

**NOMINATION OF HISTORIC BUILDING, STRUCTURE, SITE, OR OBJECT  
PHILADELPHIA REGISTER OF HISTORIC PLACES  
PHILADELPHIA HISTORICAL COMMISSION**

**SUBMIT ALL ATTACHED MATERIALS ON PAPER AND IN ELECTRONIC FORM ON CD (MS WORD FORMAT)**

**1. ADDRESS OF HISTORIC RESOURCE** (must comply with an Office of Property Assessment address)

Street address: **1805-07 E York Street**

Postal code: **19125**

Councilmanic District: **7**

**2. NAME OF HISTORIC RESOURCE**

Historic Name: **Western Saving Fund Society of Philadelphia (Front and York Streets)**

Common Name: **NA**

**3. TYPE OF HISTORIC RESOURCE**

**Building**

Structure

Site

Object

**4. PROPERTY INFORMATION**

Condition:  excellent  good  fair  poor  ruins

Occupancy:  occupied  vacant  under construction  unknown

Current use: Vacant

**5. BOUNDARY DESCRIPTION**

See attached.

**6. DESCRIPTION**

See attached.

**7. SIGNIFICANCE**

Please attach the Statement of Significance.

Period of Significance (from year to year): **1916-1982**

Date(s) of construction and/or alteration: **c. 1916-17**

Architect, engineer, and/or designer: **Furness, Evans & Co., Architects**

Builder, contractor, and/or artisan: **Unknown**

Original owner: **Western Saving Fund Society of Philadelphia**

The historic resource satisfies the following criteria for designation (check all that apply):

- (a) Has significant character, interest or value as part of the development, heritage or cultural characteristics of the City, Commonwealth or Nation or is associated with the life of a person significant in the past; or,
- (b) Is associated with an event of importance to the history of the City, Commonwealth or Nation; or,
- X (c) Reflects the environment in an era characterized by a distinctive architectural style; or,
- X (d) Embodies distinguishing characteristics of an architectural style or engineering specimen; or,
- X (e) Is the work of a designer, architect, landscape architect or designer, or engineer whose work has significantly influenced the historical, architectural, economic, social, or cultural development of the City, Commonwealth or Nation; or,
- (f) Contains elements of design, detail, materials or craftsmanship which represent a significant innovation; or,
- (g) Is part of or related to a square, park or other distinctive area which should be preserved according to an historic, cultural or architectural motif; or,
- (h) Owing to its unique location or singular physical characteristic, represents an established and familiar visual feature of the neighborhood, community or City; or,
- (i) Has yielded, or may be likely to yield, information important in pre-history or history; or
- X (j) Exemplifies the cultural, political, economic, social or historical heritage of the community.

#### 8. MAJOR BIBLIOGRAPHICAL REFERENCES

See attached.

**9. NOMINATOR: The Keeping Society of Phila**

Email: [Keeper@keepingphiladelphia.org](mailto:Keeper@keepingphiladelphia.org)

Contact: **Oscar Beisert**

Date: **1 November 2017**

Street Address: **1315 Walnut Street, Suite 320**

Telephone: **(717) 602-5002**

City, State, and Postal Code: **Philadelphia, Pennsylvania 19107**

Nominator  is  is not the property owner.

