



SCHIFF'S

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Destruction in the Name of Progress

CIGNA Moves Forward

The Pennsylvania Railroad was once the largest company in America. In 1963 it tore down a magnificent building it had built fifty years earlier, Pennsylvania Station, and replaced it with several eyesores that are still standing. Penn Station's destruction caused such a ruckus that New York City's Landmark Preservation Commission was created two years later.

Should you care if a landmark building is ripped down in the name of commerce or progress? Should you be concerned about preservation and posterity? Should you expect companies—which are owned by you and me—to care about architecture, the environment, or art?

Companies are primarily concerned with making money; they don't have consciences, feelings, or souls—but they'd like you to believe that they do. Insurance companies sell an intangible product that no one likes, so they work hard to make people believe that they're friendly and kind. They tell you that they're "good neighbors" who are there "for all the commitments you make," that they "know risk," are "always thinking ahead," and are "the company you keep." They tell you that they're the "people behind the promise™" who are "insuring progress,™" and that "doing the right thing is smart business."

CIGNA, according to its slogan registered with the United States Patent & Trademark Office, is "A Business of Caring." We don't believe that CIGNA is more caring than loads of other companies, and one thing is certain: its "caring" doesn't extend to preserving important architectural landmarks.

In 1957, CIGNA (then Connecticut General Life) built an acclaimed and influential Modernist office building set on hun-



"Great design, but, when the time comes, a bitch to implode."

dreds of acres outside of Hartford. It was designed by Gordon Bunshaft, one of America's foremost architects. Connecticut General was justifiably proud of its low glass-and-metal building (which it named after its president) and published a handsome brochure about it, *Building for Tomorrow*, illustrated with photographs by Ezra Stoller. Now, following the Pennsylvania Railroad's example, CIGNA is in the process of leveling its building and sculpture gardens and putting up a golf course, apartment complex, series of office buildings, hotel, and conference center. CIGNA could build all those things *without* destroying its landmark building, but has chosen not to.

Many insurance companies have built or inhabited splendid headquarters. Equitable Life's building at 120 Broadway, completed in 1915, was, in the words of the company's president, "built for glory," and was the world's largest (not tallest) office building until the Empire State Building went up.

Metropolitan Life also thought big. When it completed its Madison Avenue headquarters in 1909, the 700-foot building was the tallest in the world. It was designed to evoke the campanile at St. Mark's Cathedral in Venice, and Met's 1943 corporate history, *A Family of Thirty Million*, called it a "monument worthy of the Company which had grown to full stature."

New York Life's landmark headquarters, with its famous gilded spire, is featured prominently in the company's advertising. The company says that the building is "a symbol of strength and endurance," a "Cathedral of Life Insurance."

We could go on. There's Transamerica's iconic pyramid in San Francisco, AIG's 70 Pine Street, John Hancock's glass tower in Boston. . .

Seven years after Penn Station was torn down, Penn Central became the largest company to file for bankruptcy. Perhaps it was just coincidence. *continued*

Who Should Bear the Cost of History?

Preserving Our Past by Carrie Conaway

This is not the typical historic preservation controversy. After all, it's about an office park. Employee-benefits giant CIGNA's former headquarters in Bloomfield, Connecticut, is a standard-bearer of the International Style of modern architecture. And as a progenitor of the postwar corporate move to the suburbs, it is also a piece of history. But the property—and particularly the signature Wilde building, completed in 1957—cannot be mistaken for anything other than the corporate campus that it is. Though both beautiful and historic, it is not a tourist destination.

That's why CIGNA was surprised to learn how strongly historic preservationists wanted to save it. CIGNA's executives knew that both the Wilde building and the smaller Emhart building (also located on the property) held historic and architectural significance. But they felt the 650-acre campus was too large for their current needs, and the buildings were so outdated and expensive to run that they were hampering their employees' productivity. So in 1997, they began work on a proposal to redevelop the property over the next decade. The Emhart building would be torn down to make space for a golf course and single-family housing. The master plan also called for a new hotel and conference center to stand on the exact location of the Wilde building.

Architects and preservationists were aghast. Though most felt the entire property was of great importance, the thought of losing the Wilde was particularly galling since it is considered one of the best-executed examples of modernist corporate architecture in this country. "It is an extraordinarily powerful building in a landscape that was carefully considered," says Robert Stern, dean of the Yale School of Architecture. "This is not every building; this is a landmark of its time." Bolstered by its listing as one of National Trust for Historic Preservation's eleven most endangered historic properties in 2001, efforts began in earnest to save the entire property. The efforts, however, appear to have failed.

