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EXPLAINING THE EQUITABLE'S AUSTRALIAN BUILDINGS

Incorporated in New York in 1859, the Equitable Life Assurance Society of the United States rose to become one of the world's leading life insurance companies with a global reach spanning North and South America, the United Kingdom, Europe, Australia and New Zealand. The Equitable enjoyed a favourable reception in Australia after establishing offices in Sydney and Melbourne in 1884, and soon had agents operating in Newcastle and Perth as well. The company's success was partly based on the popularity of its 'tontine' savings fund policies, where dividends of profits were only paid out to participants after a certain period, and that all survivors after this period shared in the accumulated profits.

In the early to mid-1890s the Equitable financed two monumental buildings for itself in Sydney and Melbourne. Designed by the Society's chief architect, Edward E. Raht, the buildings were massive edifices and occupied prestigious locations within the business centre of each city. No expense was spared in the material selection and their interior furnishing, from Italian and Belgian marbles to German brass work to the 'bronze gold' applied to the staircases and elevator shafts.

Historians have recognised the architectural significance of the Equitable's Sydney building as a particularly good example of the influence of the 'American Romanesque' in Australia. Existing studies however have been based on limited information about Raht, his architectural background and interests. By drawing on new archival sources and expanding the scope of study, this paper sheds greater light on both the Sydney and Melbourne buildings to reveal previously unacknowledged considerations behind their design. Both buildings were required to function symbolically, commercially and practically for the Society in strengthening its operations in Australia and this paper examines how Raht responded in the creation of their monumental form.

Explaining the Equitable's Australian Buildings

Between 1890 and 1899 Sydney gained a number of very large and impressive office buildings designed for life insurance companies. Sulman & Power's imposing edifice for the Mutual Life Association of Australasia (1890) was followed by the offices of the Mutual Life Insurance Company of New York on the new Martin Place (1894). Another building for an American mutual company, the Equitable Life Assurance Society of the United States, was opened in 1895. Lastly, the Citizens' Life Assurance Company re-built its offices on the corner of Moore and Castlereagh Streets signalling its arrival as a serious competitor within the marketplace (1899). All were massive edifices, huge piles of brick and stone that rose above their street neighbours in a display of corporate confidence and pride. Their facades were dressed in a mix of classical elements and motifs as a means of signifying status and wealth. As prestige office buildings, containing rentable chambers and rooms, significant emphasis was placed on their interior services, environmental control and furnishings.

One of these buildings stood apart from the rest in its bold embrace of heavy rustication and inventive composition. Located on George Street, directly north of the cleared area in front of the General Post Office, the building for the Equitable Life Assurance Society of the United States joined a number of other financial institutions clustered in that part of the city. Rising to 115 feet (35 metres), it was 19 feet (5.7 metres) taller than the Australasian Mutual building opposite.¹ Its height however was muted by a heavy appearance and broad elevations. A giant 12.5 metre wide arch spans the building's entrance portal, framing the three smaller arched openings within the layer behind. The 'superadjacency' of these openings (to borrow a term from Robert Venturi²) is a bold juxtaposition of the giant archway with the human scale of the arcade. The building is unified by the recessed layer that passes behind a lofty triple-arched loggia housing the Society's allegorical sculpture group. The rusticated arches of this loggia bind the building laterally and maintain an equilibrium of forces in respect to the giant archway below. Rough-hewn trachyte is used within all three sections of the building, relieved by the plain window fenestration, clustered half-columns and shadowy openings. Passing inside, one enters a stunning vestibule and atrium space where a magnificent wrought steel-framed staircase with marble steps runs up the full 30 metre height of the atrium. In excellent condition today, it is one of the most well preserved nineteenth-century commercial interiors in Australia.



FIGURE 1 Sydney offices of the Equitable Life Assurance Society of the United States, George Street, Edward E. Raht, completed in 1895. Photographer unknown. R. T. Baker, *Building and Ornamental Stones of Australia* (Sydney: W. A. Gullick, Government Printer, 1915), 54. State Library of New South Wales.