#### PHC USE ONLY

Date of Receipt: 11/9/2017

Correct-Complete  Incorrect-Incomplete

Date: 1/4/2018

Date of Notice Issuance: 1/5/2018

Property Owner at Time of Notice

Name: Dimitrios and Melissa Tsiobikas

Address: 651 Morris Rd

City: Blue Bell

State: PA

Postal Code: 19422

Date(s) Reviewed by the Committee on Historic Designation: 2/14/2018

Date(s) Reviewed by the Historical Commission: 3/9/2018

Date of Final Action: 3/9/2018

Designated  Rejected

4/11/13

**NOMINATION**  
**FOR THE**  
**PHILADELPHIA REGISTER OF HISTORIC PLACES**



**Figure 1: Western Saving Fund Society (Kensington office)<sup>1</sup>**

**Western Savings Fund Society**  
**1805-07 E. York Street**  
**Philadelphia, Pennsylvania 19125**

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<sup>1</sup> Image from the Philadelphia Athenaeum's *Willing, Sims & Talbutt* collection. Philip B. Wallace, "Kensington Office, Front Street," Philadelphia Architects and Buildings, [https://www.philadelphiabuildings.org/pab/app/im\\_display.cfm?ImageId=508459C4-7A7B-45D4-B40391D53EDC1E7E&ProjectId=4E1BF534-B4D3-4734-9EBBD38F690C199E](https://www.philadelphiabuildings.org/pab/app/im_display.cfm?ImageId=508459C4-7A7B-45D4-B40391D53EDC1E7E&ProjectId=4E1BF534-B4D3-4734-9EBBD38F690C199E)

## 5. BOUNDARY DESCRIPTION

The boundary description of 1805-07 E. York Street is as follows:

BEGINNING at a point on the Northeasterly side of E. York Street, which point is measured in a Southeastwardly direction along the said side of E. York Street 60 feet from a point of intersection formed by the Northeasterly side of E. York Street and the Southeasterly side of Kensington Avenue; Thence extending from said beginning point on a line parallel with said Kensington Avenue and partly passing through a party wall between this premises and premises adjoining on the Northwest the distance of 90 feet  $\frac{3}{8}$  inches to a certain 4 feet wide alley; thence extending along the aforesaid 4 feet wide alley the five following directions and distances; (1) Southeastwardly the distance of 8 feet 7 inches to a point (2) Southwestwardly 2 feet to a point (3) Southeastwardly, the distance of 85 feet  $6\frac{1}{4}$  inches to a point, (4) Northeastwardly the distance of 2 feet to a point; and (5) Southeastwardly the distance of 7 feet to a point; Thence extending Southwestwardly along a line parallel with said Kensington Avenue the distance of 90 feet to a point on the Northeasterly side of E. York Street in a Northwestwardly direction, the distance of 100 feet to the first mentioned point and place of beginning.

Department of Records Parcel No. 019N15-0155; OPA Account No. 882014810



Figure 2: Property Boundary of 1805-07 East York Street.<sup>2</sup>

<sup>2</sup> Image from the Philadelphia CityAtlas program

## 6. PHYSICAL DESCRIPTION

Constructed in 1917, the Kensington office of the Western Saving Fund Society (Western) is located on East York Street, just east of the York-Dauphin Station on the Market-Frankford Line. The two-story freestanding former bank building was designed in the Neo-Renaissance taste, emulating an Italian Palazzo. The exterior is defined by a light, monochromatic stone façade that is supported by brick and structural steel with four nearly-identical three-bay wide facades.<sup>3</sup> The square, symmetrical massing of the building is interrupted only by a one-story vault portion of the building extends from the rear (northeast) elevation (see Appendix).

The ground floor of the front façade, on East York Street, has an entryway just above ground level. Non-original railings are on either side of the original steps. The original paneled front door (Fig. 1) has been replaced, but the classically ornamented surround remains (Fig. 4). A stone water table composed of larger marble blocks begins at ground level, but is cut off on the ground floor by smooth-faced ashlar marble with wide joints (Figs. 3 & 4). Small windows with original metal grills are positioned equidistant from the main entrance and are centered beneath the bays on the piano nobile. The original lamps have been removed and a modern lamp is centered directly over the main entrance. Ornate original metal gates remain and are included as part of this nomination.

The piano nobile or second story is also constructed from marble ashlar, but with thin joints. The façade is three bays wide, with semi-circular round arched windows (Fig. 7). While not quite a true Palladian or triple window (the round arch is as wide as the three separated elements), two equally spaced Ionic pilasters divide the panes giving an increased sense of height (Fig. 8). Another section of pilaster appears at the very edge of either window, as a purely decorative element. A few windows are missing individual panes which have been replaced by plywood. The frieze contains the inscribed name of the institution, the “Western Saving Fund Society” set off by decorative moldings. Above the frieze is a dentiled cornice.

