Chapter 4
164–212 Oxford Street
Winsley Street to Great Portland Street

These addresses cover the Oxford Street frontage between Winsley Street and Great Portland Street. They are today represented by two main blocks of buildings, divided by the southern end of Great Titchfield Street, which has been pedestrianized in recent years. The dominant presence is the Edwardian bulk of the former Waring & Gillow department store, occupying the whole of the eastern block (Nos 164–182), though since the 1970s it has been only a shell, housing modern businesses behind its exuberant Oxford Street façade. The western block (Nos 184–212), subdivided by the narrow Market Court, consists of a mixed bag of buildings, the earliest of 1887 (Nos 190–192). The building now numbered as 200 Oxford Street, covering the site of the former Nos 200–212, was built in 1924–6 for Peter Robinson and is covered under the history of that store.

The first developments here on Cavendish-Harley land in the 1720s were affected by the siting of the Oxford Market to their north. The western block was therefore shallow, having separate houses at the back facing the south side of Market Place, known originally as Market Row west of the Market Court passageway and Oxford Market to its east. The original houses along the Oxford Street frontage between Market Court and the bottom of Great Portland Street (John Street until 1858) appear to have been fourteen in number and were first numbered as Nos 88–101. Building craftsmen involved in first development here included Edward Dennis, slater, Antony Durant, plasterer, Nymphas Osborne, bricklayer, John Sommers, joiner, and Richard Thornton, bricklayer.¹
The eastern block between Market Court and Winsley Street was deeper, running back to Castle Street East (now Eastcastle Street). But its northern half at least was subject to a 60-year lease issued in 1695 by Thomas Austin, the freeholder before the Cavendish-Harleys, to James Long of Covent Garden, vintner. In the middle of this ground Long or his successor William Long built a large brewery reached from Winsley Street. It continued under the ownership of Richard Satchell and his family from the 1790s to 1847 and was for a time numbered as among London’s ‘first twelve houses’ in terms of the quantity of beer brewed. South of the brewery nine houses were built along the frontage, first numbered 79–87 Oxford Street. Two yards or courts sprang up behind them, the narrow Wood’s Court between Nos 81 and 82 where stood a few small houses, and the larger Turk’s Head Yard, reached from a gateway between Nos 86 and 87. Two butchers and a slaughterhouse shared this yard with stabling at the start of the nineteenth century, but a miscellany of other users is also recorded in Turk’s Head Yard over the years, from stove-grate manufacturers to carriage makers.

The southern end of Great Titchfield Street was known as Market Street until 1886 and then for a brief twenty years as Binstead Street.

**Shops before 1900**

The tenor of the shops along this stretch of frontage in the early nineteenth century was a typical Oxford Street mixture, with the garment trades to the fore: notably drapers, hosiers, haberdashers and hatters. Three major furriers had their establishments here, Nicholays at No. 82 and Polands and Sneiders in the next block west at Nos 90 and 92 respectively. These and some other of the smarter shops are picked out in the following paragraphs.

No. 79 (later 164) at the Winsley Street corner, was new-established in 1786 as Hayling & Parkinson’s ‘oil and lamp warehouse’. This was undoubtedly the shop which sent Sophie von la Roche into ecstasies that year.
with the variety and glamour of its appliances. The proprietors claimed that their spermaceti oil came straight from the ships when they arrived ‘and are determined to sell it neat as imported’. This enterprise may have been a sideline for Joseph Hayling, a Quaker in a large way of business who had been supplying and managing the lighting for the King’s Theatre, Haymarket, since the 1760s, and was to do the same for the nearby Pantheon during its short phase as an opera house; he also lit Ranelagh Gardens. Latterly he styled himself ‘Purveyor of Lamps to their Royal Highnesses the Prince of Wales and Duke of Cumberland’. Hayling’s main base of operations and probably manufacture was St James’s Market. His Oxford Street partnership with George Parkinson proved short-lived. It was dissolved in 1790, and at the time of his death in 1796 he had a showroom in the Adelphi as well as the St James’s Market premises; he left a large sum of money. Parkinson and his family carried on at 79 Oxford Street down to the late 1850s, but changed their trade name to ‘furnishing ironmongers’ around 1829, perhaps reflecting the change in fashion from oil to gas as a means of interior lighting.4