Built between 1892 and 1895, this building is considered an accomplished example of the influence of the so-called American Romanesque in Australia,³ although J. M. Freeland described it as being in a "grandiose American Renaissance style".⁴ Affinities with Romanesque Revival architecture are evident in its heavy rustication, squat columns supporting the grand arch and series of expressive high round arches. But as indicated, there is more to this building than simple stylistic classification reveals. The connections with the American Romanesque are certainly valid and worthy of examination, but there is inventiveness to this building that distinguishes it as a piece of late nineteenth-century commercial architecture. When asked to comment on the building during its construction in 1893, its architect, Edward E. Raht, said, "The design is entirely new to Australia... in fact, I think I may claim that it is original, and that there is not a similar building in the world."⁵

The Sydney building was one of two structures that Raht designed for the Equitable Society in Australia. The other was located on Collins Street in Melbourne, completed in 1896 and demolished in 1960. This building also had a giant entrance archway, but was stylistically different to the Sydney building. It had an austere, stripped back palazzo form, with outward decoration largely limited to its column and pilaster capitals, portico structure and statue and the bronze railings at its base. Its modernity was marked by a clear compositional logic and the direct external expression of structure and internal space – a distinct departure from the heavily ornamented facades of a number of commercial buildings that had appeared in Melbourne in previous years.⁶

The two Equitable buildings, designed and built contemporaneously, indicate that their designer was not committed to using one architectural or house style for the Society, but rather other things shaped his thinking. The distinctiveness of the Sydney building, the contrast with its Melbourne counterpart, and the departure of the Melbourne building from the 'Boom Style'⁷ of that city prompted this study into the two buildings in an attempt to discover more about them, their architect, and how they can be better understood and situated in architectural terms.

The Equitable in Australia

Henry Baldwin Hyde founded the Equitable Life Assurance Society of the United States in New York City in 1859. Hyde came from a background in life insurance having worked for the Mutual Life Insurance Company of New York and drew from connections within New York's Presbyterian community to establish business support for his new company. During the post-Civil War period the Society experienced phenomenal growth and by 1869 was writing more new business than any other life insurance company in the world. This success was largely based on the 'mutual' principle upon which the Society was founded, where profits were shared amongst its policyholders. One form this took were 'tontine' savings fund policies, where dividends of profits were only paid out to participants after a certain period (10, 15 or 20 years), and that all survivors after this period shared in the accumulated profits. Roscoe Carlyle Buley has written a comprehensive history of the Equitable Society, detailing all aspects of its corporate life, including the expansion of the company nationally and internationally.⁸ The Society began selling policies in foreign countries in the early 1860s, and in 1869 set up an agency in Berlin. This was followed by agencies in London, Belfast, Madrid and Paris and also in the Caribbean and Latin America.⁹ The experience of the Society within each of these places varied according to the level of government support as well as the opposition it received from local competitors.

The Equitable Society's international expansion mirrored that of one of its main American rivals, the New York Life Insurance Company, which, by the mid-1880s, was financing new office construction for itself in Europe. In response, the Equitable also undertook a European building program with a new office building in Berlin (completed in 1890), Vienna (1891) and Madrid (1891). Within this highly competitive environment, Hyde remained close to his company's building affairs, with a primary interest in how these foreign buildings served the interests of the Society and operated as successful commercial ventures.¹⁰ The buildings were designed not only to house the Society's foreign offices and bolster its corporate presence in other countries, but also as rental accommodation for other companies and businesses that would provide a source of ongoing revenue for the Society. Calculations regarding rental returns were a part of the design process and this meant significant investment in the servicing, lighting, ventilation and heating of buildings, a major feature of the Equitable's Home Office in New York City, which was an early adopter of passenger elevators and electric lighting.¹¹

In 1884, Hyde sent his Superintendent of Agencies, Edward W. Scott, to Australia to oversee the establishment of branches for the Society in Sydney and Melbourne. This involved appointing a local board of directors, managers, medical officers, inspectors and agents. The Equitable's first Sydney office was located at the corner of Hunter and