The east and west elevations (Figs. 6, 9, and 10) of the Kensington office of the Western are identical to the façade, with the exceptions that a third window is substituted for the entrance and the name of the bank is not inscribed in the frieze. The north facing elevation has an extension off the ground floor, which likely once contained the building’s vault. The extension is five bays wide and continues the wider mortar joints found elsewhere on the ground floor. The piano nobile is physically identical to the east and west elevations, but for a modern downspout punched through the cornice, a chimney at the northwest corner, and contemporary graffiti that covers much of the surface (Fig. 11).

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<sup>3</sup> “Permit for the Erection of New Buildings, Permit No. 8132,” 1916. Permit available at the Philadelphia City Archives.

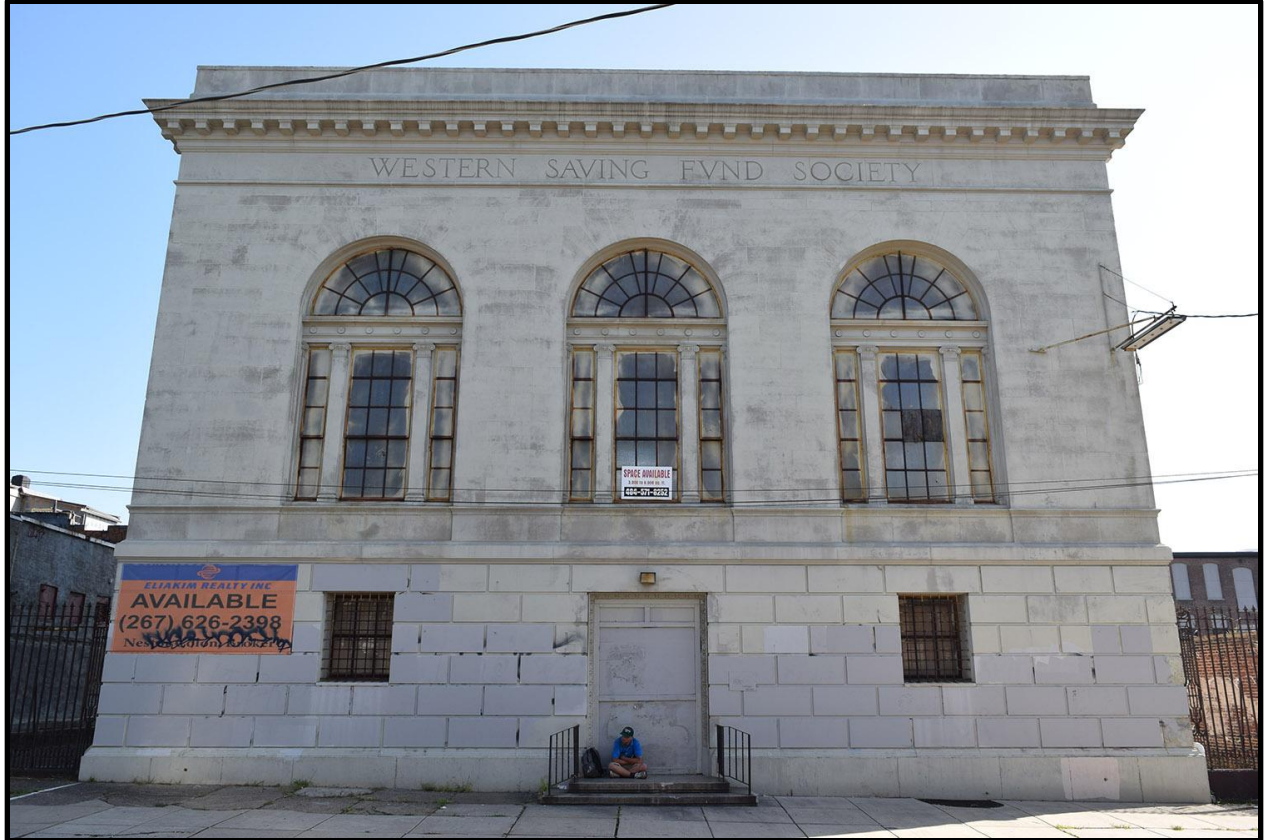


Figure 3: Façade of the Western Saving Fund Society's Kensington office, looking north on York Street. Photograph by author, August 2017.