Obviously, we can't save everything. Hanging on to every potentially significant item means turning scarce space into a

repository for a constantly increasing volume of junk. Yet without some markers from our past, we develop a kind of amnesia, losing our sense of personal history and place in the world. Every building saved is that much more culture and history available for the next generation, but also that much less room for that generation's own culture to thrive. The conclusion—saving some things but not all—is uncontroversial. But as the CIGNA case demonstrates, it's never easy to know where to draw the line or who should pay the cost.

A Thoroughly Modern Campus

When CIGNA (then Connecticut General) built its flagship headquarters in 1957, it was a watershed moment in the history of modern architecture. While the campus itself was significant for its elegant design and spacious feel, and while the Emhart building (added a decade later) was also an excellent example of corporate modernism, the true gem of the property was the Wilde building, named for Connecticut General's then-president, Frazar B. Wilde. It was hailed as one of the "ten buildings in America's future" by the American Institute of Architects. It also received a gold medal from the Architectural League of New York in 1960 (the other that year was awarded to Mies van der Rohe's Seagram Building), along with numerous other national awards. Designed by Gordon Bunshaft, an architect at the world-renowned Skidmore, Owings & Merrill ar-

chitectural firm in New York City, the Wilde building exemplified the modernist ideal of form following function. Its profile—only three stories high in most places and over 1,000 feet long—perfectly matched the needs of an insurance company in the 1950s. The long stretches of desks and offices were critical to keeping the flow of paper moving efficiently, much as long assembly lines on a single floor keep manufacturing plants producing at top speed. The employees worked on a strict time schedule, complete with bells for lunch periods, so wide hallways and high ceilings were incorporated to move large numbers of workers at once without a claustrophobic feel. None of the clocks in the building were visible to people at work; Frazar Wilde felt employees worked more productively if they could not constantly watch the time, so the clocks were concealed behind the water fountains instead.

In an interview just after the building was completed, Wilde said, "We wanted the most efficient building that could be built. If it turned out to look well, we'd be pleased." As it happened, the building was a success on both counts. The twelve-foot-wide blue-green windows, the thin stainless steel mullions dividing the panes, and the expansive footprint all lend a sense of openness and transparency to the building despite its great size (originally 586,000 square feet, later expanded by about one-third to 827,000 square feet). Eschewing ornamental detail, it instead achieves its grace through linearity and light. The expanse of windows brings



The landmark Connecticut General (CIGNA) headquarters, completed in 1957, is slated to be torn down next year.

Stephen Dauphin

plenty of natural light to the building's inhabitants. For those without exterior offices, six sculpted interior courtyards guarantee that no employee is more than thirty-five feet from a window, and the employee cafeteria, a one-story glass-walled unit cantilevered over a reflecting pool, provides a 270-degree view of the park-like grounds. The architects let the building and landscape speak for themselves; few embellishments or even curves can be found in the building's design, save the circular driveways to the entrances. Even the few artistic elements on the property, such as a granite sculpture symbolizing the family by Japanese sculptor Isamu Noguchi, are simple and geometric in appearance.



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This sparse look is, purposefully, also reflected in the interior design, done by Florence Knoll of Knoll Associates. "Buildings like Connecticut General were the first where the architecture and the interiors were literally one, designed as a complete whole," says Christine Gorby, an expert on Knoll and assistant professor of architecture at the Pennsylvania State University. Photos of the original interior reveal a modern aesthetic, with an open floor plan, laminate walls, and extensive use of primary colors and nubby textures to complement the brightness of the natural light flooding the building. Every interior element, from office walls to furniture, was designed in six-foot modular units to enhance the flexibility of the floor layout. Indeed, the modular office walls Knoll designed for the building, the first of their kind, were the forerunner of today's cubicles.