O’Connell Streets, with the Society’s name and emblem displayed prominently on the curved front of the building. The Melbourne office was located at 26 Queen Street. The arrival of the Equitable in Australia was not without fanfare and a healthy dose of company propaganda. Newspapers were sent company publicity, including a map of Manhattan in which the Society’s New York building featured prominently.¹² Articles on the tontine system of life insurance appeared, along with descriptions of the spectacular growth of the Equitable’s financial position. In April 1888, the *Equitable Record* reported that the Society far outstripped Australian and New Zealand life insurance companies in all aspects of business, including, importantly, new premium income for which it was £150,000 ahead of its nearest competitor, Australian Mutual Provident.¹³



FIGURE 2 The Equitable Society’s first Sydney offices (right) on the corner of Hunter and O’Connell Streets. Photographer unknown. City of Sydney Archives, image no. 044\044830.

As a reflection of this success, in late 1888 Hyde expressed his interest in constructing new buildings in Sydney and Melbourne and by April 1890 the Society had secured the large plot of land on George Street. The Melbourne site was at the corner of Collins and Elizabeth Streets, considered one of the most desirable locations in the city. The publicity accompanying these purchases and the money that was to be spent on the buildings¹⁴ sent the local architectural profession into a spin, with the press initially reporting that the Society was sending its own architect, Edward E. Raht, to Australia to “decide upon the style of architecture most suited to the sites obtained”, but who would probably acquire designs for the two buildings through competitions open to local architects.¹⁵ However, before arriving in Melbourne from England in February 1891 Raht had decided to be the sole designer of the two buildings himself.¹⁶

Edward E. Raht

It is likely that Raht first came to the attention of Hyde through his association with Richard Morris Hunt. Raht had worked in Hunt’s office during the 1870s, acting as the supervising architect for the Tribune Building (1875) and the Coal and Iron Exchange (1876). After establishing his own architectural practice in 1878, Raht was commissioned to

design an eleven-storey annex to the Tribune Building (1883) following an earlier Hunt plan. Hyde was likely impressed by Raht's record as someone who had managed these large commercial projects to completion which would have involved negotiating with potential renters and overseeing related design matters.¹⁷

Another factor that would have appealed to Hyde was Raht's European background. Born in 1844 in Dillenburg, a town in the Duchy of Nassau in central-western Germany, Raht undertook his architectural education at the polytechnic school in Kassel and moved to Hanover in 1863 where he worked briefly for Conrad Wilhelm Hase and then Edwin Oppler. In 1867 he migrated to the United States with his brother August. By the early 1880s, Raht was undertaking extensive private work of his own, including buildings at Yale College in New Haven,¹⁸ the Monmouth Battle Monument in Freehold, New Jersey (1884), where he acted as superintendent of construction, and the Schumacher & Ettlinger lithographic printing plant in New York City (1882, 1885-86). It is the Kent Chemical Laboratory at Yale (1888), with its curved entrance corner and overall rustication, where Raht first displayed his interest in the Romanesque Revival.

For the Equitable's buildings in Berlin, Vienna and Madrid, Raht was charged with overseeing the design and construction of the new buildings, working in conjunction with a local architect who had been either commissioned directly or through a competition process to undertake the detailed design work. In Berlin Raht worked with Carl Schäfer, German architect and professor of medieval architecture at the Technische Hochschule in Berlin. In Vienna he worked with Andreas Streit, a local classicist who had been recommended to him by Hyde, and in Madrid with Catalan architect José Grases Riera. Each building occupied a position at the intersection of principal city thoroughfares and was designed as a statement in prestige office architecture. Each was also an example of late historicist commercial architecture, dressed with rich ornamentation including a medley of allegorical figures and topped with a crowning cupola or pavilion.

