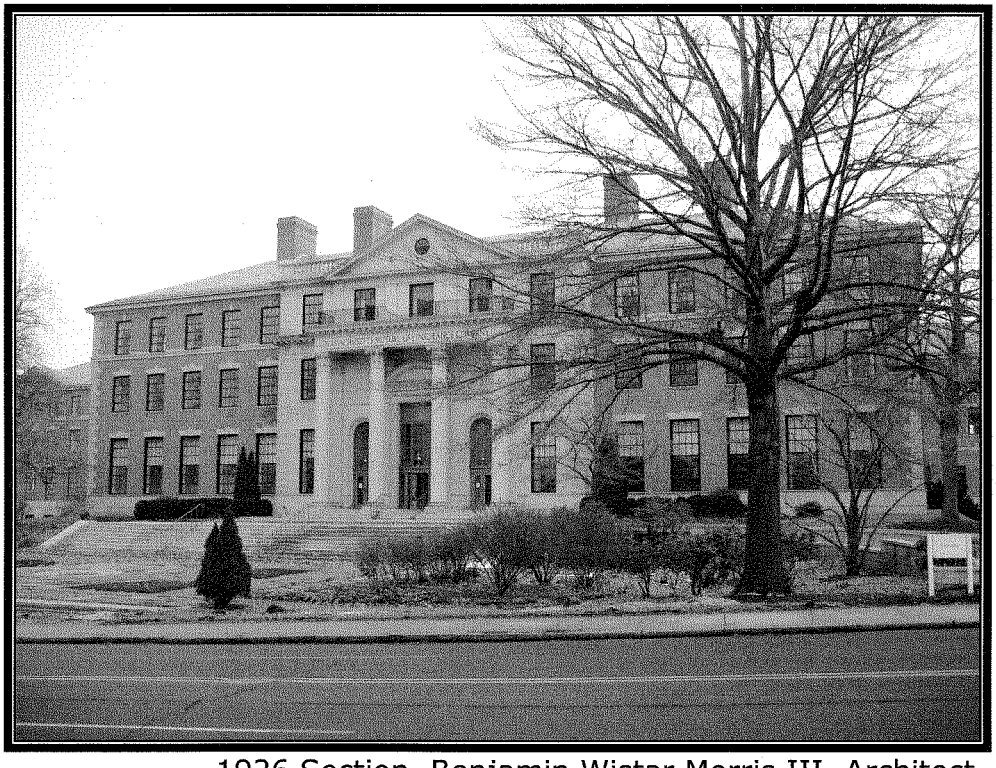
State of Connecticut
State Register of Historic Places
Nomination Form

Name: Connecticut Mutual Life Insurance Building

Constructed: 1926, 1931, 1940, 1956, 1970/71
Street & Number: 140 Garden Street
Hartford, CT 06105
Assessors File # 406-003-001
Acreage: 11.210
Present Owner: 140 Garden Street Partners, LLC
Present Use: Commercial
Original Owner: Connecticut Mutual Life Insurance
Original Use: Commercial Building
Period of Significance: 1926-2006
Architect(s): Benjamin Wistar Morris III, New York (1870-1944);
Morris and O'Connor; O'Connor and Kilham;
Kilham Beder and Chu
Builder: Henry C. Irons & Sons, New York (Original)



1926 Section, Benjamin Wistar Morris III, Architect

Prepared for:

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56 Arbor Street
Hartford, Connecticut 06106

By:

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Architectural Description

Exterior

Designed and constructed in numerous phases from 1926 until 1971, the sprawling commercial complex is primarily executed in the classical revival-style, whose predominant stylistic elements are expressed in the Georgian Revival style. Situated on a prominent site northwest of downtown Hartford, the complex is bounded by Myrtle Avenue on the southeast; Collins Street on the southwest; Garden Street on the northwest, and; Fraser Place on the northeast (Figure 1). Located in a mixed commercial and multi-family residential area, the 11-acre site stands alone in its hilltop context with substantial lawn areas creating a buffer between the streetscape and building complex on the western side. Three large parking areas dominate the remainder of the site on the eastern side. A substantial one-story concrete block projects from the main block at the north and east of the main building, connected by an elevated covered walkway leading to a large concrete parking structure across the Garden Street at the intersection of Collins Street (Figure 2, Photograph #10). Numerous large trees dot the landscape, a few possible remnants from the former residential properties that once made up nine individual lots (Photograph #1). The main entrance fronts Collins Street where it sits slightly above grade with a series of bluestone walks and concrete staircases leading to the entryway (Photograph #18). A paved, semi-circular driveway bisects the formal entry to the building.