While its design was groundbreaking, the Wilde building is equally significant for its social impact. In the late 1940s, it became clear that the Connecticut General's current space in downtown Hartford was no longer adequate. But instead of increasing its vertical space downtown, Frazar Wilde proposed to move the company to suburban Bloomfield, Connecticut, four miles away from downtown. "Other companies had moved to the suburbs before Connecticut General, but the way they did it was totally original," says Yale's Stern. The sensible horizontal design of the new building was unheard of in the insurance industry. And

the amenities included to entice workers away from the conveniences of downtown were astonishing by today's standards. The new building included a 400-seat auditorium for community events, twelve bowling lanes, a Lord & Taylor department store, barber and beauty shops, a fourteen-bed women's ward ("for resting"), a library, a club store, tennis courts, and two softball diamonds.

The success of suburban corporations like Connecticut General inspired companies across the country to move their headquarters out of downtown districts and into the countryside. Office parks and tract homes proliferated in suburban areas, and the economic decline of the inner cities began in earnest as jobs moved away from easy access by public transportation. Fifty years later, we are still feeling the economic and social ramifications of this change. The drive from Bloomfield to Hartford along U.S. Route 44 today serves as testimony to its less fortunate consequences; what had once been a vibrant, bustling part of Hartford is now lined with run-down used car lots and fast-food restaurants. For better or for worse, the postwar shift of economic activity to the suburbs is a critical element of the social history of the twentieth century.

Modernism's Discontents

Not everyone agrees, though, that the property is worth saving. Problems in the Wilde building's design were obvious from the beginning. For instance, the entire building is made of single-pane glass. While the glass is infused with iron fila-

ments to reduce solar load and glare, it is not nearly as energy-efficient as today's building materials. Furthermore, the two long sides of the building face north and south, respectively. Floor-to-ceiling glass throughout the building means that the north side is chilly while the south side bears the brunt of the sun. To make the inside temperature comfortable, the 1950s-era heating and air conditioning systems have to be run simultaneously 365 days a year. As a result, the building's operating cost is nearly seventy-five percent higher than that of a typical modern office structure.

To the designers' credit, the building plans anticipated some growth and changes in technology, but no one could have predicted the company's technological needs fifty years in the future. The original building design left some room in the subflooring for additional wiring, for example, but not nearly enough to serve networked computers and Internet access. The subfloor space filled quickly, leaving no choice but to install corrugated ductwork onto the ceiling to manage the wires.

Other problems arose as social values changed. The shift of corporate activity to the suburbs, which Connecticut General had foreshadowed, ultimately led employees themselves to move to suburban areas. As dry cleaners, grocery stores, and shopping centers sprang up to support people living outside the cities, suburban corporations no longer needed to provide these services. The forty-one percent of space in the Wilde building devoted to such uses—once critical to retaining work-

ers—now seems extravagant; contemporary office buildings typically use all but ten to fifteen percent of their space for actual offices.

All these problems could likely be surmounted with some creative rethinking about the building's design; in fact, a quality restoration of the building would likely cost no more than new construction. But what really prohibits CIGNA from continuing to use the building is the very thing that made it ingenious in its time—its manufacturing-model floor plan. While critical for efficiency in the 1950s, it is no longer important to minimize travel between multiple levels of the building since computer networking drastically reduces the amount of paper moved around. It is far more economical for employees to walk a few steps to a central elevator and ride to the appropriate floor, which is why the typical modern office building has a footprint one-tenth that of the Wilde. Nor can this problem be solved by dividing the building into smaller operating units. "The maximum efficiencies of this building were designed around the concept of not breaking it up," says Tony Paticchio, CIGNA's project counsel. "Once you start carving it up, it stops functioning in an efficient manner."

These inherent inefficiencies, coupled with the practicalities of moving thousands of employees into and out of the buildings during renovation, meant that when CIGNA was evaluating its property and assets in 1997, its managers were more than willing to consider redeveloping the entire campus—the Wilde building included. They spent the next three

years developing a master plan for the property, based on analyses of what types of services and industry the greater Hartford economy could sustain. Ultimately they proposed to convert the majority of the property into a public eighteen-hole Arnold Palmer golf course, filling in the remaining areas with single-family housing, luxury apartments, and new office space for CIGNA's and others' use. Under the master plan, CIGNA's presence on the property would shrink to forty or fifty acres (less than one-tenth the original space) and would be concentrated in the southwest corner of the property. The site currently occupied by the Wilde building would be used for a new hotel and conference center. The Wilde building would be razed.

