

# architecture institutions and change

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## **From Social Role to Urban Significance: The Changing Presence of the MLC Company in Martin Place**

*The intersection of Martin Place and Castlereagh Street in Sydney is dominated by a single institution – the MLC (Mutual Life and Citizens' Assurance Company). To the south is the MLC Centre (1971-77), and on the northern corner stands the interwar MLC building of 1938. The company has a long association with the area, with the Citizens' Life Assurance Company established in 1886 and headquartered at 21-25 Castlereagh Street. The MLC Company came into being in 1908 with the amalgamation of the Citizens' Life Assurance Co. Limited and the Mutual Life Assurance Association of Australia.*

*This paper examines the history of the 1938 and 1977 buildings as a means to understanding and elucidating not only the development of the company, but also changing attitudes to how it represented itself through specific buildings, and how the function and public presence of each building chart a shift in urban design attitudes and the use of public space. The 1938 building, designed by Bates, Smart & McCutcheon, is built to the street alignment and holds a host of distinctive details within an Egyptianate interwar iconography. The 1977 MLC Centre, designed by Harry Seidler & Associates, presents a significantly altered architectural presence, urban significance and public accessibility. The paper will be framed around a number of key questions. How did the 1938 building represent the institution and the presence of capital generally? How was the MLC Centre pivotal in defining urban strategies for Martin Place that diverged so significantly from the interwar model? The paper will look not only at the urban significance of these transformations, but also at the development model that brought together the MLC Company, the Lend Lease Corporation and Harry Seidler to develop this part of Sydney as a 'city for the people', as the project was termed. The story of the MLC Company can thus be told not only through its social role asserting the company as an 'institution' for the people, but also in its urban role in creating a 'place' for the people.*

## Institution

The history of life insurance is intricately bound up with the development of both mercantile and industrial capital. The beginning of modern life insurance is conventionally dated from the establishment of the Society for Equitable Insurance on Lives and Survivorship in England in 1762. The growth of the industry in Australia in the nineteenth century is a reflection of the tenuous dependence on wage labour that was the lot of most workers, and very early in its history the industry came to acquire a moral basis as a form of self-sustaining charity. In 1977 the historian of the industry in Australia, A. C. Gray, wrote that “life insurance, even today, is still inspired by a lofty idealism which includes a regard for the institution of life insurance as being an instrument for social betterment.”<sup>1</sup>

The institution was thus distinct from banking both on account of its perceived moral standing and its day-to-day functioning. The credit boom of the 1920s saw a swelling of deposits in banks, whereas the post-crash years saw significant reductions in bank deposits as a consequence of both unemployment and asset devaluation. By contrast, the value of assets held by the life insurance companies grew steadily through the Depression, reflecting the constant stream of money from premiums available for investment. Consequently the life insurance companies capitalised on their strong income stream by undertaking a highly visible program of building in the 1930s.

The Mutual Life and Citizens Assurance Company limited, known as the MLC, came into being in 1907 with the amalgamation of the Citizens’ Life Assurance Co. Limited and the Mutual Life Assurance Association of Australia (est. 1869), with Martin Place holding a special place for the institution. Currently, MLC buildings dominate the intersection of Martin Place and Castlereagh Street. To the south is the MLC Centre (1971-77), and on the northern corner stands the interwar MLC building of 1938. The northern corner site saw more than one institutional building erected and re-developed in the span of 150 years. In 1887, the first office of the Citizen’s Life Assurance Company was established in a five section-terrace named Black’s Terrace, after the first owner. It was located in Castlereagh Street not far from what at the time was called Moore Street, until a fire in October 1890 severely damaged two of the five sections.<sup>2</sup> After the decision was taken to demolish the two terraces and widen Moore Street, the remaining three terraces owned by the MLC Company became a corner lot between Castlereagh Street and Martin Place.

In 1899 Black’s Terrace was replaced by a French Renaissance tower of six floors that was demolished for the present 1938 MLC building.<sup>3</sup>

The design of the 1938 MLC Building was a much more public process than either of the previous examples, the commission being awarded through a design competition. The winning design, by the Melbourne firm of Bates, Smart & McCutcheon, is substantially the same as the built design, and the report which accompanied the competition entry gives rise to some interesting insights into the design constraints as interpreted by the architects.<sup>4</sup>

The bulk of the report, understandably, is argued along strictly rational commercial lines. A summary of the design intent makes this point unambiguously:

The solution presented by the authors aims at the production of a plan in which the maximum exploitation of the very valuable site is obtained. An attempt has been made to obtain the highest possible revenue production, although maximum area of floor space has been sacrificed where lighting and other considerations suggested that higher rents for better quality space would be obtained. In other words the object has been to provide a reasonable maximum of floor area possessing good lighting, flexibility and general attractiveness.<sup>5</sup>



**Fig. 1** Bates, Smart & McCutcheon, MLC Building, 1938. Photograph by Sam Hood. State Library of NSW.



**Fig. 2** Second Place Design, Scarborough, Robinson & Love, 1936. From *Architecture* 26, no. 2 (February 1937): 36.



**Fig. 3** Third Place Design, Andrews and Hawden architects in collaboration, 1936. From *Architecture* 26, no. 2 (February 1937): 38.