The main building was constructed in as many as six phases, each deigned to integrate into and complement the original, roughly H-shaped, building (Figure 3). The footprint of the building today is an irregular, roughly cruciform plan with additions radiating from the original footprint over the decades of the twentieth century (Figure 2). It is mostly three and four-story reinforced concrete structure constructed with brick and cut-stone veneer. The number of bays vary depending on the elevations and the multiple roofs are hipped, covered in slate tiles, and topped with a variety of chimney stacks. The only exceptions are the last addition which has a flat roof and the north wing which has a flat-roofed, rooftop addition. Stylistic elements consistent throughout (with the exception of the 1971 east addition, and the one-story structure, walkway, and parking garage on the north end) are: cut-stone water tables, or base; cut stone splayed lintels and/or keystones, multi-light steel-casement windows, cut-stone belt courses and quoins; cut-stone cornice moldings; centered roofline gables, and; dormer windows. With the exception of the main entry gable, all of the roofline gables are triangular pediments with half-round windows and are finished in brick. The only exception are the north and east gables at the north wing which are finished in cut-stone.

Due to the complexity of the plan, the following description will be divided by section and not necessarily by elevation. The consistency of the basic stylistic

expression and the accompanying photographs should suffice to adequately describe the building. While not built on a strong compass axis, the orientation will, for the use of this document, be limited to east, west, north and south.

The original building (Benjamin Wistar Morris III, 1926) is the most architecturally expressive and decorated portion of the building complex with the prominent placement of a formal building on a site raised slightly above street level (Photographs #2 & 4). The highly ordered symmetry of the red Holland brick (imported from Amsterdam), fifteen-bay façade is dominated by an Indiana limestone central portion which is English-Palladian in flavor, offset by the light bronze entryways and transoms, which exposes its very twentieth century American character (Photographs #19 & 22). The smooth, ashlar-cut stonework is finished with slightly raised quoin blocks at each end and is decorated with floral swag relief panels at the second floor levels of the outermost bays (Photograph #20). This central portion is a three-story, five-bay projecting segment with a three-bay, two-story portico whose massive, plain columns with composite capitals support a full classical entablature on which rests a low, metal balustrade interrupted by a dropped, semi-elliptical break at its central point (Photograph #19). The flat, parapeted sections at either end of the central gable are surmounted by a renaissance-inspired cut-stone balustrade that terminates at the rakes of the pediment. The denticulated pediment has a centrally-placed oculi window draped by a bas-relief, cut-stone, laurel wreath decoration. The three-bay entryway is dominated by a central, two-story rectangular opening surmounted by a denticulated semi-circular pediment (Photograph #22). The flanking openings consist of simple, one-and-a-half-story, round-headed openings. All three bays are infilled with light bronze classically-inspired door surrounds – the central topped by a broken triangular pediment, and the flanking ones with broken, semi-circular pediments – all three broken pediments are infilled with individual decorative light fixtures. The door surrounds are each surmounted by an integrated multi-light transom that fills the remainder of the space above. This is the only elevation that utilizes a cut-stone segment, the remainder of the high-style additions (with the exception of the 1971 additions) continuing the use of the belt-course below the top floor, cornice moldings, and, at least, keystones at the window tops. The identical north and south elevations are five bays wide with the central three bays projecting slightly and surmounted by a central roofline gable. The rigid symmetry of the façade is crowned by four, equally-spaced chimneystacks roof. From grade the rectangular block visually diminishes the central connecting block at the rear (east), which serves as the core for the radiating additions which were to follow (Figure 2). A distinguishing detail of the connector is the two-bay corners on the four sides of the east end of the wing (Photograph #3).

The southern addition was begun almost immediately after the original building was constructed, bringing it out to the extent of the main building (See rendering, Figure 3) and extended in 1940 (Figure 2 & 3, Photograph

#14). Stylistically identical, the additions seem a natural extension of the core. Eighteen bays wide, it is subtly divided into two-bay segments. The five-bay end mimics that of the original north and south elevations of the main block. A projecting, one-story, flat-roofed segment joins the two blocks, runs the length of each elevation and is three bays deep at the south addition. A large chimneystack is placed at the intersection of the original and new blocks (Photograph #16).

Constructed in1956, the northern addition is by far the largest in terms of footprint mainly due to the ell at the north end and attachment to the large 1970 concrete structure and connector to the parking garage (Figure 2, Photographs #5-7 & 13). Stylistically consistent with the previous additions the northern wing is twenty-two bays wide and nine bays at the widest portion of the north elevation (Photographs #7 & 13). The ell created at the north end extends to the west for four bays and is five bays wide (Photograph #5). Continuing the 1970 addition is (according to tax records) a two-story (three-story due to the drop in grade) three-bay deep, flat-roofed addition is integrated into the wing on the west elevation. The only stylistic deviation from the norm are spandrel panels between the windows of the first and second floors and a flat-roofed, rooftop addition, clad in metal flashing, spanning the entire length of the wing. The rooftop addition is finished in cut-stone at the north and east ends. A massive red-brick chimneystack is placed at the intersection of the two rooflines at the north end of the wing.