The Social Value of History

Like most property owners, CIGNA's first concern is the cost to the company—what economists call the private cost—of preserving the building versus redeveloping the property. This factor is particularly potent in this case since it is a business property, not a private home or a public building. "The top priority for us is the need to compete in a low-margin, service-intensive business," says Ken Ferraro, spokesperson for CIGNA. "It would be irresponsible of us to take the limited view that saving the building should take precedence over the needs of our business, our employees, our clients, our shareholders, and the Bloomfield community." From CIGNA's perspective, maintaining the property is simply too costly to be worthwhile.

Demolishing historic buildings often negatively affects nearby communities by decreasing tax revenues and thwarting the potential for heritage tourism. But in this case, CIGNA's acting on its private interests may actually benefit the city of Bloomfield as well. Bloomfield, today a town of 20,000 residents, is still rebuilding from recent hard times as a result of the economic decline in the Hartford region more generally. CIGNA is by far Bloomfield's largest taxpayer, at \$5 million per year. If the redevelopment plan proceeds as proposed, the new homes and businesses on the property would net the city an estimated additional \$2.2 million in revenues each year—enough to cover the projected increases in the city's budget without raising taxes—and would



G. E. Kelder Smith, courtesy of Kelder Smith Collection, Reich Visual Collections, MIT

make it less vulnerable to the fortunes of a single employer. City officials favor the plan.

Considering only the costs to CIGNA and to the city of Bloomfield of keeping the building, though, excludes an important perspective on the debate—that of society at large. We all benefit from preserving beautiful and historic buildings, and we are all hurt when they are lost to demolition or decay. Yet the cost to society of losing a building is rarely incorporated into property owners' decisions. Part of the reason is that social value is nebulous and hard to quantify; after all, who can claim to put an accurate dollar figure on the value of history? But even if we knew exactly how much the Wilde building was worth to society, only a fraction of its social value would ever return to CIGNA through the market. Some would be capitalized into property values, as homes in nationally designated historic districts often appreciate faster than similar non-historic homes. But since business property values derive more from functionality than aesthetics, the portion of the Wilde's value due to its historic significance is likely to be small. An additional portion of social value could be recaptured through admission fees if the building were converted into a museum, but the Wilde is an improbable and oversized choice for a tourist destination, far removed from other regional attractions, and thus unlikely to raise much revenue.

Most significant, though, the market offers no mechanism to capture revenues from the Bloomfield residents who appreciate the building's beauty or the community services it provides, from the architecture buffs who value knowing that the Wilde exists but will never spend money to travel there, from the heritage tourists who wish to preserve the option to visit the Wilde building in the future, or from the future generations who might want to see the building themselves. Without those dollars in its wallet, there is no way for CIGNA to incorporate the social cost of demolition into its decision. Instead, it will act on its private interests, an approach unlikely to yield the best decision from society's point of view.

The Court of Public Opinion

It is notoriously difficult to find ways to encourage property owners to consider the social costs of their development plans

without infringing on their property rights. Even properties listed on the National Register of Historic Places are not protected from adaptation or demolition (see next page). Historic properties not on national or state registers have no protection at all. Instead, the federal government and most states use a carrot rather than a stick, offering tax credits for certified restorations of Register-listed properties. While these credits are beneficial for those who wish to restore their properties, there is no incentive for less civic-minded owners, or those who still can't afford the cost of renovation, to follow suit. Private interests are still pursued at the expense of society's.

One strategy for creating a market for the social value of history is to increase the number of historic properties owned by public and nonprofit organizations. The Nature Conservancy, for instance, promotes natural resource preservation by purchasing at-risk properties and then opening them to public use. Likewise, in some instances local historic preservation societies will scrape together funds and purchase an endangered historic resource rather than see it razed or irrevocably altered. The problem with this approach, according to historic preservation consultant Donovan Rypkema, is that "owning buildings is very expensive. It costs you next to nothing to hold vacant ground, but if you own an improved property, you have liability, taxes, insurance, tenants—all kinds of complications." As a result, there is no

national historic preservation organization following the Nature Conservancy model that could take up the charge to save the Wilde, and the market value of the Wilde building is far beyond the range of any local preservation group's budget.

If CIGNA itself wanted to permanently preserve the Wilde, it could file a legal document called a preservation easement ceding the right to alter or develop the property not only for themselves, but also for all future owners of the property. It would then be eligible for a tax deduction in the amount of the loss of value incurred by the restrictions on the property's development rights. This strategy is particularly successful for people who own important pieces of open space, such as farms or river banks, and who want to maintain public access to them in perpetuity. CIGNA's commitment to its redevelopment plan and its desire to divest itself from ownership of the property, however, mean it is unlikely to pursue this approach.