The plans of the various levels reveal a clearly organised office layout, along principles still current. On a typical office floor the toilets and services are placed at the far end of the building, along a wall fronting an adjoining site. Should development of the adjoining site shut out light and ventilation, the toilets simply convert to artificial light and air-conditioning. The lift shafts and stairs are located at an internal elbow of the “U”-shaped design, in a position dictated by the location of the main entry and the logical subdivision of the upper floors. The reason for the selection of the proposal over the second (Scarborough, Robinson & Love architects) and third (Andrews and Hawden architects in collaboration) placed designs is evident from their plans; neither came to terms with the preferred entry from Martin Place, away from the centre of the building. Both responded with two entries of equal importance, one from Martin Place and one from Castlereagh Street, an ambivalent solution which confused the ground floor organisation. In the winning design the secondary Castlereagh Street entry is provided as a matter of convenience and connects to the corridor system in a straight-forward manner. The significance of the entry treatment and the lift location lies in the schematic, rationalised organisation which the final design displayed. The ideal lift position for the upper floors is weighed up against the necessity to be close to the entry, and the final location represents a weighted compromise. The symmetry of classicist sensibilities has no place in this planning; the floors are designed for flexible subdivision with a central corridor, with columns intruding as little as possible so as not to restrict the possible arrangement of tenancies.

The same sensibility prevails in the stated intent of the external treatment:

The influence of so-called modern architecture and the current tendency towards very ample lighting have introduced problems in regard to the external treatment of buildings. The authors incline to the belief that the best solution for the present day is found in simple, clean and dignified facades which abandon any set period or style, but which refrain from the exaggerated examples of architecture which are labelled to-day as “Modern.”<sup>6</sup>

This description seems somewhat disingenuous. The Egyptianate detailing, typified in the classic “hollow and roll” cornice of the penultimate storey as well as the four papyrus columns on the corner tower and the various rolled cornices both internally and externally, attest to a consistency of stylistic intent which can hardly be described as abandoning “any set period or style”. The intent was probably to avoid the, by then, tedious Gothic vs. neo-Classical debate which had evolved into a clichéd sensibility for the lay appreciation of architectural styles.

The invention of a mythical Egypt has an idealist dimension with roots in the internal tensions within Sydney’s modernisation. Egypt is evoked as a mythical site where the contradictions of modern life achieve a resolution, a repose, which is expressed in the identification of ancient history with transcendental principles. This very teleology, which sustains a view of modernity as the cutting face of history as progress, links that modernity to ancient times by identifying them as the crucible of aesthetic schema that continue to inform national

identity. The recurrent sculptural motif on the MLC consists of a kneeling figure, modelled on classical precedents, attempting to break a bundle of bound sticks across its knee. Below the figure is the motto “Union is Strength”. The bundle of sticks is derived from the Roman fasces, the rods and axe carried by the lictor in front of the magistrate and representing the power he embodied. Its revival as a symbol can be found on many Deco buildings in New York, from the Port Authority to the Federal Office Building.<sup>7</sup> Often combined with a martial eagle (as in the case of the Federal Office Building), its identification with other interwar nationalisms is embodied in the term Fascism. Its use is more circumspect in the MLC, embodying a basic parable whereby the combined resilience of many through mutual funds means that the individual cannot be broken, presumably by fate, death or misfortune.

### MLC after the war

With the first issue published in June 1957, this section of the paper examines how the *MLC News*, the company’s magazine, promoted the role of architecture in projecting the image of the company as a progressive insurance institution. Each monthly issue included a short message from the Company or the State General Manager, and other articles related to items of interest in Australian and overseas history, geography, science and sport all written by MLC employees. Needless to say, the reading is both informative and entertaining as it sketches the interests and social life of people in corporate Australia in that period. Essentially it is a journal written by company staff for policy-holders insured with the company. In the period leading to the construction of the 1977 MLC Centre a number of articles were written around the themes of architecture and the architects the company employed for its Sydney buildings, all displaying the respect – almost a reverence – the company entertained for Martin Place.