Being so heavily involved in commercial architecture, Raht was versed in the principles of commercial functionalism whereby office buildings needed to operate as profit-making enterprises. Structure, spatial organisation, material selection, servicing and decoration needed to be aligned with this overarching imperative. This bred an architectural rationalism, firstly, in the use of technology that would enable the creation of comfortable, easily accessible and safe modern office spaces and, secondly, in responding to variable external factors in a way that was considered to maximise a building's commercial potential. Regarding the latter, one of Raht's methods when planning a new building was to "first study the peculiarities of the people, their tastes, their requirements, and, if they had any, their prejudices."¹⁹ He also criticised architects who failed to acknowledge the specifics of a place in terms of climate and surroundings.²⁰ There was one topic however that really captured Raht's architectural passion: stonework, especially involving his most loved material, granite. Time in Egypt on route to Australia in late 1890 had highlighted the superiority of granite as a stone that maintained its integrity and brightness for centuries. In Egypt he saw how granite was used both structurally and decoratively in palaces that had been forged out of "hills" of granite, "they found perpendicular seams of stone, 60 feet in height, and utilised them as sphinxes to ornament the grand entrance; and, when you enter, you roam through suites of galleries and apartments 250 feet deep – all chiselled out of the living rock!"²¹

The solidity and durability of granite played well with the Equitable's own motto of immortality: "Not for a day, but for all time", for which its buildings were meant to be the physical manifestation. They were to be large, impressive symbols of permanence. For his work on the Equitable buildings, Raht sought out information on regional sources and types of granite and other hardstones and explored ways these stones could be used and how they could be presented, colour options and contrasts and how different varieties would appear under certain light conditions.²²

The Sydney Building

On arriving in Sydney, Raht expressed his surprise at the progress of the city and reportedly said that the city "reminded him very much of Boston".²³ This association may have influenced Raht in his employment of Romanesque Revival features in the new building (in the mid-1880s he had worked on the extension to the Equitable's Boston building). On inspecting the generous site, with a George Street length of 93 feet (28.3 metres) and a depth of 100 feet (30.4 metres), Raht argued for a smaller building than what was initially proposed on the grounds of financial viability²⁴ and thus the building would take on a broad cubic proportion. But it was perhaps his introduction to trachyte, a hard igneous stone used in kerbs and gutters and within some Sydney buildings that mostly directed his thinking about a suitable style of architecture.²⁵ Not granite, but with similar weight-bearing capacities, he was instantly attracted to the

stone: “I recognised at once that it was identical with the stones out of which the earlier portions of Cologne Cathedral were built in the thirteenth century. They got it from the Seven Mountains on the Rhine; and to-day, after the lapse of nearly 700 years, the magnificent old cathedral is as fresh and perfect as ever.”²⁶ Working with trachyte, which was not easily carved, meant the new building would take on a plain, less ornate appearance compared to many of Sydney’s Victorian freestone buildings, relying on the natural textures of the stone, a strong sense of proportion, the scaling of elements and formal and material contrast for visual and artistic effect.

Plans for the building were ready by July 1891 and the cornerstone was laid in August 1892. The main entrance and marble-lined vestibule of the building would be flanked by two large banking chambers entered under the portico. The offices of the Society would be housed on the first floor, with an octagonal boardroom located centrally at the front and behind the curve of the entrance arch, with the managing director’s office next door. The second, third and fourth floors would be lettable office space, accessed internally by galleried corridors. Central rooms at the front of the building on these floors would have the luxury of their own balcony. At the rear of the fifth floor would be a large hall, 91 feet (27.7 metres) long by 35 feet (10.6 metres) wide, with a high vaulted ceiling, offering the business community of Sydney a much-needed function space within the heart of the city.²⁷ Along with the grand staircase, two hydraulic elevators would transport people up and down the building.

The layered facade was an outcome of Raht’s recognition of the environmental conditions of Sydney and the site. It was apparent that the building would need protection from the western light as, Raht explained, without this protection the rooms would not be “very readily rented”.²⁸ For this reason he created the recessed front section and in doing so gave the building greater compositional and visual complexity. Although he did not explicitly mention the shadow effects this created, they were a poetic consequence of what was a practical, seemingly commercially-driven decision. The architectural and structural problems of the large opening created by the recessed loggia were solved by the use of two columns of polished red granite from Peterhead in Scotland that supported the arches above, the capitals of which were of an inventive bowl and scroll design. The columns frame the colossal bronze emblematic group standing between them, the work of Viennese sculptor Viktor Tilgner, and which was cast at the Imperial Art Foundry in Vienna.