A single-story monolithic concrete structure constructed in 1970 is interspersed by seven single-glazed openings and covers a large portion of the footprint on the east end of the northern wing and terminates at grade at the majority of the west end due to the change in grade on the site. Another change in grade leaves it exposed for roughly two stories at the north end where it was incorporated in to a ca. 1920 building whose façade is expressed in red brick and contains a full-width, flat roofed projection with a cantilevered overhang (Photograph #9). The bulk of the 1970 structure is integrated into the east wing and has a slender, covered walkway that begins at the north end of the north wing, travels over the roadway, and terminates at the top level of an enclosed parking garage across the street (Photograph #11).

The 1971 east wing is the most stylistically diverse addition to the expression of the main buildings' formal language. Referencing the original wings through the use of a light-colored base, red brick wall surfaces and a symmetrical fenestration pattern, the wing is clearly differentiated from the more classically-ordered additions of the previous decades (Photographs #13-15). The major differences that make the addition most anomalous are the concrete cove cornice, horizontally-oriented window muntin bars, cut-stone or concrete window sills, lack of decoration and the flat roof which does not have a natural connection to the 1926 connector core.

Interior

The interior spaces of the building can roughly be broken into three categories: Lobby area, executive offices, and open work areas. The lobby and executive offices are both formal and high-style. By comparison the remainder of the spaces in the building (of what was made accessible at a site visit) is very spare.

The oval-shaped lobby is an extension of the highly ordered exterior with a variety of historical references from an engaged Greek entablature motif to Renaissance-inspired north and south passage openings. The walls of the two-story high room are executed in marble with the north and south door surrounds carved out of Verde antique marble, with the floors finished in travertine marble (Photographs #24, 25 & 27). A secondary area of the lobby to the west contains a passageway also finished in polished marble walls and utilizes a classically-inspired Art Deco cornice molding under a coved ceiling (Photograph #26).

The executive offices are located in the original 1926 building. While the offices and passages have undergone alterations in areas and substantial redecoration in others, the have retained a significant amount of original architectural integrity. Georgian Revival is the predominant stylistic expression with typical door surrounds, moldings, cornices, and dado panels (Photographs 29-32).

The only formal passageway outside of the executive office suite is best described as mid-century Modern. The spare but austere wood wall panels and doors are also remarkably intact but the ceilings and light fixtures have been updated.

The remainder of the spaces in the building are uniformly open, interspersed with support columns and lit by contemporary fluorescent lighting and the large casement windows consistent throughout the building (See Photograph #34).

Statement of Significance

The Connecticut Mutual Life Insurance Building is significant in the history of Hartford with its association with prominent New York City architect, Benjamin Wistar Morris III, who produced a significant body of work in his career, and culturally significant for the role of the insurance industry in twentieth century Hartford. The multi-wing building is unique in that all the component parts retain their architectural integrity and relate to the original intent of allowing for significant expansion. In addition to State Register Status, the building would likely be eligible for listing on the National Register of Historic Places.

Brief History of the Connecticut Mutual Life Insurance Company

The Connecticut Mutual Life Insurance Company, the first life insurance company in the state of Connecticut, was founded in Hartford in 1846. Dr. Guy Rowland Phelps (1802-1869) graduated from Yale Medical College in 1825. He practiced in New York City, his hometown of Simsbury, Connecticut and Hartford. After his move to Hartford, Phelps became quite ill and took out a life insurance policy for $5,000. The modern insurance industry in the United States was in its infancy, and Phelps began to examine the overall business. A decade later, he secured a charter from the state of Connecticut, even though many of the Connecticut state legislators considered his scheme impracticable. At the beginning of his company, Phelps was essentially a one-man operation. However, within a short period of time, new insurance companies sprung up as competition, all adopting his methodology.

During the second half of the 19th century, the Connecticut Mutual Life Insurance Company grew exponentially, becoming one of the largest life insurance companies in the United States. In 1896, the fiftieth annual report written by the president, Jacob L. Greene, stated that of a total of approximately $270 million dollars in receipts, the net assets of the company exceeded $60 million, an extraordinary amount of capital at the turn of the twentieth century. By 1924, when the company was in the process of moving from their longtime home at 783 Main Street, at the corner of Main and Pearl streets in downtown Hartford, its assets were almost $120 million. The move, to an eleven acre site in what was an area of estates north of downtown, was seen as essential for the company to continue to grow over time, while having a more pleasant, quiet working environment.

In 1996, the Connecticut Mutual Life Insurance Company merged with Massachusetts Mutual Life Insurance Company (MassMutual) during a time of consolidation throughout the life insurance industry, bringing an end to one of the most successful business ventures native to the state of Connecticut.

