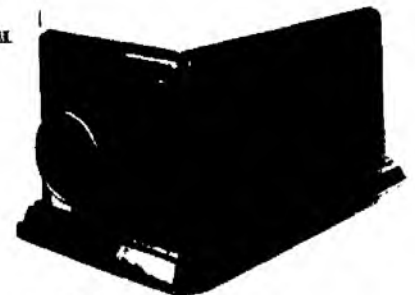
trade. Such concerns as Tiffany's, Brooks Brothers and Brentano's had stores on Union Square. The main shopping district extended along 14th Street to Sixth Avenue where Macy's store was established in a row of brick houses.

Fifth Avenue had succeeded Broadway as the promenade. The best hotels were there: the Fifth Avenue at 23rd Street, the Buckingham and the Windsor up in the 40's. St. Patrick's Cathedral was almost completed. Elaborate homes were being built on Fifth Avenue: marble houses in the French manner were supplanting the austere brownstone mansions. The Vanderbilts were planning the handsome establishments they would erect in the next few years. Fifth Avenue was the center of New York society, with the snobbery of the "400" marking fashionable life in the prosperous 1880's.

### The First New York Apartments

A new feature of city living had been introduced in 1869 with the building of the Stuyvesant apartments on East 18th Street. This house (which is still standing today) was soon followed by other

LIST OF SUBSCRIBERS  
Central Office System  
BELL TELEPHONE COMPANY OF NEW YORK



The box telephone, the earliest type used in New York City, with the first directory issued in October 1878.

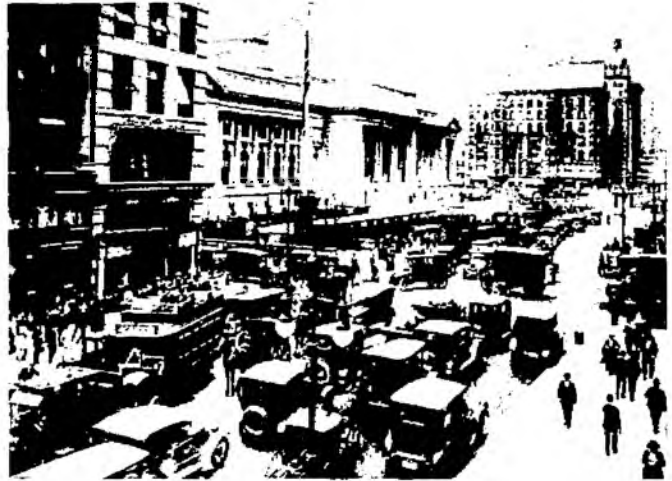
(Illustrations above left and top right from collection of G. T. Bogoe; above right courtesy Museum of City of N. Y.)

## 100 NEW YORK YEARS



Park Avenue, looking south from 56th Street, showing the New York Central tracks, 1890's.  
*(Illustration from collection of C. T. Bagoe)*

Manhattan Bridge, 1909. Tunnels were being bored under the Hudson. The "tubes" to New Jersey were opened in 1905; and the next year the Pennsylvania Railroad completed its tunnel.



Fifth Avenue and 40th Street, showing the automobiles and the horse-drawn vehicles of 1916 traffic.  
*(Illustration courtesy N. Y. Public Library)*

### Flying Machines and Motion Pictures

New Yorkers caught a glimpse of a future way of travel when, on September 29, 1909, as part of the Hudson-Fulton celebration, Wilbur Wright flew over the city in an airplane.

They had found a new kind of entertainment, too. Back in 1896 Edison's vitascope had produced a show at Koster and Bial's Music Hall (where Macy's now stands), and the first New York movie fans were created.

The same year old Castle Garden which had been, in turn, a fort, an amusement center and an immigration station was now entering another phase. It became the Aquarium.

### Department Stores

At the turn of the century, 23rd Street was the shopping center. The big department stores were located there, or were nearby on Sixth Avenue. The famous Flatiron building was erected at 23rd Street in 1902. At this time Fifth Avenue was still a street of beautiful homes, hardly touched by commerce. The change was about to come. Shops would soon force the residents out. In 1899-1900 the old reservoir at Fifth Avenue and 42nd Street was torn down and the plans drawn for the new Public Library.