With the title “Our Architects”<sup>8</sup>, a brief note in the first issue identifies the architects Bates, Smart & McCutcheon as a privileged firm and an almost historical constant in the institution’s affairs from the 1936 winning competition entry in Martin Place onwards. The article explains how the architects had been engaged not only for the new Head Office in North Sydney, completed in the same year, but also for other MLC buildings to be realised in Brisbane, Adelaide, Perth, Newcastle, Wollongong, Ballarat, Geelong and Canberra. Between 1952 and 1958 the company was engaged in a prolific building program of an “unprecedented scale in Australia.”<sup>9</sup> New trends in building, planning and lightweight construction methods were adopted by Bates, Smart & McCutcheon after research and work experience conducted in the New York architectural office of Skidmore Owings and Merrill (SOM) by senior partner Osborn McCutcheon.<sup>10</sup> The North American influence is evident in the diverse attitude employed in the design of the 1957 MLC building in North Sydney, with a glazed lightweight steel frame construction, in comparison to the solid stone-faced 1938 MLC building from the same firm just two decades earlier.

In September 1957, the new Head Office in North Sydney opened to the evident pride of the MLC General Manager, who wrote:

In my recent visit to the United States I saw nothing better than it both functionally and aesthetically. The building has received much praise from the many prominent people who have visited it in recent weeks including the Prime Minister Robert Menzies, who performed the opening ceremony.<sup>11</sup>

He continues to laud the building not only for the new architectural expression it displayed but also for its role in initiating new office buildings across the harbor in the suburbs of North Sydney: “No other office block in Australia and New Zealand has ever received as much attention from newspapers, radio and television.”<sup>12</sup> The brief article explains how the Board decided that the existing 1938 building on the corner of Martin Place and Castlereagh Street was becoming too small to house both the Head Office and the New South Wales Branch, and it was impossible to expand the existing premises in Martin Place. The move was seen as a catalyst to establishing North Sydney as a second business centre in the Sydney Metropolitan Area with the wish to “... perhaps even establish a twin city in the course of time.”<sup>13</sup> The 1957 MLC building was the result of an acquisition of different lots in Miller Street from different landowners as well as 35 titleholders involved in a deceased estate. This served as a precedent for the amalgamation of the MLC Centre site in Martin Place.

The same enthusiasm for modern architectural expression evident in the North Sydney offices was invested in the later MLC Centre. In the 1971 January issue of the *MLC News* attention is drawn for the first time to the proposed MLC and the Lend Lease Corporation development in Martin Place:

The august company of buildings in Martin Place can in a few years expect to welcome a dramatic new development which is being planned by the MLC and the Lend Lease Corporation. It is likely to involve most of the block opposite our Sydney Office and bounded by Martin Place, Pitt, King and Castlereagh Streets, but excluding the Commonwealth Site. Contemplated is a vast open pedestrian plaza and the loftiest tower building in Australia, rising to 860 feet above street level.<sup>14</sup>

## The 1977 MLC Centre

The MLC Centre in Sydney’s CBD occupies a large site of 0.8 hectares, bordered by Martin Place, Castlereagh Street and King Street. The dominant element of the development is the office tower of 67 floors, to a total height of 228 metres. The project commenced in 1970 with the amalgamation of 23 individual properties, including the old Hotel Australia, the Theatre Royal and, in 1973, the Commercial Travellers’ Association Club. It also absorbed the narrow internal lane of Rowe Street that was exchanged for private land in order to extend Lee’s Court. The main planning constraint was the existence of the Eastern Suburbs Railway tunnels running diagonally under the site. Prior to the granting of the DA<sup>15</sup> a number of options had been canvassed for the site, all guided by specific economic criteria.

The dominant tower was originally conceived by Seidler in 1970 as a single concrete structure, over 1,000 feet (305m) high. It was designed with a varying profile to accommodate

an international standard hotel with shallow areas for hotel rooms on the lower part, and increased floor area for office space on upper floors, thereby generating a flared form or 'waisted lady' shaped tower. A later proposal envisaged two similarly shaped towers.<sup>16</sup>



**Fig. 4** Hotel and Office Tower, 1970. Photograph by Max Dupain. Courtesy of Harry Seidler & Associates.

A separate 1969 proposal titled City Centre Planning by Harry Seidler & Associates provided for a series of buildings that fronted a larger area of Martin Place from Castlereagh Street to York Street, with a tower standing as a gateway across Martin Place on George Street. Seidler utilised this sketch design to test urban redevelopment thinking, retaining Barnet's General Post Office while proposing six towers with a layer of plazas and pedestrian routes at different levels. This would "determine the mutually beneficial relationship and possible connection of privately developed office towers covering only 25% of the site. The spaces between them become valuable assets not only for their own, but the public's benefit."<sup>17</sup> Max