FIGURE 3 The grand arch of the Equitable’s Sydney building. Photographer unknown. *Australian Town and Country Journal*, 30 March 1895, 32. State Library of New South Wales.

The grand arched entry may have been a partial nod to the Equitable’s building in New York, which had a broad front entrance archway, that welcomed people entering from Broadway and reflected the vaulted ceiling of the 44 foot (13.4 metres) wide arcade behind and which ran through the entire ground floor of the building. A contemporary press reference however was made to another building: the Woman’s Temperance Temple in Chicago designed by Burnham & Root and opened in 1892.²⁹ That building had a wide archway set within a rusticated base, as did other Burnham & Root buildings of the 1880s, including the Insurance Exchange Building, Chicago (1885), The Rookery, Chicago (1888) and the San Francisco Chronicle Building (1890). Adler & Sullivan also used this device to great effect

in the Auditorium Building in Chicago (1889) and the Standard Club (1888), also in that city. For the latter building Adler & Sullivan adopted a more complete Richardsonian approach, facing its external walls with rusticated limestone. Its Michigan Avenue elevation bears a slight compositional similarity to Raht's building, whilst historian Donald Leslie Johnson has pointed out the more marked resemblance between the Sydney building and the Studebaker (Fine Arts) Building in Chicago (1885) by Solon Spencer Beman.³⁰

There is no evidence to suggest that Raht had any particular source or sources in mind when designing Sydney's Equitable building. In its front division into three bays, high and prominent front arcade and polished red granite columns, the Sydney building bears some connection to the Society's Vienna building. The differences between these two buildings however indicate that Raht saw the Sydney project as an opportunity to explore material and design sensibilities for commercial buildings that came from the United States filtered through his methods of responding to the specifics of a particular place. Only a few months before his arrival in Sydney, a major conflagration had torn through a section of the city's centre and severely damaged a significant bank building.³¹ Subsequently, the fireproofing of city buildings became a primary concern and Raht responded to this heightened sensitivity by producing a building that was entirely fireproof in all aspects of its structure and material composition.³² Raht responded in metaphorical terms as well, his building appearing as a "strong-room", as some commentators saw it, designed to stand for all time and withstand any kind of threat man or nature might present.³³

The Melbourne Building

Henry Baldwin Hyde had impressed upon Raht that the Society's Melbourne building be "simple, well proportioned and extremely practical" for which Raht felt he had found "the right keynote" that would produce "the best results and the best impression."³⁴ This took the form of a 138 feet (42 metres) tall palazzo type building in an "early Italian Renaissance" style.³⁵ Emphasis was on visual clarity through strong proportional divisions and a direct, almost severe, expression of the building's structural order and regularity. In its tripartite design, symmetry and large arched entryway the building was not dissimilar to its Sydney counterpart in basic composition, however there were contextual factors that influenced aspects of its design. Facing south-east, the exposure to direct sunlight of the main Collins Street front was not an issue, and therefore Raht decided to "supress" the "lodges", allowing a slightly recessed central mid-section to provide variation in this part of the building.³⁶ With the site 133 feet (40.5 metres) wide by 80 feet (24.3 metres) deep, floor space would need to come from height. Initially Hyde had suggested a projecting centre section, but Raht felt that the width of the building should not be made any smaller.³⁷



FIGURE 4 Melbourne offices of the Equitable Life Assurance Society of the United States, Collins Street, Edward E. Raht, completed in 1896. Photographer unknown. R. T. Baker, *Building and Ornamental Stones of Australia* (Sydney: W. A. Gullick, Government Printer, 1915), 39. State Library of New South Wales.