Figure 4: Door surround and window grill. Photograph by author, August 2017.

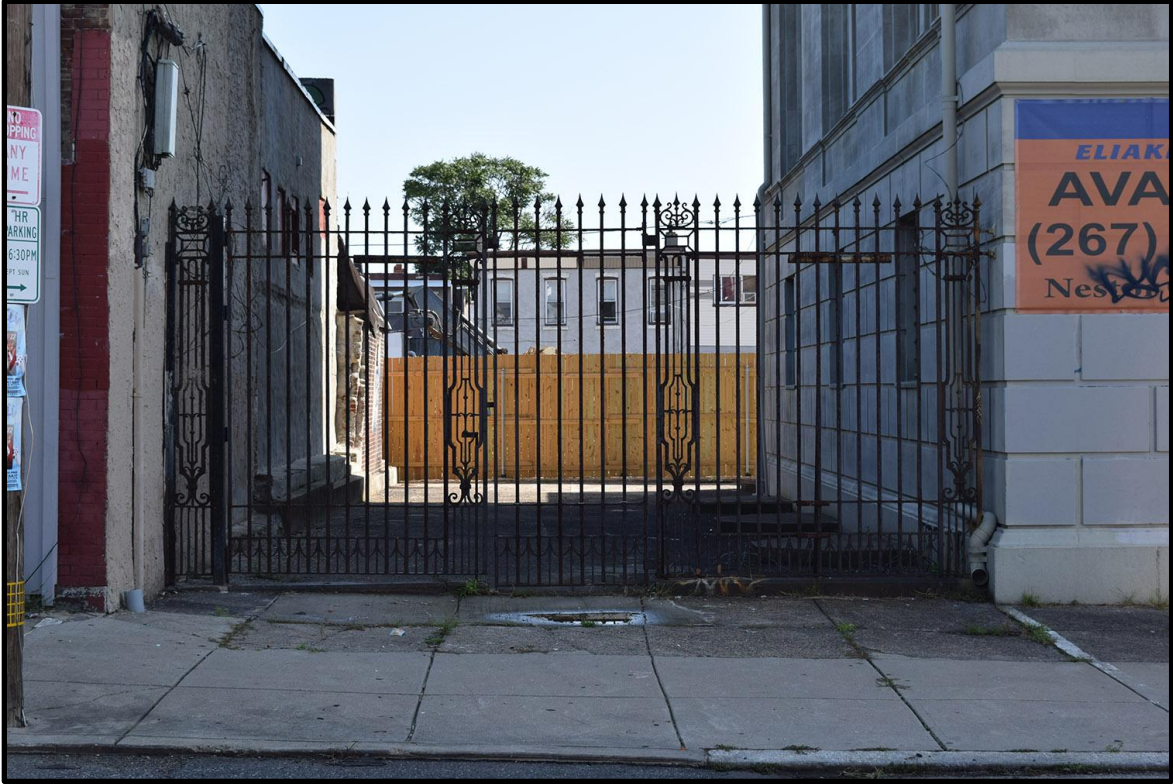
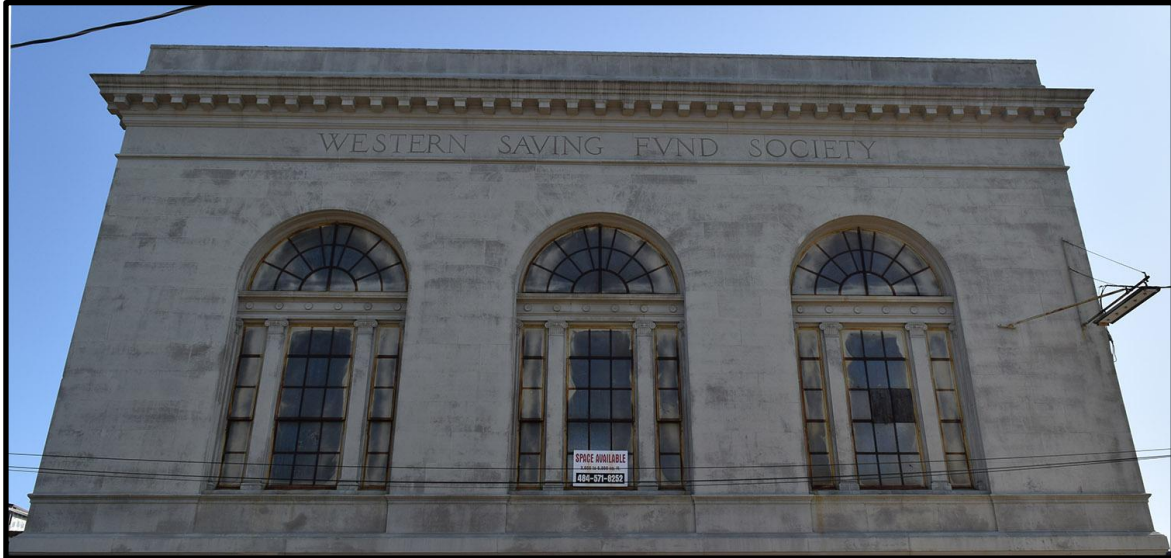