**Fig. 5** City Centre Planning, 1969. Photograph by Max Dupain. Courtesy of Harry Seidler & Associates.



Dupain captured the scale models of this proposal, which were described as a “futuristic” interpretation of this part of the Civic Centre with “pedestrian decks raised above existing street.”<sup>18</sup> The urban agenda and the proposed public benefit of this earlier scheme are Seidler’s prelude to the MLC Centre as a “city for the people”.

Ultimately, the scheme with a single tower where a series of shopping arcades, a private club and a new Theatre Royal replaced the amalgamated properties was selected due to its economic viability and future commercial potential. A compromise with the authorities allowed the architect and the developer, Gerardus Jozef ‘Dick’ Dusseldorp, to increase the floor space index to 15 times the site area, but occupying only 25 per cent of the site.

As Seidler recalled:

Throughout the design period, the fundamental planning aim became clearer, namely to create an urban focal point containing large spaces for the enjoyment of people in the centre of the city, with open plazas, areas of repose, artworks, outdoor restaurants, trees, etc., all in conjunction with a major commercial development of offices, a theatre, shopping areas and a multitude of other uses.<sup>19</sup>



**Fig. 6** MLC Centre, 1977. Photograph by Max Dupain.  
Courtesy of Harry Seidler & Associates.

Seidler’s capacity not only as a significant commercial architect but also as an urban designer became evident as early as 1956 with a proposal for a McMahons Point Redevelopment scheme in North Sydney. Seidler, alongside a group of architects and planners involved in the project, presented a landmark re-development study proposal, *Urban Redevelopment Concerns You!* Ultimately this proposal failed, apart from isolated gestures such as Seidler’s Blues Point Tower, completed in 1962. A series of realised and unrealised projects and competition schemes develops Seidler’s urbanistic stance, from the competition entry for the Sydney Cove Redevelopment Authority in The Rocks (1962) to the Australia Square Tower (1958-67), winner of both the John Sulman medal and the Civic Design award from the RAIA in 1967.

Australia Square can rightly be seen as a critical precedent to the MLC Centre. It initiated a series of urban design propositions and technological innovations, which were further elaborated in the design for the MLC Centre. Indeed the MLC Centre can be viewed as Seidler's proposition for an optimal form of urban redevelopment, public realm reconfiguration and financial viability. This builds on his evident interest in broader urban issues through institutions such as Denis Winston's Planning Research Institute, hosted at the University of Sydney. Seidler's design, confronting a number of architectural and construction problems, expressed the inherent potential of reinforced and pre-stressed concrete, elegantly defining an urban composition standing across from the earlier interwar MLC Building.

While the 1938 MLC building transcends classical antecedents through the adoption of the Egyptianate style, in the 1970s MLC centre the influence of a rationalist Modernism becomes evident. The solution for the MLC Centre tower utilises a plan and section informed by a sophisticated structural system designed in consultation with the Italian engineer Pier Luigi Nervi. The octagonal geometry of the floor plan, with its unequal sides, is organised around efficient utilisation of the access core. A layout typical of the utilitarian concept for an office high-rise tower is given tectonic strength through eight massive concrete columns, which taper from bottom to top to accommodate the change of stress and load. As Seidler's comments:

But such tall structures with the benefit of consultants such as Nervi, are given expressive form and this means for a tall building to show the fact that it needs to be more rigid at the bottom than at the top. One can see here by the way the columns at the bottom of the building become larger and in fact change position and change their shape, facing outward, making the building more rigid at the base as the laws of nature demand it to be.<sup>20</sup>

The structural scheme of the columns is tied to the core by a rigid system of exposed interlocking beams, and the façade is aesthetically toned by the expressive form of the long span I-shaped spandrel beams.

The office layout changes from a typical design of a sequential series of individual rooms around the perimeter of the tower with meeting rooms, public and service spaces in the inner part to a more flexible layout of open spaces spanning one, two or three levels and connected by sculptural stairs in large tenancies. As Frampton and others have noted, Seidler draws on modern art and rationalist structure and his adoption of "curvilinear mass that governs his public works" creates his instructive exemplars of the "tectonics of concrete constructions".<sup>21</sup>

Seidler's MLC Centre and Australia Square can be considered as significant examples of transformative urban architecture in Sydney's post-war city planning. By the beginning of the 1970s Sydney had absorbed the urban proposition of Australia Square. Nevertheless city authorities remained more comfortable with respecting street alignments and the compact and consistent massing of the interwar city rather than the variations of volumes, set-backs and open space of Seidler's palette.