No. 81 (later 168) was the home for most of the nineteenth century of Haywards, one of London’s leading lace merchants. John and William Hayward, haberdashers, started out around 1802 at No. 73 in the next block east, but shifted in about 1820 to this address. For many years previously it had been the premises of John Irwin or Irvin, hatter and hosier, and it may be to his enterprise that the date of 1770 sometimes given for the firm’s founding refers. In the next generation William Turner Hayward went into partnership with Daniel Biddle. After 1846 Biddle was in sole charge, terming himself laceman to the Royal Family. He displayed at the 1851 and 1862 exhibitions and in 1864 added a new showroom to the Oxford Street premises; this may have been when No. 80 (later 166) was taken into the shop. After Biddle’s retirement and death in 1883 the firm was usually known as Biddle Brothers, but eventually a reversion to the name of Haywards took place. The business
grew wider in scope and a couple of years after some works in 1895 was absorbed by Debenhams.⁵

Neighbors next west at No. 82 (later 170) from about 1804 to the 1890s were Nicholays, pre-eminent in Victorian times among West End furriers. Alison Adburgham gives the firm’s founding date as 1780.⁶ Certainly by 1790 Augustin Nicholay, said to be of Russian origin, had a ‘fur warehouse’ in Brydges (now Catherine) Street, Covent Garden, and it was he who transferred to Oxford Street. By the time of his death in 1833 he had changed his name to Augustus and retired to Willesden, leaving the firm’s direction to his energetic son, John Augustus Nicholay (1798–1873).⁷ Described by the 1840s as furrier to the Queen, J. A. Nicholay was also active in local and London politics as a Radical Marylebone vestryman and member of the Metropolitan Board of Works.⁸ The high point of his career was the 1851 exhibition, where he was a juror and his firm showed the most and the highest-quality furs, notably ermine from Russia. His stand was visited by the Queen ‘more than once’, and Nicholay wrote a Brief History of Furs and the Fur Trade for the occasion.⁹ In 1897 the firm was acquired along with its neighbour Haywards by Debenhams, but such was its repute that the name was retained for some years.

Nicholay’s shop at No. 82 may have been partly rebuilt in 1841, but was certainly refronted in 1857 in quite a fancy style, ‘essentially Italian’ with terracotta trimmings, to designs by the furrier’s architect, James Lockyer. In addition Nicholay seems to have bought up several of the properties to its west and reconstructed them in part or whole between about 1840 and 1848, perhaps again employing Lockyer and letting them out to tenants. The westernmost of these rebuildings was at No. 86 (later 178), carried out in 1848 by William Cubitt & Co. This front enjoyed greater storey heights than its neighbours and was later said to have ‘some architectural pretensions’.

Nicholays used the rear premises behind it in Turk’s Head Yard for warehousing and dressing furs. The Oxford Street frontage was first tenanted
by the outfitters Hyam & Co. before they moved eastwards in the early 1860s.\textsuperscript{10} Then in 1867 No. 86 was recast into a chic \textit{confiserie française} for the confectioner Alfred Duclos, flaunting Pompeian ornament devised by his fellow-Frenchman Edward Paraire of Finch Hill & Paraire. \textit{The Builder} preferred the interior, colour-decorated by Paraire’s collaborator Wilhelm Homann. ‘The costliness and elegance of some of the \textit{bon-bon} boxes here will surprise ordinary visitors’, it added. Two decades later fashionable London was still ogling the shop’s windows ‘with their mountains of nougat à la violette’, when Duclos suffered a major robbery from his strongroom at the back in Turk’s Head Yard. He brought in clairvoyants in a vain attempt to solve the crime, but his establishment did not long survive the blow.\textsuperscript{11}