While neither of these approaches is likely viable in this case, the social value of the Wilde may ultimately be given due consideration in the court of public opinion. The building has been called "the Mona Lisa of modern architecture," "an internationally recognized landmark." Its potential demolition has attracted the attention not only of local community members, but also of prominent architects, historians, and preservationists. The Yale School of Architecture designed an ex-



CIGNA's "Emhart" building, designed by Gordon Bunshaft, was demolished in 2003.

G. E. Kidder Smith, courtesy of Kidder Smith Collection, Rotch Visual Collections, MIT

hibit on corporate modernism featuring the Wilde. Numerous press articles and public forums in Hartford and beyond have highlighted the controversy, many questioning CIGNA's decision to raze the building. Unlike public ownership or preservation easements, community pressure doesn't literally put the revenues from social value into CIGNA's pockets. But it does increase the social cost of choosing to knock down the building, since the eyes of the public are now watching.

CIGNA could have accommodated the public interest while still pursuing its redevelopment plan. A compromise could have been achieved though "adaptive reuse" that would preserve the original architecture while adapting it to the needs of the twenty-first century.

To truly preserve the social value of the building, though, enough of what makes it architecturally and historically significant must be retained. Otherwise it will not serve its intention as a marker of modernism's aesthetic, vision, and social consequences. CIGNA would have had to work with a developer willing to use the existing buildings rather than start with empty land. "A hotel corporation would like its design put in place; an office user would like perfectly laid-out office space," says Bob Fair, project manager for CIGNA. "Ultimately it will come down to the realities of the market and the flexibility of the developer."

If CIGNA's plan goes according to schedule, the wrecking ball will destroy the Wilde building next year.

This article was written by Carrie Conway, Associate Editor for the Federal Reserve Bank of Boston's Regional Review, which published an earlier version of this article. She can be reached at Carrie.Conway@bos.frb.org.

The Emhart building was torn down last

The National Register of Historic Places

SINCE 1966, the National Park Service has been cataloguing America's most significant historic properties in its National Register of Historic Places, which now contains over 74,000 listings. Anyone may propose that a property, building, or historic district be listed on the National Register. Properties qualify if they are associated with events or people of major importance in American history, if they are especially good examples of a particular type or method of construction or of an architectural master, or if they contain important artifacts from prehistory or history. Cemeteries, birthplaces, and religious sites are usually excluded, as are properties less than fifty years old or moved from their original location—though exceptions are occasionally made.

Furthermore, no property is placed on the National Register without the owners' consent. Most people think that listing a property on the National Register of Historic Places means it is forever protected against demolition and decay. But according to historic preservation consultant Donovan Rypkema, "owners can alter the property, tear it down, even paint it bright blue if they want to."

National Register membership is primarily honorary and does not take away any property rights from owners, so long as they

do not use federal funds to change or demolish the property. At the same time, properties on the National Register are eligible for a twenty percent tax credit for historically accurate rehabilitation projects, and the National Park Service offers some grants and technical support to historic property owners.

States also maintain their own registers of historic places. Connecticut's state register, for instance, was created in 1975 and now lists over 50,000 properties. A listing on the state register is mainly symbolic, though a few small tax credits and grants are available for rehabilitation projects. But Connecticut has an interesting wrinkle in its historic preservation laws. Unlike any other state, if a Connecticut property is on the National Register and is threatened with demolition, any citizen can seek an injunction against the owner to prevent the "unreasonable destruction" of a historic property. This law does not apply in CIGNA's case, however, since the property is not on the National Register (although it is eligible for inclusion due to an exemption from the fifty-year rule, CIGNA has opposed its nomination). Even if it were, CIGNA would still be off the hook from the state regulations; it obtained an exemption from the law for the property in a special state legislative session in 2001.

summer, and time is running out for the Wilde building. Meanwhile, the CIGNA campus is in a state of transformation as it becomes "Gillette Ridge." Tenants are moving into "The Hawthorne at Gillette Ridge," a 246-unit apartment complex. The eighteen-hole golf course is just about finished. It will be surrounded by 153 private homes. Plans call for 1,900,000 square feet of new office space, a 250-room hotel and conference center, and several restaurants. ■