Figure 5: Ornate gate on the western edge of the building. Photograph by author, August 2017.



Figure 6: View of the western elevation, façade, and gates. Photograph by author, August 2017.



**Figure 7: Piano nobile, façade view. Photograph by author, August 2017.**



**Figure 8: Window detail (façade). Photograph by author, August 2017.**





**Figure 9: View of the façade gate, and eastern elevation from East York Street. Photograph by author, August 2017.**



**Figure 10: Jasper Street view of the eastern elevation previously obscured by the Bromley Mill. Photograph by author, August 2017.**



Figure 11: East Boston street view of the rear elevation including chimney, and vault. Photograph by author, 2017.



Figure 12: Looking north towards the subject property. Source: Pictometry, 2017.

## 7. STATEMENT OF SIGNIFICANCE

The fine Neo-Renaissance building at 1805-07 E York Street was constructed in 1917 as the second building of the Kensington office of the Western Saving Fund Society (Western), the first branch of the Western, founded in 1847. As the first branch office outside of the Western's Center City location it signifies that institution's continued interest in reaching out to working class savers. As one of only two substantially unaltered survivors of the Western's pre-1960s heyday, it deserves recognition for the Western's role in Philadelphia financial history. The building is also an excellent specimen of the Neo-Renaissance style, emulating the form and tradition of the Italian palazzo. It was designed for the Western by the estimable firm of Furness, Evans, & Co., an establishment responsible for some of Philadelphia's finest buildings. The excellence of its architecture and the pedigree of its architects justify the building's placement on the Philadelphia Register of Historic Places under Criteria for Designation C, D, E, and J.

- C) Reflects the environment in an era characterized by a distinctive architectural style; and**
- D) Embodies distinguishing characteristics of an architectural style or engineering specimen.**
- E) Is the work of a designer, architect, landscape architect or designer, or engineer whose work has significantly influenced the historical, architectural, economic, social, or cultural development of the City, Commonwealth or Nation;**
- J) Exemplifies the cultural, political, economic, social or historical heritage of the community.**

### CRITERION J:

The Western Saving Fund Society (Western) was founded in 1847 to reach the "western" areas of the city underserved by the Philadelphia Saving Fund Society (founded 1816). In the middle part of the 19<sup>th</sup> century, that meant the Western served Philadelphians living west of Ninth Street.<sup>4</sup> The first home of the Western was at 313 Chestnut, an address that put it between modern-day 10<sup>th</sup> and 11<sup>th</sup> Streets.<sup>5</sup>

The incorporators of the Western were wealthy and primarily self-made men, including Matthias Baldwin (the locomotive manufacturer), Thomas Sparks (shot manufacturer), and various other industrialists.<sup>6</sup> It was not without connection to the First Philadelphians; its second president was Henry Hollingsworth, a descendent of Valentine Hollingsworth who accompanied William Penn in 1682.<sup>7</sup> As the Western grew more established, it would rely more heavily on patrician connections as the industrialists of one age became the heirs of another.