As in New South Wales, Victoria offered Raht the opportunity to use regionally sourced stone and to provide a major investment in the local industry. Massive granite blocks were used for the piers and main archway of the building, fashioned in a way that suited the desired simplicity. For its base, polished red granite from Phillip Island and Harcourt grey granite were used. Harcourt grey granite blocks comprised the rest of the building, with picked faces on the lower floors and axed faces on the ones above.³⁸ Polished Phillip Island red granite was used for the giant portico in front of the main entrance, its 19 foot (5.79 metres) high Ionic columns supporting a classical entablature and platform upon which the Society's emblematic group stood.³⁹ For visitors and offices workers, passing under the immense archway and giant portico would have been an awe-inspiring experience.

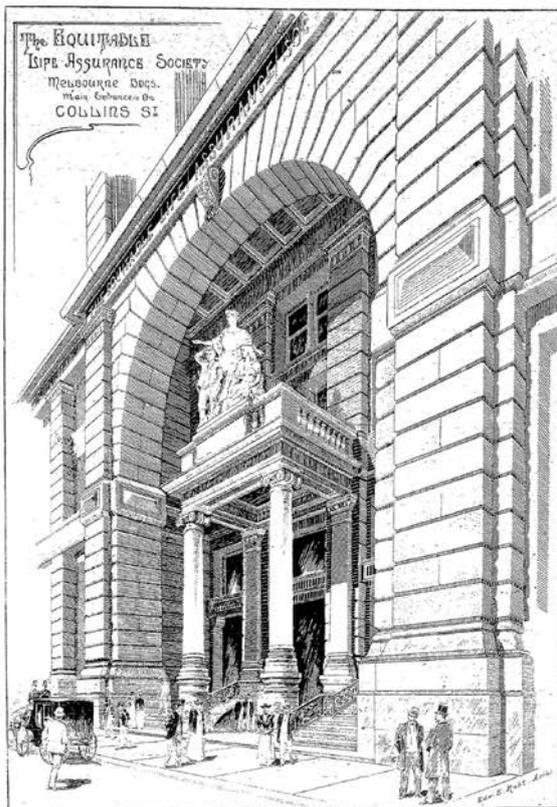


FIGURE 5 Edward Raht's drawing of the grand arch and portico of the Equitable's Melbourne building. *Illustrated Australian News*, 1 February 1894. State Library of New South Wales.



FIGURE 6 Base of the portico of the Equitable's Melbourne building. Photographer unknown. *The Australasian*, 4 April 1896, 650. National Library of Australia.

At the opening of the building in March 1896, Raht remarked, "To say much about this building is hardly necessary, as it speaks for itself. Nothing is concealed about it . . . There are no dark corners, no weaknesses in certain parts, no flimsy and misleading embellishments; all is genuine and nothing pretends to be anything else than what it is in reality."⁴⁰ For Raht there was no shame in simplicity and directness, even if this limited the scope for imaginative or emotional interpretation.⁴¹ Rather than delighting in decorative animation, the observer was to be awe-struck and impressed by sheer size and scale.

Assured in this architectural directness, Raht however conceded, "if my work was to keep pace with the surroundings, I would have to keep my pencil pretty sharp."⁴² Unfortunately he did not elaborate on this, and so it remains unclear what he meant by "surroundings" here, but he might have been referring to the appearance of other tall office buildings that had appeared on Collins and nearby streets such as the Colonial Mutual Chambers (1891), designed by Smith & Johnson, and the Gothic revival edifice for the National Mutual Life Association (1893), by Wright, Reed & Beaver. These buildings included a large amount of rentable floor space and boasted modern and efficient ventilation, lighting and conveniences.

In the uncertain years of the mid-1890s, Raht's comments and his two buildings would have struck an agreeable chord. Highly expensive undertakings, the buildings however were externally restrained yet dramatic in the expression of solidity and permanence. Raht certainly had skills in designing at a massive scale in relation to contextual factors. This paper has highlighted these contextual factors as far as they were mentioned or discussed by the architect in his statements and correspondences, and which hold the keys to understanding the distinctiveness of the two buildings. Raht operated deftly within the milieu of commercial functionalism and was able to imbue his work with compositional and material qualities drawn from his own methods and interests.