Benjamin Wistar Morris III

Although Benjamin Wistar Morris III was a native of Oregon, he was the scion of one of the most prominent families of Philadelphia. The Morris family traced its American roots to 1682, when Anthony Morris landed in Burlington, New Jersey from Stepney, England. After moving to Philadelphia in 1685, Anthony Morris became presiding judge in the Philadelphia courts, an alderman, Mayor, and a Quaker preacher. For the next two centuries, the Morris family hewed closely and played commanding roles in a combination of public service and religious leadership. His father, Benjamin Wistar Morris, was the first Episcopal bishop of Portland, and served over thirty-eight years in that capacity.

Benjamin Wistar Morris III benefited from his family's standing in society and relative prosperity. Morris attended St Paul's School in Concord, New Hampshire, Trinity College in Hartford, the School of Architecture at Columbia University in New York City and the Ecole des Beaux-Arts in Paris. Throughout his life, his talents, background and connections helped him achieve great success. These connections included his wife, the daughter of Reverend Francis Goodwin, a cousin of J. P. Morgan. Morris benefited greatly from his familial ties to the Goodwins, and by extension the Morgans. The Goodwins were one of the most prominent families in Hartford and, along with the Morgans, major philanthropists. Without these connections, it is arguable that Morris may not have been considered for the prestigious commissions that he received during his lifetime.

Apprenticing for Carrère and Hastings after graduation, he was the draftsman who designed the winning drawings in the New York Public Library competition of 1897. After starting his own architectural practice in the first years of the twentieth century, Morris received numerous commissions and designed notable buildings, particularly in the northeastern United States. One of his first commissions, under his New York City firm Morris, Butler & Morgan, was for the Goodwin Estate (1903) on Asylum Avenue in Hartford, Connecticut. Morris was a member of the Goodwin family by marriage, and received the initial commission, though later additions were designed by other prominent architects. Other important commissions that Morris designed included several Halls at Princeton University; the Colt Memorial at the Wadsworth Athenaeum (1906) and the Connecticut State Armory in Hartford, Connecticut (1909); the Wells Fargo building in Portland, Oregon (1907), known as the first skyscraper in that city; and several skyscrapers in the financial district in downtown Manhattan. His work in New York City, particularly his tall office buildings, usually for financial or insurance companies, elevated his status to one of the most sought-after architects in the northeastern United States.

In 1910, Morris created a partnership with Christopher Grant LaFarge (1862-1938) (LaFarge & Morris), with offices at 124 E. 22nd Street, which lasted five years. LaFarge, the eldest son of the well-known artist John LaFarge, was the

previously partner at Heins & LaFarge with George Lewis Heins (1860-1907) from 1886 to Hein's death in 1907. LaFarge had apprenticed under Henry Hobson Richardson, one of the master architects of the 19th century. The firm designed and executed many notable projects including the details for the Interboro Rapid Transit system, New York's first subway; a portion of the Cathedral of St. John the Divine after winning a competition (1891); and the original Astor Court complex at the Bronx Zoo. From 1910 to 1913, Charles H. Cullen was also a partner (LaFarge, Morris and Cullen). LaFarge and Morris produced notable commissions such as the Architects Building (1911) at 101 Park Avenue (demolished, 1981); the J. P. Morgan House in Glen Cove, New York (demolished, 1980); Cathedral of St. James (R.C.) in Seattle, Washington; the Williams Memorial Building (1914) at Trinity College in Hartford, Connecticut; and St. Patrick's Church (1915) in Philadelphia, Pennsylvania. They also did smaller commissions, such as 5 Little West 12th Street, a warehouse in the Gansevoort Market neighborhood in the West Village in Manhattan.

After 1915, Morris practiced alone for another decade and a half. It was during this period that he designed many of his most well-regarded works, including three skyscrapers in the Financial District: the Cunard Building (1917-21), the Seamen's Bank for Savings (1926-27) and the Bank of New York & Trust Company (1927-28). In particular, the Cunard Building, which Morris designed with his old firm of Carrere & Hastings as consulting architects, was considered a masterpiece of its time and spurred on construction of other skyscrapers along Broadway and Wall Street. According to a 1921 edition of Architectural Forum, a well-known architectural critic, Royal Cortissoz lauded Morris, stating that "Mr. Morris imaginatively grasped the idea of the Cunard Building from the start, and he as bodied it forth, in a great work of architecture, alive and beautiful." Other projects include the Pierpont Morgan Library Annex (1927-28), and the American Women's Association Clubhouse (1929), both in New York City. He designed many other buildings outside New York, including the Connecticut Mutual Life Insurance building and complex (1926) and the Hartford Trust Building, both in Hartford, Connecticut. Morris also designed two very important but unachieved schemes: the first conceptual design of Rockefeller Center; and a new Metropolitan Opera House, with Joseph Urban, to be built near Columbia University.