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<sup>4</sup> *A Savings Bank Account: The Story of the Western Saving Fund Society of Philadelphia 1847-1947*, 1947, p. 3.

<sup>5</sup> *Id.*, 20.

<sup>6</sup> *Id.*, 7-8.

<sup>7</sup> *Id.*, 24.

While other financial institutions existed in Philadelphia, the Western differentiated itself in its aims; its managers regarded the purpose of the Society as a “charitable’ undertaking for the benefit of the ‘laboring classes.’”<sup>8</sup> By 1848 the Board of the Western decided to advertise in all newspapers within a twenty mile radius.<sup>9</sup> Its focus on ordinary laborers and its mission to serve ordinary Philadelphians without limit differentiated it from the private banks like Browns and Bowen (later Brown Brothers Harriman & Co), or neighborhood institutions like the Bank of Germantown. As a mutual bank it never had stockholders, meaning that its profits went to depositors, security, and management.

The Western moved from its original home to 10<sup>th</sup> and Walnut (Fig. 13) in September of 1856, but did not receive a notable building until 1874, with a design by James H. Windrim.<sup>10</sup> Windrim was then known for his major public buildings, and later known as the supervising architect for the U.S. Treasury and as Director of Public Works in Philadelphia.<sup>11</sup> The Western’s first association with a prominent architect began a tradition of the institution hiring from the city’s best architects to commission new or novel architecture. Only ten years later the Western once again hired Windrim to build it a new headquarters, this one of Romanesque Design, opening its first grand public building (Fig. 14) in Philadelphia in December of 1888.<sup>12</sup>



Figure 13: Advertisement depicting the Western’s 1847 building.<sup>1</sup>



Figure 14: Western Saving Fund Society, from Philadelphia Architects and Buildings.<sup>13</sup> Prior to alterations by the firm of Furness, Evans & Co. in 1910-11.<sup>14</sup>

<sup>8</sup> *Id.*, 21.

<sup>9</sup> *Id.*, 23.

<sup>10</sup> *A Savings Bank Account.*, 43.

<sup>11</sup> *Id.*, 43.

<sup>12</sup> *Id.*, 47.

<sup>13</sup> *The Official Office Building Directory and Architectural Handbook of Philadelphia*, The Commercial Publishing and Directory Co., Philadelphia, 1899, p. 627

<sup>14</sup> *A Savings Bank Account*, 52.

The Western recognized the importance of branch accounts early in its existence, opening its first in 1902, at a time when other financial institutions like National Banks, were prohibited from expanding beyond a single location. Its first branch (Fig. 15 and Appendix) was a friendly takeover of a small saving fund which became its Front & York office in Kensington, a branch that continued through all but the final year of the Western's existence.<sup>15</sup> The entrance into Kensington was likely prompted by the large number of factory workers in the neighborhood, the Western's target demographic. Its second branch at 25 South 15<sup>th</sup> Street (demolished) only lasted eight years, closing in 1910.<sup>16</sup> In need of space, the Western had a complementary Furness, Evans & Co.-designed addition to the 10<sup>th</sup> and Walnut building built in 1911.<sup>17</sup>



Figure 15: The Western's first branch office, called "Office C: Front and York Street."<sup>1</sup>

Five years later the Western would again turn to Furness, Evans & Co., for the design of a new building at Front & York that resembled a Renaissance palazzo.<sup>18</sup>

During construction, the Western announced that it would also add a playground for "Kensington children" that would cost \$3,000 and be ready by spring 1918 (Fig. 16).<sup>19</sup>



Figure 16: Playground at the Western's Front & York office, looking west. The extension facing Boston Street is visible at the left.

