The main facade and returns are faced with granite, the lower portion of the building forming a heavily rusticated base supporting the free standing Ionic colonnade, thirty-five feet in height, surmounted by a pediment, in the tympanum of which is carved a shield with the bank's coat-of-arms thereon and enclosed by a wreath. The side and rear of the building are faced with sand-lime brick, with the exception of the recessed courts, where enamelled brick

description branches discount of

THE MAIN FACADE.

has been used. All windows in the courts and at the rear are of hollow metal, glazed with wire glass. The building is of a steel skeleton construction, there being about six hundred and fifty tons of steel utilized. In order to eliminate columns throughout the large office sections and in the banking room, clere girder spans were adopted, which make the building practically supported by four pylons at the corners, and designed so as to accommodate future additional storeys when needed. The floor construction throughout is of reinforced concrete; the partitions and furring of terra cotta. The building

is equipped with the most modern ventilating, heating and plumbing systems, with auxiliary boilers for breakdown service.

The main security vault is located in the rear of the basement, constructed of three-inch laminated steel plates, enclosed with heavy reinforced concrete walls and floor construction, and equipped with heavy double doors and electrical protection. The vault is isolated from the main walls of the building, allowing inspection space

around all sides. Immediately below the security vault in the sub-basement is a large fireproof book vault. general treatment throughout the building is of quartered oak, with the exception of the special offices and main rooms, where mahogany is used; the floors of the clerical section are of rock maple, and in the special rooms are of herringbone quartered oak. Elevator enclosures are of bronze on the main floor, and ornamental iron throughout the balance of the building, while the main and rear staircases extending from the basement to the roof are of marble with wrought ornamental iron rails.

The following article on heating and ventilation of banking rooms was prepared by Charles L. Hubbard, an authority of considerable experience in matters of this nature:

Ventilation of Banking Rooms.—
The best results are obtained in rooms of this kind by the use of fans, both for supply and exhaust. The location of these will depend somewhat upon the arrangement of the building. Ordinarily the supply outfit is placed in the basement, although in some cases it may seem best to locate it above the rooms, and discharge the air into the flues leading downward. Vent flues from the first floor are usually gathered at the basement ceiling and connected with an exhauster

discharging into a special shaft leading to the top of the building. There are various ways of admitting the warm air to the main banking room. If the system is to be used for heating only, and not for cooling in the summer time, it is a good plan to bring in a considerable proportion of the warm air through long narrow slots in the window sills, and through elevated registers in or near the outer wall. A certain amount should also be supplied to the public space by means of grilles along the inner wall or through centrally located columns.

Exhaust ventilation should be through grilles or registers placed near the floor, part in the