A furrier’s shop at No. 90 (later 190) west of Market Street goes back to February 1779, when Farmer & Taylor, ‘manufacturers of ostrich feathers and artificial flowers’, announced they had just moved thither from Dean Street, Soho, and would purvey ‘the finest feathers, of every colour, at the lowest prices’. Similar winter advertisements addressed to ‘the ladies’ appeared over the next few seasons, Farmer & Taylor soon labelling themselves also as fur manufacturers and claiming to ‘sell no goods but what they make in their own house’.\textsuperscript{12} The Farmer in question, Cam Farmer, did well enough to be termed gentleman, buy sundry small properties and be pricked as a juror for the Horne Tooke treason trial in 1794. By then the business had been taken over by George Sneath & Co., who advertised in 1793 both for genteel customers and for ‘manufacturers of feathers’ (‘Good hands will have constant employ’).\textsuperscript{13} Sneaths in turn were succeeded no later than 1804 by John George Poland. At that date there was another London furrier of that name, Poland & Co. of 351 Strand, and the ramifications of the various nineteenth-century Poland furriers in the City and beyond were many. The original Oxford Street Poland having died in 1816, his widow Elizabeth continued the firm.\textsuperscript{14} Under the name of George Poland (& Son) it carried on till about 1922, when it moved away to Ebury Street, to be displaced by a
branch of Dorothy Perkins. The premises had been rebuilt in 1881 along with those of the Polands’ long-term neighbours, Cubisons the hatters at No. 89 (later 188), to plain designs by the obscure architectural partnership of Poland & Harrington, so the furriers kept it in the family. Charles Poland, surveyor, of Torrington Square, was presumably responsible.15

Next door to Polands were the furriers Sneider & Co., at 92 (later 194) Oxford Street. The foundation date of this firm has been given as 1785, but during a spurt of publicity in the autumns of 1834–5, when the Mr Sneider of the time was advertising furs he had brought back from Russia, it claimed to have been in existence for 55 years. There is no trace of this firm in directories.16

Among the typical 1880s rebuildings along this frontage in return for new Portland leases, one temporarily survived the advent of Waring & Gillow. That was Nos 180 and 182 at the Great Titchfield (then Binstead) Street corner, which replaced a large double shop at the old address of Nos 87 & 88, occupied in the first half of the nineteenth century by a John Lewis, draper, not to be confused with his later homonym on the other side of Oxford Circus. In 1887 this site was rebuilt with stone fronts to designs by Walter J. Miller, working as he did elsewhere with the builder William Oldrey. Miller took offices upstairs, and surprisingly there was also a small hospital for paying patients here from 1897. The original tenants of the corner shop at No. 182 were Ridgways the tea and coffee merchants. They resisted all attempts by Samuel Waring to dislodge them when Waring & Gillow took over the rest of the block, holding out until the 1930s.17

One further shop merits passing mention: Robertshaws the hosiers, beside the corner of Great Portland Street. William Robertshaw, hosier and glover, had taken No. 100 one house away from the corner by 1802. James Robertshaw added all or part of a glover’s next east at No. 99 by 1820, but a decade later the shop extended also to the corner of Great Portland (then John) Street and bore the numbers 100 and 101. On Tallis’s view No. 100 has
acquired the name of the Golden Leg. A commercial lithograph of similar date depicts the premises with a candour that exposes the false charm of Tallis’s small-scale engravings. The upper elevations are shown plastered, crudely lined out, and bearing large block-letter signs with the name Robertshaw thrice repeated plus the epithet ‘warehousemen’. The shop fronts project all round for better display, divided by such large panes as could be obtained just before the advent of plate glass. James Robertshaw and his partner declared bankruptcy in 1839, but the business survived some years thereafter.\textsuperscript{18}

\textit{Waring & Gillow}

When the former Waring & Gillow building at Nos 164–182 was built in 1904–6, it was the first West End store to occupy a whole block. It remains Oxford Street’s most lavish store front after Selfridges. If its scale and grandeur are often overlooked, that is mainly because Waring & Gillow departed in the 1970s, leaving a shell of no interior interest. There may also have been a sense that the ornate Hampton Court language deployed by its architect, R. Frank Atkinson, was not fully appropriate for a shop of its size.

Waring & Gillow was exceptional among great stores in deriving not from a clothes shop but from the furniture and decorating trades. It was the brainchild of the drivingly ambitious Samuel Waring junior, later Lord Waring (1860–1940).\textsuperscript{19} His father, of the same name, inherited a Liverpool cabinet-making firm which by the 1890s was copiously fitting out Merseyside premises and, probably, ships. The younger Waring transformed this prospering business into an international concern serving exalted clients and, as he liked to repeat, a force for disseminating taste among the English middle classes.