Now the colleges were taking part in the march northward. In 1895 New York University opened her new buildings in the Bronx; in 1897 Columbia University moved from 49th Street and Madison Avenue to 116th Street and Broadway. The College of the City of New York had started its plans for an uptown site, and established itself at 135th Street and Convent Avenue in 1907.

### First Public High Schools

It was in 1897 that the first public high schools



The Woolworth Building, Broadway, between Barclay Street and Park Place, was completed in 1913. Cass Gilbert was the architect.  
*(Illustration courtesy Museum of City of N. Y.)*

were opened. These were DeWitt Clinton, Wadleigh and Morris. At this time there were 101 grammar schools and 58 primary schools in the city system.

New York in her search for space had developed the skyscraper. The Tower Building at 50 Broadway, built in 1889, brought in the new idea of skeleton construction. The steel framework transferred the weight of the walls and the floors to the foundation. Elevators were in general use now so there was no problem of getting people to the upper floors. Higher and higher went the buildings. In 1908 the Singer Building, 612 feet, was the highest in the world; then in 1913 the Woolworth Tower rose to 792 feet. Three years after that the first zoning ordinance was adopted. This regulated the height of buildings and the amount of the lot that could be covered. As a result terraces and setbacks became part of the design.

### First World War

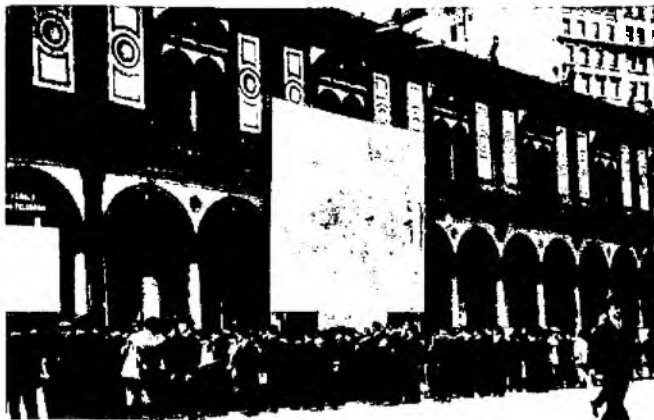
The second decade was marked by the war years of 1917-1918. Over a million and a half American soldiers sailed from the port of New York. Citizens held bond rallies; entertained foreign visitors; and long remembered the sight of Fifth Avenue flying the flags of all the Allies. In 1919 the Avenue was the locale of parade after parade, as the city welcomed home each division of the A.E.F.

A new kind of welcome was thought up in the 1920's. At Lindberg's reception in 1927 ticker-tape and torn papers fluttered down in a man-made snow storm from the windows of lower Broadway.

### Radio and Vehicular Tunnels

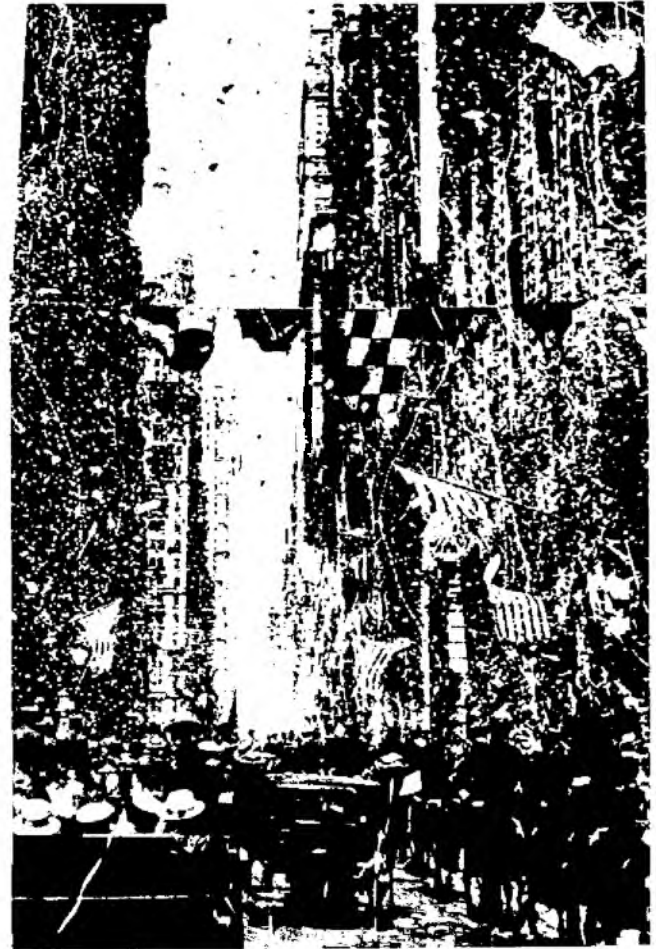
Again a new kind of entertainment was introduced, and New York joined the radio pioneers when in 1920 the first radio station in the city began broadcasting musical programs.