Endnotes

- 1 The tallest office building in Sydney at the time was the Mutual Life Insurance Company of New York building at 120 feet (36.5 metres).
- 2 Robert Venturi defines 'superadjacencies' as the superimposition of various elements within a building, often for sharp or even "violent" effect. See Robert Venturi, *Complexity and Contradiction in Architecture* (New York: Museum of Modern Art, second edition, 1977), 56-68. The author would like to thank Dr John Gamble for bringing this consideration to his attention.
- 3 See Myra Dickman Orth, "The Influence of the 'American Romanesque' in Australia," *Journal of the Society of Architectural Historians* 34, no. 1 (March 1975): 8; Donald Leslie Johnson, *Australian Architecture 1901-51: Sources of Modernism* (Sydney: Sydney University Press, 1980), 13-14.
- 4 J. M. Freeland, *Architecture in Australia: A History* (Melbourne, Canberra, Sydney: F. W. Cheshire, 1968), 249.
- 5 As quoted in "Some New Buildings: An Architect's Views," *Sydney Morning Herald*, 8 June 1893, 7.
- 6 See Peter Kohane, "Classicism Transformed: A Study of Facade Composition in Victoria, 1885-1892," *Transition* 3, no. 2 (February 1983): 27-35.
- 7 Describing the features of buildings that appeared in Australian cities between 1880 and 1893, Peter Kohane and Julie Willis explain that the term "Boom style" has been applied, "but it does not refer to a definable style as such; instead to the compositional approach used in the building, dressed in layers of represented structure (both arcuation and trabeation) and ornament, sometimes to the point that little or no plain wall surface remains." Peter Kohane and Julie Willis, "Boom Style", in *The Encyclopedia of Australian Architecture*, eds. Philip Goad and Julie Willis (Port Melbourne: Cambridge University Press, 2012), 97.
- 8 R. Carlyle Buley, *The Equitable Life Assurance Society of the United States, 1859-1964* (New York: Appleton-Century-Crofts, 1967).
- 9 Buley, *The Equitable Life Assurance Society of the United States, 1859-1964*, 265-290.
- 10 Buley, *The Equitable Life Assurance Society of the United States, 1859-1964*, 164.
- 11 See Sarah Bradford Landau and Carl W. Condit, *Rise of the New York Skyscraper 1865-1913* (New Haven and New York: Yale University Press, 1996), 66, 71.
- 12 See "News of the Day", *Sydney Morning Herald*, 16 February 1884, 12.
- 13 See *Equitable Record*, no. 20 (4 April 1888): 4. This comparison was made on the basis of information published in the *Australasian Insurance and Banking Record* for the year 1886-87 (16 January 1888): 42-43.
- 14 The initial allocation for the Sydney building (including the land purchase) was £300,000 and the estimated cost of the Melbourne building (including land) was £500,000. The purchase of the Melbourne site was claimed to be "as high as any reached during the land boom". The final cost of each building was not publically reported. See Ed. E. Raht letter to E. W. Scott, 8 August 1891. Equitable Life Assurance Society of the United States records, Series II, Carton 8, Folder 51, Baker Library Historical Collections, Harvard Business School; "A Bid Deal. £2700 per foot for Collins Street Property", *Traralgon Record*, 20 June 1890, 3; "A New Collins-Street Building: The Equitable Assurance Society's Offices", *Argus*, 20 March 1892, 6.
- 15 "The Equitable Life Assurance Society's New Australian Buildings", *Building and Engineering Journal of Australia and New Zealand* 6, no. 134 (24 January 1891): 25.
- 16 Raht made this decision based on his experience in Europe, stating: "I have found that it will be much better in every way that I should complete the plans myself much more than I could for the European buildings". E. E. Raht letter to H. B. Hyde, 22 December 1890. Equitable Life Assurance Society of the United States records, Series II, Carton 8, Folder 51, Baker Library Historical Collections, Harvard Business School.
- 17 Raht was first employed by Hyde in 1880 to carry out alterations to Hyde's New York townhouse on East 40th Street. See New York City Department of Records, Municipal Archives, Alterations Documents, roll 13, no. 994 of 1880.