In 1893 he opened a London branch, against his father’s advice,\textsuperscript{20} taking showrooms at 181 Oxford Street, opposite the future Waring & Gillow.
Buoyed by successes in winning hotel contracts, notably for the Hotel Cecil, he in 1896 turned S. J. Waring & Sons into a limited company. Next year he pulled off a coup by buying the distinguished old furnishing firm of Gillow & Company. Gillows, though Lancaster-based, had long-established premises in the western sector of Oxford Street, on the future Selfridges site. Simultaneously Waring acquired another high-class cabinet-making firm, Collinson & Lock of 76–78 Oxford Street, and the carpet importers T. J. Bontor & Co. These and other acquisitions were secured by fresh share issues, aggressive expansion and much publicity.

Waring & Gillow Ltd (or Warings, as the new firm was generally known) soon took in the whole of 175–181 Oxford Street, where changes were occurring in 1897. Next year Waring announced a large contract for the complete equipment of the Carlton Hotel. By 1901 he could report that their furnishing of the British Commission’s pavilion at the Paris Exhibition had been admired by Kaiser Wilhelm II of Germany and his architect, and drawn an order from Princess Eulalie to equip her palace in Madrid. An order for the Kaiser’s yacht followed.

With factories at Lancaster, Liverpool and Hammersmith and work for hotels, theatres, ships and houses the world over, Waring & Gillow had become a phenomenon. Waring all the while was pressing for wider scope. In 1904 he established the Waring-White Building Company, in partnership with a subsidiary of the New York engineering concern J. G. White & Company. Devised on American lines, this firm subcontracted most of the building work in order to secure faster completion times. Among its conspicuous jobs were the Ritz Hotel and Selfridges. Gordon Selfridge himself came on to the Waring & Gillow board in 1906, soon after arriving in England. The plan to start a second Oxford Street store, partly on the site of the old Gillows shop, began as a joint venture between Waring and Selfridge, but in the event Waring was too pressed and had to drop out of that enterprise towards the end of 1907.
Such was the business context of the new shop on the opposite side of Oxford Street, announced by Waring at the company’s annual general meeting in April 1901. The store, he told shareholders, would mark an epoch in commercial building and comprise showrooms embracing every type and design of furniture.²⁷ Waring’s architects, R. F. Atkinson and A. J. Gordon, applied to the LCC that autumn to rebuild the whole block fronted by 164–182 Oxford Street and bounded by Great Titchfield, Winsley and Eastcastle Streets. But delays ensued, as a store covering a full West End block was unprecedented; the prospect of floor after floor of showrooms and workrooms without party walls entailed novel difficulties over light, air, construction and means of escape. Atkinson’s first scheme, rising to eleven storeys, was rejected by Marylebone Borough Council. A revised proposal for eight storeys, six below the cornice and two in the roof, was accepted in principle in February 1902.²⁸ Notice was given to the district surveyor that July,²⁹ but little seems to have happened on the ground till 1904. The Waring-White Company then made fast progress, the premises opening to much fanfare on 9 June 1906.³⁰ Even so, No. 182 at the Great Titchfield Street corner had proved unobtainable, leaving the Oxford Street front asymmetrical for the first decades of its existence.

Waring’s main architect, Frank Atkinson, had come down to London from Liverpool in 1901, evidently to design the store. He had been chief draughtsman to the Liverpool architect J. F. Doyle, whose Royal Insurance Building in that city may well owe much to his pencil. According to an obituary Atkinson ‘came under the influence of Norman Shaw’,³¹ in reference to the fact that Shaw and Doyle collaborated both on the Royal Insurance and White Star buildings in Liverpool. Unsurprisingly then, the style that Atkinson chose for Waring & Gillow was redolent of the rich Wrenaissance flavour Shaw sometimes brought to his later buildings. The connection goes further, as a sketch among Shaw’s surviving drawings suggests that he helped Atkinson out over the upper stages of the Waring & Gillow front at
the design stage, probably in 1901–2. For all that, Atkinson was an able designer. Much of his oeuvre can be connected with Waring, including almshouses at Radlett for the Furniture Trades Association, the first phase of Selfridges, the Adelphi Hotel in Liverpool, and alterations to Waring’s country house, Foots Cray Place. He may also have helped with the work handled by Waring & Gillow’s prolific in-house studio.