In the 1920's and 1930's we were still coping with transportation and traffic. In 1930 the first section of the West Side Highway opened; and in 1937 the first part of the East Side Drive. We added new bridges; we tunnelled under the rivers; we built a new subway.



During World War I this large map of Europe was displayed on the New York Herald building at Broadway and 35th Street.

(Photo from *Ewing Galloway, N. Y.*)



The Lindbergh reception, June 13, 1927, when 750,000 pounds of torn paper fell on lower Broadway. (Photo from *Ewing Galloway, N. Y.*)

### New Housing for Business and People

Great building projects got under way. The Empire State Building, 1248 feet high, the tallest in the world, was completed in 1931. Huge health centers rose up: the Medical Center in 1928, and the New York Hospital-Cornell Medical Center in 1932. That same year saw the completion of the first two buildings at Rockefeller Center.



Times Square, looking south from 44th Street, about 1919.

(Illustration courtesy *N. Y. Public Library*)

## Dry Dock Expands

1937 marked the fourth move of the Dry Dock Savings Institution. The new building at Lexington Avenue and 59th Street was established there to handle the vast amount of business in mid-town New York. Down at the Bowery and 3rd Street the bank also continued to flourish because while New York was growing she was keeping her roots in lower Manhattan.

Old New York had not been left behind in the city's expansion. In 1934, for instance, Knickerbocker Village was completed. Here you find the cycle of the city. Knickerbocker Village covers the section bounded by Monroe, Catherine, Cherry and Market Streets. A hundred years ago it was a popular section of town. Then it degenerated as the slums closed in until intolerable living conditions earned for it the name of the "lung block." Now once again it has become a good place to live.

In City Hall Park you can read the same story. The big post office, built at the lower end of The Park in 1878, was torn down in 1939. City Hall Park was laid out again with more shrubbery and benches, as it had been in 1848. But now, of course, from the cupola you gaze into a canyon that is Broadway.

## New York—Familiar and Strange

New York will always be like this—familiar and strange. In World War II the streets were again filled with men and women in uniforms. Again it was a great port of embarkation. But for the first time the city experienced the strangeness of the blackout and faced the complexities of organizing civilian defense.

In 1948 we find ourselves dealing with familiar problems: transportation, traffic, and the need for



The fourth Dry Dock building was erected in 1937 at Lexington Avenue and 59th Street.

more homes. But these problems have strange new angles: the traffic in the air; the housing of people by the thousands.


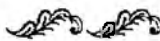
Greatest of all we are assuming a new position in the world as the home of the United Nations.

1848 — 1948. Many things are happening here. New York's quite a city.



Aerial view of Manhattan Island today.

(Photo from Ewing Galloway, N. Y.)

 **1848-1948** 

*This Booklet*

# **100 NEW YORK YEARS**

*Commemorates*

**A Century of Savings Services  
to the Citizens of New York**

*By the*

## **DRY DOCK SAVINGS INSTITUTION**

The words and pictures herein portray the "Modes and Manners of a Metropolis in the Making."