The suggestion here is that the combination of two established institutions such as the MLC and Lend Lease Corporation, the professional figures of Seidler and Nervi and progressive city planning instruments such as the 1971 City of Sydney Strategic Plan<sup>22</sup> made this urban project possible. Seidler's relationship with Dick Dusseldorp, a Dutch engineer and managing director of Civil & Civic Contractors (founded in 1951, later Lend Lease Corporation) commenced with the design for Ithaca Gardens in Elizabeth Bay (1959-60), followed by Blues Point Tower in North Sydney (1962).<sup>23</sup> But the realisation of the MLC Centre is the result of a strong working relationship not only between developer and architect but also between the developer Dusseldorp, acting through Lend Lease, and the MLC Insurance Company, led at the time by CEO Milton Allen. This is made explicit in a recent publication that documents how the MLC had been a major investor in Lend Lease since its beginnings in 1958, and the MLC had written most of Lend Lease's Insurance Policies since the company was formed.<sup>24</sup> Both Lend Lease and the MLC initiated buying properties on the site of the MLC Centre, with the major purchases made in 1969 and 1970. In September 1969, Dusseldorp bought the historic Theatre Royal at auction for \$7.25 million, described in a local newspaper as the "biggest single real estate sale in Australia."<sup>25</sup> One year later Milton Allen put down \$960,000 as the deposit for the \$9.6 million sale price for the purchase of the historic Australia Hotel.<sup>26</sup> MLC and Lend Lease are mentioned in a newspaper article in early 1970 as the owner and developer respectively for the proposed Martin Place Plaza Block.

The MLC Centre was completed in 1977, but as early as 1974 a piece in *Constructional Review* titled, "City for the People" makes explicit the shift the project represented towards private, but civic, space:

The intention is to create a centre where people can enjoy themselves in the centre of the city. It will have open plazas, areas of repose, outdoor restaurants, and areas shaded by trees all in conjunction with a major commercial development comprising offices, a theatre, cinema, taverns, shopping areas, parking, etc.<sup>27</sup>

With photographs by Max Dupain, the article continues: "The resulting privately owned land, given over to permanent public use will create a much needed sense of spaciousness in a previously congested part of the city." In 1980 *Builder* published an article celebrating the public areas as a "natural extension of the Martin Place pedestrian space."<sup>28</sup>

## Conclusion

Although only 30 years separate the construction of the MLC building of 1938 and the genesis of the post-war MLC Centre across Martin Place, the historical gulf between the two seems like an epoch. It is not simply that the one was built prior to the Second World War and the other some years after, but also that they represent major shifts in ideas of the city, in the economics of major city buildings and in the iconography or symbolic content of different ways of building. The simple urban paradigm of building to the street alignment in order to maximise site coverage and hence keep building mass low, gives way to a more

complex massing of building form that makes use of high speed lifts and vastly improved means of building to substantial heights. The distinction between the public realm and the private also changes considerably. In the 1938 building the street alignment demarcates the boundary between the two, and the footpath is the means by which the public moves about the building. In its successor the public movement around the building is more complex, and includes the idea that retail justifies the inclusion of public circulation within the confines of the site.

In construction, too, we see a major shift in architectural representation. While the embedded symbolism displayed in the 1938 building was soon superseded by both a new, rationalist, approach to architecture as noted above, as well as by the sensitivity to fascist and martial symbols brought about by the war itself, new methods of construction also gave rise to displays of structural virtuosity. The war itself also made other contributions to the later MLC development. Its events displaced a young but driven resident of Vienna, Harry Seidler, who found his way to Sydney after the war and became both transmitter of, and advocate for, a very different development paradigm. This new view of city development was taken up by an MLC also deeply transformed from a guarantor of family stability to a transformer of the city itself through its ambitions as a real estate developer. That the institution saw these ambitions as consonant with the wider public good can be read through its coverage of the MLC Centre opening:

The opening concentrated attention on a magnificent building and the surrounding complex but there is a deeper significance. Life Insurance is a service to the public and MLC is a contributor to that service. As a direct result of the accumulation of the savings of policy owners, investments in projects of national importance, be they city buildings, or resource developments, are made possible. MLC represents the investment of policy-owner funds and it is clear that hundreds of thousands of Australians should have a sense of ownership and pride in this exciting new Australian development.<sup>29</sup>

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