According to Guy Dawber, writing before the store opened, its internal arrangements showed ‘in a wonderful manner Mr Atkinson’s ingenious and admirable planning’. The 1902 drawings show a multiplicity of ‘galleries’ from the basement to the fourth floor. From the entrance a longitudinal hall (pretentiously labelled the ‘salle d’attente’) led to a central ‘rotunda’ rising to 90ft and glazed over at fourth-floor level. The two main staircases occupied enclosed compartments behind the rotunda, probably for safety reasons. Lifts were not grouped, as in later stores, but dispersed. At the back were to be packing and delivery rooms, and above them facing Eastcastle Street a boardroom, with a lecture room and then a library above. Three large rooms on the fifth floor were designated for studios. The executed version of 1904–6 shows a reduction in both public and staff facilities, though a ‘ladies’ reading room’ and a ‘photographic and art lecture room’ survived.

There was a plethora of departments over and above furniture, such as stationery, books, portmanteaus and travelling bags in the basement, and musical instruments and an entertainment agency next to pictures, statuary, prints and engravings on the third floor. A special feature was the series of furnished rooms, from a £100 weekend cottage through a £500 complete furnished house to a run of double-height ‘antique’ rooms along the front.

The structure of the store, designed by the American-born consultant engineer C. V. Childs, was mixed in character. The ‘semi-steel framework’ combined elements of framed construction with load-bearing brick walls, while the floors, roofs and vaults were all built of reinforced concrete using
the Columbian patent system. This, it was noted at the time, turned out considerably cheaper than an all-steel framework alternatively considered.36

The Waring & Gillow elevations represent the climax of the Wrenaissance mode in vogue from the 1880s, before the international chic of Beaux-Arts classicism pushed it aside. Their basis is the fine red brick (‘TLB rubbers’ made by Thomas Lawrence of Bracknell) of the upper storeys, set off with liberal Portland stone dressings and carving, all over a ground storey of Kemnay granite. The main Oxford Street front is contrived to avoid the monotony of a sheer wall surface. The tall first-floor windows originally reflected a double-height storey. Above them come a row of oeil de boeuf roundels with ornate heads, and then the next two storeys are represented by alternating pairs of arches with the glazing set well back, and windows on the main wall plane, giving relief and movement beneath the massive cornice. Ionic half-columns and pilasters in the middle flank a balcony surmounted by putti bearing a cartouche. Above, a break in the cornice allows the centre to rise above the roof to a crowning curved and broken pediment. Originally it was intended to crown each of the four corners of the roof with a handsome timber cupola, but this ambition had to be dropped. Curiously, the splayed corners of the main front have been altered. The original contract covered only the south-eastern corner, where a canted first-floor window with a nautical tang turned across the angle. When the answering south-west corner was added in 1933, the south-east one was adapted and prow-like, rather elephantine corbels were set above the splays. Simplified versions of this elevation occupied the other three fronts. The oeil de boeuf windows continued along Great Titchfield Street but were dropped along Eastcastle Street, while in the narrower Winsley Street much plain white glazed brick obtained.

The identities of the craftsmen who worked under the Waring-White Company on this extravagant frontispiece are not well recorded, but George Wragge Ltd of Salford made the great lead gutter heads, 4ft 6in high, while
the Portland stone was supplied and fixed by F. J. Barnes. The arcaded and islanded shop fronts were made by Stanley Jones & Co., who claimed them as the first important London example of this style of design. Busy though the front seems to modern taste, it looked even more so when decked out for special occasions, for Waring & Gillow were among the pioneers of the showy street decorations for which Oxford and Regent Streets became known. A photograph shows the scheme for the Kaiser’s visit to London in 1907, when pillars lined both sides of the pavement and the banner ‘Blood is thicker than water’ appeared over the main entrance. The Kaiser visited the store himself, and pronounced that a forthcoming Waring & Gillow branch to be built in Berlin was ‘a treat in store for the German people’.

No sooner had the store opened than rumours started about Waring & Gillow’s soundness. A limited run on the company in the autumn of 1906 was contained, but as trade conditions worsened the problems intensified. At the end of 1910 a receiver had to be appointed. At one point distraint was made on stock in Oxford Street against arrears of rent to the Howard de Walden Estate, which had been fixed at a phenomenal £37,500 per annum. A financial reconstruction was achieved slowly and painfully, at heavy loss for the shareholders. Though the Oxford Street store traded vigorously throughout, it emerged a staid operation. Waring made good his personal losses during the First World War, when the firm’s patriotic endeavours won lucrative government contracts for tents and, later, aircraft, executed on their West London sites. On their strength Waring acquired first a baronetcy and then in 1922 a peerage, only to be attacked in Parliament for not reimbursing the shareholders of the original company.