We hope that this brief record of the past 100 years of growth and life in this great city, will serve to bring back many happy memories of the past. May it also serve as an inspiration to those who aspire to far greater things in the century ahead.

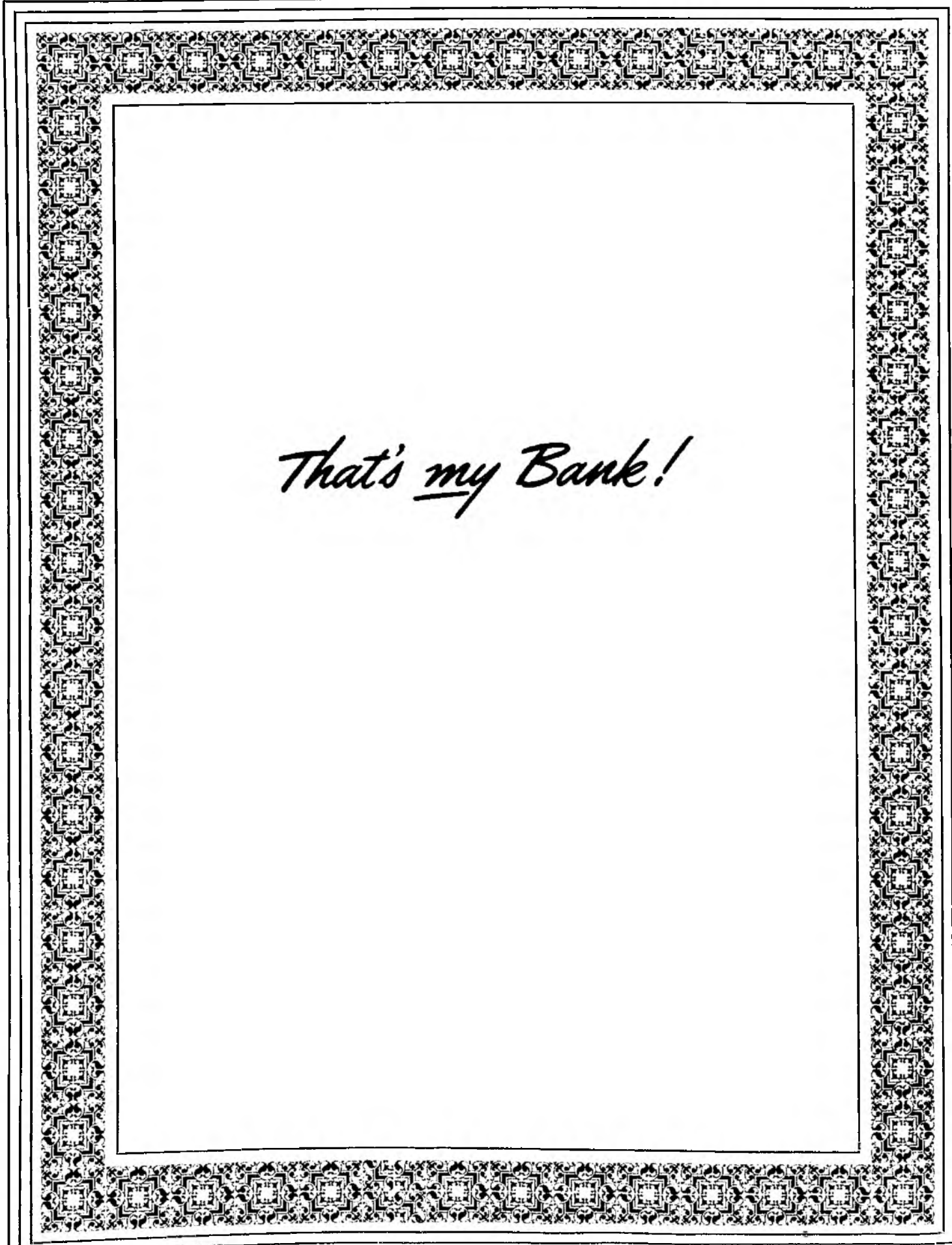


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**LEXINGTON at 59th**

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