In the 1920s the Western added more branches, including one at 4643-45 Frankford Avenue on land purchased in 1922 (substantially altered) and another at Germantown and Venango in 1924.<sup>20</sup> Both of those branches were designed by Willing, Sims, and Talbutt. Willing and Sims were both alums of the office of Furness, Evans & Co., providing a logical explanation for the Western's decision to switch architects.

These branches were likely added to better deal with the commercial banks, which for the first time in American history began competing with mutual

<sup>15</sup> *Id.*, 51; "Western Savings Bank to Close Oldest Branch," *The Philadelphia Inquirer*, Jan. 14, 1981.

<sup>16</sup> *Id.*

<sup>17</sup> *Id.*, 52.

<sup>18</sup> "Application for Erection of New Building," Permit No. 8132, November 10<sup>th</sup>, 1916. Available at the Philadelphia City Archives.

<sup>19</sup> "Bank Provides Playground," *Evening Public Ledger*, August 23, 1917.

<sup>20</sup> *Id.*, 55.

savings banks like the Western for small savers.<sup>21</sup> From 1900 to 1929, mutual savings banks as a class lost half their share of assets and the rise of institutions offering financial alternatives directly contributed to that loss.<sup>22</sup>

The Western successfully weathered the Great Depression, absorbing the offices of the First Penn Savings Bank at 21<sup>st</sup> and Bainbridge (extant) and Chestnut and Juniper in 1934 (the southeast corner, altered) as well as the accounts of the Integrity Trust Company and their building at 4 South 52<sup>nd</sup> Street (façade altered).<sup>23</sup> The Western's growth culminated in its purchase of the Real Estate Trust Building at Broad and Chestnut in 1944.<sup>24</sup> Five years later the Western hired Paul Cret alongside Wiling, Sims, and Talbutt to design a new building to replace their Broad and Chestnut headquarters, however those plans were canceled following Cret's death.<sup>25</sup>



Figure 17: The Western's Front & York office, 1952.<sup>26</sup>

<sup>21</sup> Charles Belfoure, *Monuments to Money: The Architecture of American Banks*, p. 213.

<sup>22</sup> *Id.*, 213.

<sup>23</sup> *A Savings Bank Account*, 60-63.

<sup>24</sup> *Id.*, 66; identification of the Penny Bank's location as at the southeast corner and not at the Hale building as reported elsewhere is from "Haeseler, Wanamaker Artist," *The Philadelphia Inquirer*, March 10, 1968, p. 33.

<sup>25</sup> *A Savings Bank Account*, 67.

<sup>26</sup> Image from the Parker and Mulligan records at the Free Library of Philadelphia's Print and Picture Collection. July 12, 1952. Negative inverted by the author.

In the 1950s and 1960s The Western followed the middle-class, the contemporary equivalent to the “laboring classes” during its postwar expansion, opening branches in the Northeast at Cottman and Castor (altered) and in Upper Darby. The Castor Branch location was the last known collaboration between Willing, Sims, and Talbutt and the Western; their branch in Upper Darby was exclusively designed by Harbeson, Hough, Livingston & Larson.<sup>27</sup> By 1967, through merger or construction the Western could boast of “17 Convenient Offices throughout the Delaware Valley.”<sup>28</sup> Unlike their previous branches, most of those new offices were in shopping centers or existing structures. The purpose-built branches at the northeast corner of Wadsworth and Pickering and at 6625 Castor Avenue could charitably be called examples of corporate modernism. The Western’s expansion was matched by the ascendancy of its status in the city. Where once the directors had been industrialists and self-made men, by the 1960s the firm was run by “Old Philadelphians.” As Nathaniel Burt memorably described the Western (and the city’s other major saving fund society, the PSFS) “their boards of directors are little lower than the angels...” They were bested in the prestige of Old Philadelphia only by the Philadelphia Contributorship and the Green Tree Assurance Company.<sup>29</sup>