Waring & Gillow’s furnishing business developed in the inter-war period as a safe choice for conservative tastes, alongside Maples and other competitors. The store continued to feature period rooms, sometimes accompanied by attendants in tallying dress. Booming once again in the late 1920s, the business endeavoured to update itself by appointing the
Frenchman Paul Follot and the then unknown Serge Chermayeff to design new furnishing ranges, which were unveiled in an exhibition of 1928 entitled ‘Modern Art in French and English Furniture and Decoration’. Among many expansive ventures at home and abroad at this time, Waring secured extra floor space on the former Princess’s Theatre site across Winsley Street and commissioned a design with a bridge connection by Mewès & Davis, architects. To add extra space within the main building, in 1926 the central rotunda was filled in with a circular concrete floor designed in the up-to-date flat-slab system, with a single central column.

Once again Waring had overreached himself. As the economy contracted, the company’s finances proved unsustainable, and its chairman had to resign in September 1930. There followed a second reconstruction as Waring & Gillow (1932) Ltd, under the chairmanship of Ivan Sanderson of the wallpaper firm. The Princess’s Theatre site was sold, but under a revised scheme of 1931–2 by Elcock & Sutcliffe, architects, Waring & Gillow nevertheless continued to occupy its back portions. Elcock & Sutcliffe also altered the main Waring & Gillow block in 1933, adding No. 182 which now became available so as to complete the front, and creating an internal arcade behind the Oxford Street shop fronts.

The upper floors of the building were sublet in 1948 to the British Electricity Authority. Still under Ivan Sanderson’s chairmanship, Waring & Gillow were doing well when Isaac Wolfson’s Great Universal Stores made a bid and bought the firm in 1955. They then disposed of it in 1960–1 to John Peters, a Yorkshire concern under the control of Manny Cussins. The Cussins family, whose interests lay as much in property as in retailing, transferred the business to Regent Street in 1973, where Waring & Gillow enjoyed a few prolonged years of life, latterly associated with Maples. At the same time they obtained permission to redevelop the Oxford Street site. The old store was leased on a short term to Gamages, with a total rebuilding as
As so often at this time, Richard Seifert & Partners were the chosen architects. Then in June 1973, on the initiative of the Victorian Society, the store was spot-listed at short notice. Seifert and his clients showed some tendency to fight but soon gave ground, as the climate was turning in favour of conservation. The Greater London Council’s Historic Buildings Board made it clear it would oppose demolition of the fronts but not insist on keeping the interiors. A dispute followed in 1974 on the extent of façade retention. With a public enquiry scheduled on the proposal to demolish, a compromise took place and the enquiry was cancelled. As finally reconstructed in 1977–8, the Oxford Street and Great Titchfield Street fronts were retained, but Eastcastle and Winsley Streets were rebuilt in a bland brick style, reminiscent of much post-war commercial architecture in Italian cities. The contrast with Atkinson’s robustly English façades is curious. The main entrance to the offices is in Great Titchfield Street.

Nos 184–200: existing buildings

Nos 184–190 with 28 & 30 Market Place. The core of the building on this conspicuous corner site is a post-war block erected in 1955 for J. Lyons & Co. to designs by H. G. Sumner. It was radically refurbished with new elevations all round and two extra storeys in 2014–15 for PEC Oxford Ltd by Collins Construction (Buckley Gray Yeoman, architects).

Nos 190 and 192 with 26 Market Place is a lively four-storey building fronted in a debased style of commercial architecture, combining red brick with blue granite pilasters. The central gable is dated 1887 and the initials of the first occupants, Charles Baker & Co., outfitters and recipients of a Portland
rebuilding lease that year, appear on cartouches over the first-floor windows.  

**Nos 196–198 with 24 Market Place** is a bank building, old-fashioned for its date of 1912–13, when most such architecture was simplifying. The client was the London and City Bank, their architect T. B. Whinney and their builder Howell J. Williams. The front, rising to five storeys with extra height for a corner turret, is clad in Portland stone, but round the sides and at the back the materials change to plain brickwork above granite. The ground floor continues in bank use, transmogrified out of all recognition.