Morris received numerous accolades and awards for his work, including the Architectural League of New York's gold medal in 1918, and sat on the boards of top non-profit "good-government" design organizations. These included the New York chapter of the American Institute of Architects, where he was a president; the Beaux-Arts Society of Architects; the Beaux-Arts Institute of Design; the Architectural League of New York, and; was appointed by President Coolidge in 1927 to the National Commission of Fine Arts.

Successor Firms

Beginning in 1930, Morris, the original architect, became the senior partner in Morris & O'Connor. Robert B. O'Connor (1896-1993), who designed the 1940 addition with his father-in-law, also attended Trinity College in Hartford and later went to Princeton. In 1921, he began practicing as an architect in New York City. The firm, in existence from 1930 to 1942, designed many important buildings, including Continental Bank Building (1929-1932) and the Union League Clubhouse (1931) in Manhattan; dormitories at Princeton University; the Westchester County Courthouse, in White Plains, New York; and a number of buildings in Hartford, Connecticut, including the Avery Memorial at the Wadsworth Athenaeum (1934). At this time, Morris was also involved in the design, with co-designer Arthur Davis, of the elegant and unique interiors of the Queen Mary cruise ship, owned and operated by Cunard.

O'Connor left Morris to found O'Connor & Kilham with Harvard-educated Walter H. Kilham, Jr. The firm, which operated from 1943 to 1959, designed many notable buildings, including the two-story wing at the Metropolitan Museum of Art which houses medieval art, European sculpture and decorative arts; Litchfield High School, in Litchfield, Connecticut, with Marcel Breuer and Herbert Beckhard (1953-1959); Sherrill Hall at the General Theological Seminary in Manhattan (1959), and; the Firestone Library at Princeton University (1946-1949). During this period, O'Connor was affiliated with the New York chapter of the American Institute of Architects and was its recipient of their Medal of Honor in 1947, a member of the Advisory Council of the School of Architecture at Princeton, the School's representative on the Graduate Council, and in 1949, supervising architect. By the late 1940s, the firm was becoming well known for designing, updating and building additions to libraries.

In the 1950s, Philip M. Chu joined O'Connor & Kilham and later became managing partner at the successor firm of Kilham, Beder & Chu. From the 1950s through the 1970s, the firm designed over seventy libraries, mostly at universities, including Amherst College; Barnard; Bryn Mawr; Connecticut College; Colorado Medical Library; and the United States National Library of Medicine.

Architectural Significance

The majority of architectural significance for the complex goes to the original designer, Benjamin Morris, who set the stylistic tone for subsequent additions, even the final 1971 east addition, though it reflects its' own stylistic period more directly than the previous additions. Aside from Morris' recognition as a high-profile architect, the building embodies a unique architectural lineage that started with Morris and continued uninterrupted until the final commission of the east wing in the early 1970s. Morris' own firm handled the first two major building projects for the Connecticut Mutual

Life building. Then, with the firm he formed with his son-in-law, Robert O'Connor, they took on the 1940 south addition which is stylistically identical to the original. By 1956, the newest iteration of the firm, O'Connor & Kilham, designed the also stylistically identical north wing. By 1971, the firm under the name Kilham, Beder and Chu, took on the final addition to the building on the site, the east wing.

Morris's skill as a designer of the Eclectic movement ranks among the best of his peers in New York and elsewhere. His first-rate education and social connections would have amounted to little without the tremendous artistic talent he brought to his commissions. His list of high-profile buildings in New York City and Hartford designed over many decades attest to his success as an architect. As is found with his contemporaries, Morris began his career designing buildings that reflected the tastes of the late nineteenth century but his training and innate talent left well-equipped to adapt to the trends toward the historicist revival styles.

Morris' early commissions in Hartford speak to the last remnants of the romantic trends of the period. His picturesque 1903 brick house for Walter Goodwin on Asylum Avenue is quintessentially English in its expression and lacks any of the American Colonial Revival trends strongly in vogue in Hartford at the time. The same is true for the 1906 Colt Memorial attached to Town and Davis' landmark Wadsworth Athenaeum (Photographs #35 & 36). The reason for the medieval design may be solely due to the predecessor building, but classicism in his Hartford commissions did not appear until his design for the Connecticut State Armory in 1909. As Gregory Andrews and David Ransom succinctly point out in *Structures and Styles; Guided Tours of Hartford Architecture*, the building expresses the traditional Beaux-Arts model of a five-part division of the façade. Central to the façade is Morris' first strong classical architectural element, an arched portal – a signature piece that would show up in many of his future buildings including the Connecticut Mutual Life façade (Photograph #38).