- 18 These were the Trowbridge Library (1881), Sloane Physics Laboratory (1883) and Kent Chemical Laboratory (1888).
- 19 As reported in "Equitable Life Assurance Society of the U.S. Opening of the New Premises. A Brilliant Gathering", *Sydney Morning Herald*, 4 January 1895, 3.
- 20 "Some New Buildings", 7.
- 21 "Anecdotal Photograph: Mr Edward E. Raht", *Table Talk*, 3 April 1896, 4.
- 22 This attachment, however, could be the source of frustration, when, for instance, with the Vienna building, Streit "had never done anything in granite" and in the process of its construction, an alternative quarry needed to be found. See Ed. E. Raht letter to H. B. Hyde, 3 June 1888; E. E. Raht letter to H. B. Hyde, 7 November 1888. Both in Equitable Life Assurance Society of the United States records, Series II, Carton 8, Folder 51, Baker Library Historical Collections, Harvard Business School.
- 23 "Equitable Life Assurance Building", *Building and Engineering Journal of Australia and New Zealand* 6, no. 139 (28 February 1891): 79.
- 24 Ed. E. Raht letter to H. B. Hyde, 13 July 1891. Equitable Life Assurance Society of the United States records, Series II, Carton 8, Folder 51, Baker Library Historical Collections, Harvard Business School.
- 25 For a study of trachyte in New South Wales and its use as a building material see Robert Irving, Ron Powell and Noel Irving, *Sydney's Hard Rock Story: The Cultural Heritage of Trachyte* (Sydney and Leura: Heritage Publishing, 2014).
- 26 "Some New Buildings", 7.
- 27 "The New Sydney Offices of the Equitable Life Assurance Society, U.S.A.", *Sydney Mail and New South Wales Advertiser*, 23 March 1895, 599.
- 28 Ed. E. Raht letter to E. W. Scott, 27 July 1891. Equitable Life Assurance Society of the United States records, Series II, Carton 8, Folder 51, Baker Library Historical Collections, Harvard Business School.
- 29 "Some New Buildings", 7.
- 30 Johnson, *Australian Architecture 1901-51*, 14.
- 31 This was the City Bank building of 1871 that stood at the corner of Pitt Street and the original Moore Street.
- 32 For a description of the building's fireproofing see "The New Sydney Offices of the Equitable Life Assurance Society, U.S.A.", 599.
- 33 See "The New Sydney Offices of the Equitable Life Assurance Society, U.S.A.," 599; "Equitable Life Assurance Society of the U.S.", 3.
- 34 See Ed. E. Raht letter to E. W. Scott, 17 February 1891. Equitable Life Assurance Society of the United States records, Series II, Carton 8, Folder 51, Baker Library Historical Collections, Harvard Business School.
- 35 This was the stylistic description that Raht likely fed to the press at the time.
- 36 Ed. E. Raht letter to E. W. Scott, 27 July 1891. Equitable Life Assurance Society of the United States records, Series II, Carton 8, Folder 51, Baker Library Historical Collections, Harvard Business School.
- 37 Ed. E. Raht letter to E. W. Scott, 27 July 1891. Equitable Life Assurance Society of the United States records, Series II, Carton 8, Folder 51, Baker Library Historical Collections, Harvard Business School.
- 38 "The New Melbourne Building of the Equitable Life Assurance of the United States", *Australian Town and Country Journal* 47, no. 1247 (16 December 1893): 42.
- 39 This statue group, the same as in Sydney, was also designed by Viktor Tilgner and produced at the Imperial Art Foundry in Vienna.
- 40 "An Insurance Palace: New Equitable Offices", *Weekly Times*, 4 April 1896, 13.
- 41 See Kohane, "Classicism Transformed", 27.
- 42 "An Insurance Palace", 13.