Through the teens and twenties Morris produced numerous high-style buildings, primarily in New York and Hartford. Here his formal training and artistic eye produced numerous buildings utilizing historical references such as the Neo-Renaissance Cunard Building (1917-21) in New York (a New York City landmark) and the Phoenix Mutual Life Insurance Company building in Hartford (1917) (Photograph #40); the Neo-Romanesque Seamen's Bank for Savings in New York (1926-27), and; the dramatic Neo-Georgian Hartford Trust building in Hartford (1920) (Photographs #41-43) and Bank of New York & Trust building (1927-8) in New York City.

Andrews and Ransom reference the choice of Morris as architect for the Connecticut Mutual Life building:

> By commissioning Benjamin Wistar Morris, a fashionable New York architect, to design its new home office, Connecticut Mutual was assured a building in

step with the times. Morris, son-in-law of Hartford's eminent Reverend Francis Goodwin, was much in demand.

The central portion of the façade of the main building in particular is artfully designed in that it takes a strongly traditional building style – Georgian – and carefully combines elements of eighteenth century English, high-style design characteristics with those of then current tastes in American architectural trends as expressed in the entry portals (Photograph #19). So carefully does Morris mix these elements that they complement one another as opposed to being disparate. No other classically-inspired building of its type in Hartford uses this to effect as found in Morris' design of the Connecticut Mutual Life building.

Conclusion

The Connecticut Mutual Life building remains as a significant remnant of Hartford's key role as "insurance capitol of the world." The sheer size of the building and quality of design in the original building and the majority of its additions are a living legacy of the financial might and aspirations of the company and the city. The complex continues to play a prominent role as a place-maker on the hilltop site as a well-placed, organized and elegant landmark.

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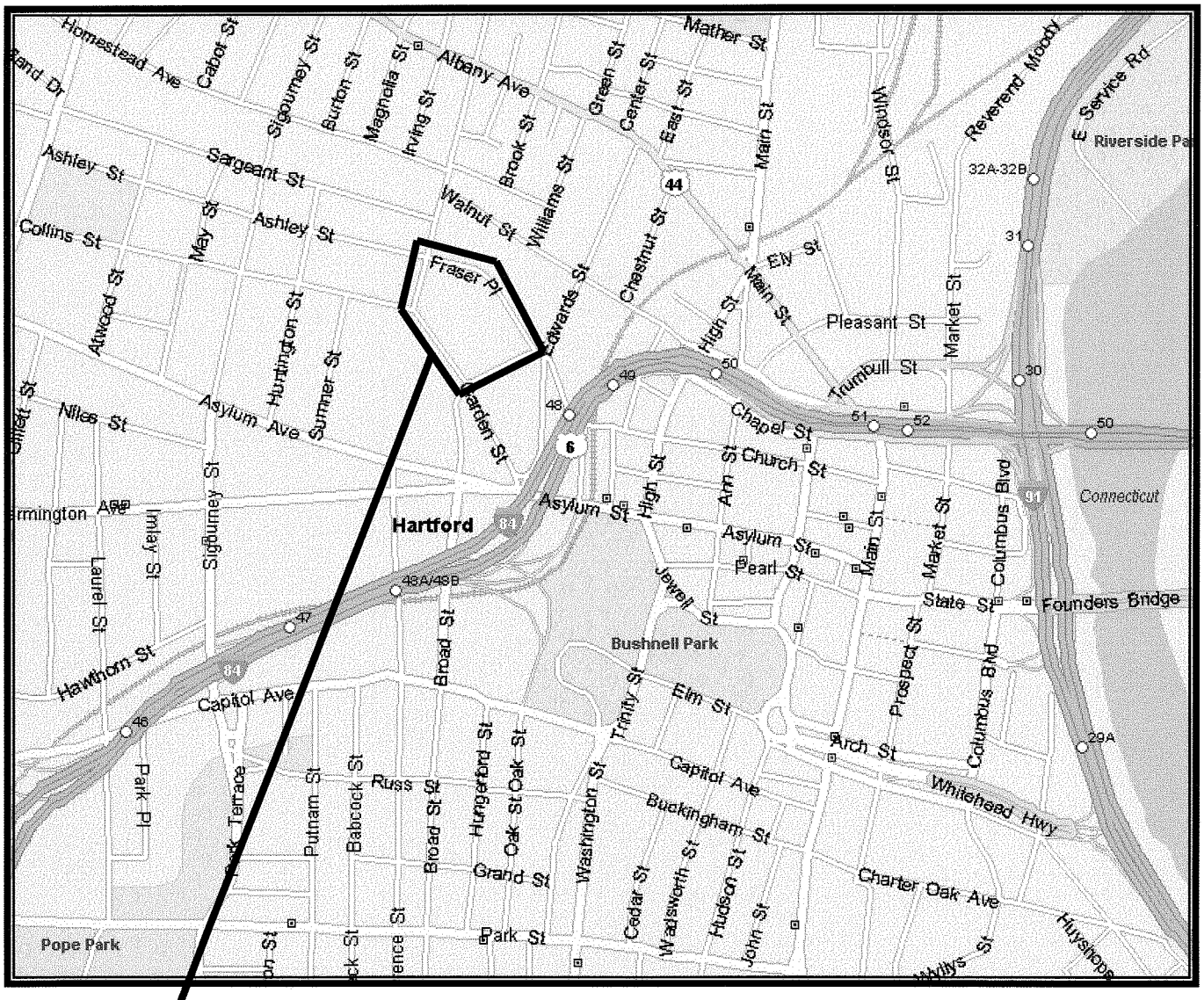


140 Garden Street, Hartford, Connecticut

Figure 1. Locator Map

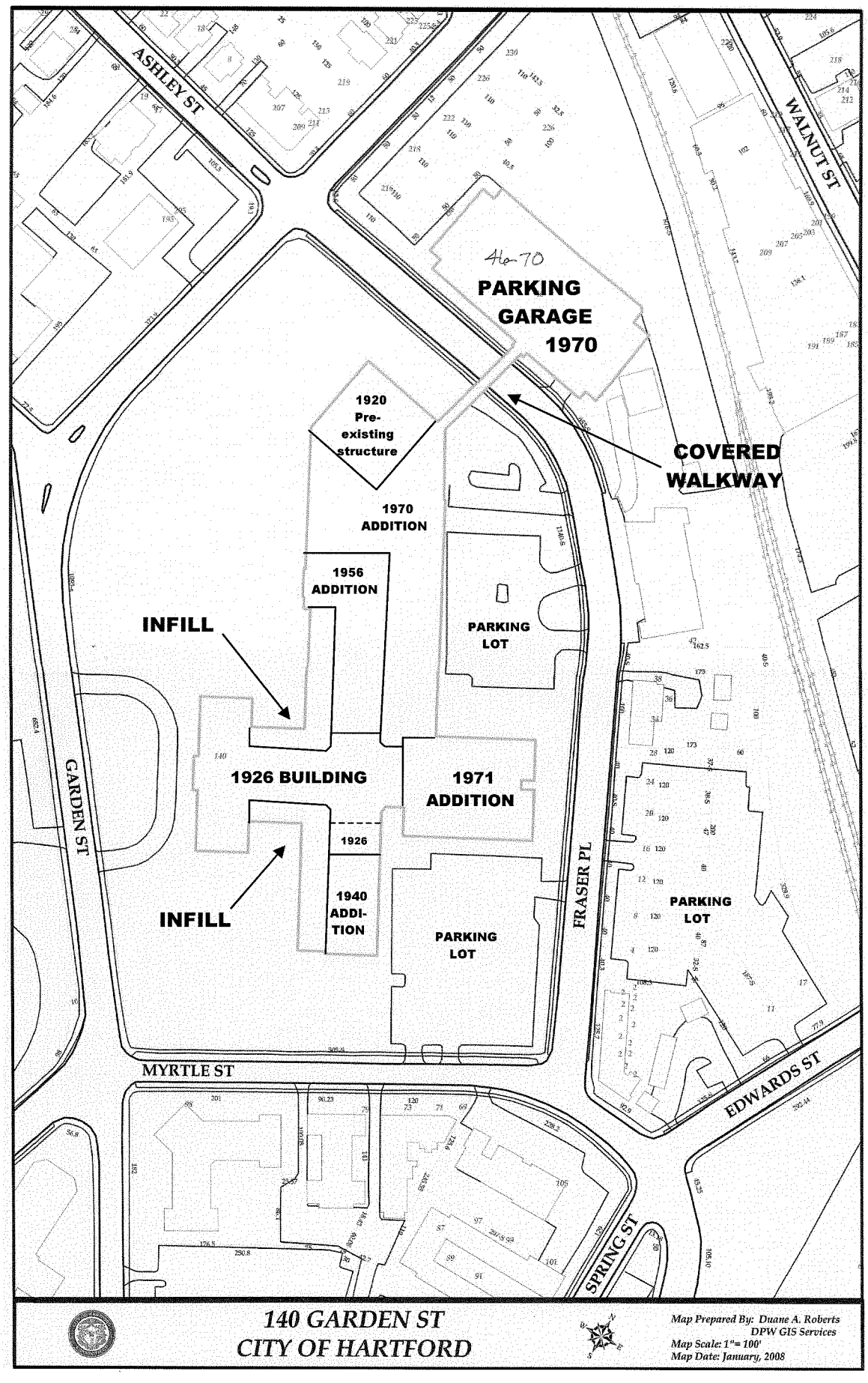
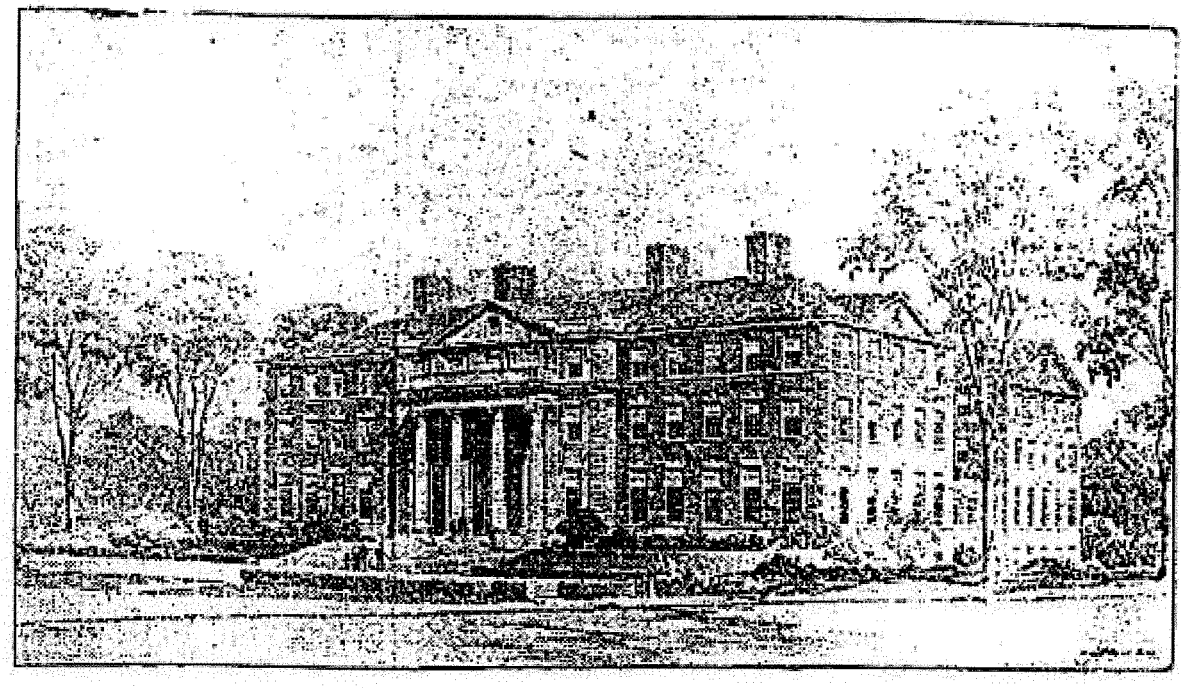


Figure 2. 140 Garden Street, Hartford, Connecticut—Block & Lot/Building Evolution

CONNECTICUT MUTUAL'S FUTURE HOME OFFICE



LOCATION AND POSITION OF CONN. MUTUAL
PROJECTED NEW HOME OFFICE BUILDING

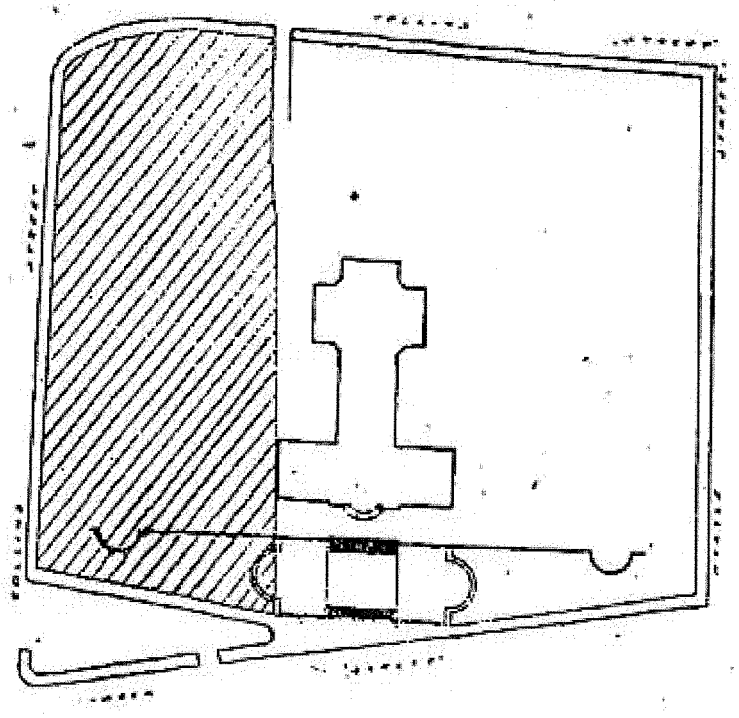


Figure 3. 140 Garden Street, Hartford, Connecticut Site Plan and Rendering from *Hartford Courant* April 10, 1925