The Western came to its end in 1982, with its forced merger into the Philadelphia Saving Fund Society.<sup>30</sup> It was humbled by decades of investment decisions including inopportune entry into the commercial real estate market, abandonment of the domestic Philadelphia real estate market, and a decision to chase after higher net-worth individuals rather than the “common laborers.”<sup>31</sup> It was also brought low by the same policies that had helped it survive for 135 years. Its conservative investment strategies left it a laggard compared to other banking and thrift institutions as did its opening of multiple bank branches, a policy that had once helped it achieve success, but by the 1980s brought it only increased and unpayable obligations.<sup>32</sup>

While other institutions, notably PSFS, have left an architectural legacy to match their historic importance, the Western is all but forgotten in contemporary Philadelphia. Its purpose-built main building at 10<sup>th</sup> and Walnut was demolished for Thomas Jefferson University. Its subsequent main building at Broad and Chestnut was built for another institution and has been substantially altered. The few remaining purpose built branches fail to adequately represent the full extent of its history, were built for other institutions and absorbed into the Western, or have been altered beyond recognition. The only recognizable legacy of what was once one of Philadelphia’s premier institutions remain standing at 1805-7 E. York Street and at 3549 Germantown Avenue.

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<sup>27</sup> “Western Saving Fund Society” [6625 Castor Avenue], Philadelphia Architects and Buildings, [https://www.philadelphiabuildings.org/pab/app/pj\\_display\\_allarchitects.cfm/1155240](https://www.philadelphiabuildings.org/pab/app/pj_display_allarchitects.cfm/1155240); “Western Saving Fund Society” [Upper Darby], Philadelphia Architects and Buildings, [https://www.philadelphiabuildings.org/pab/app/pj\\_display\\_allarchitects.cfm/87505](https://www.philadelphiabuildings.org/pab/app/pj_display_allarchitects.cfm/87505)

<sup>28</sup> The Philadelphia Inquirer, Feb. 16, 1967, p. 6.

<sup>29</sup> Nathaniel Burt, *The Perennial Philadelphians: The Anatomy of an American Aristocracy*, 1963, p. 165.

<sup>30</sup> Craig Stock, “Western couldn’t ride out prolonged high inflation,” *The Philadelphia Inquirer*, April 4, 1982.

<sup>31</sup> *Id.*

<sup>32</sup> *Id.*

## CRITERIA C & D:

The Kensington office of the Western was built during the golden age of bank buildings and construction of monumental edifices, a period, which lasted from the 1890s to the late 1920s.<sup>33</sup> The Panic of 1873 had diminished the public's confidence in commercial financial institutions and when the after-effects of that crisis had finally dissipated twenty years later, bankers strengthened their credibility with monumental architecture, working to restore the public's faith in banking institutions.<sup>34</sup> Architects turned, en masse, to the classical. The whimsy of the late Victorian period was replaced with marble, granite, and limestone and, no matter the location, architecture borrowed from Greece, Rome, and a few years later, the Renaissance.<sup>35</sup>

Savings institutions like the Western had different needs from commercial banks. They served the working poor who tended to visit the bank at specific times in mass. Therefore, crowd circulation was of the utmost importance, leading to large banking halls. Though less common, thefts were still an issue, limiting most banks to a single public entrance or egress, a noticeable variation in the otherwise attractively uniform elevations of the Kensington office.<sup>36</sup>

While temples (whether Greek or Roman) dominated the early years of the classical revival, the other major form, the modified Italian High Renaissance palazzo appeared more commonly in the early 1900s.<sup>37</sup> While modified temples were certainly impressive, the Renaissance Revival was more true to the history of banking in that palazzos historically served as banking houses.<sup>38</sup> Their resurrection also marked a new direction in style, away from the rich decoration and ornamentation of the late Victorians and the classical revival, and towards a simplified and more abstract form, presaging the rise of Art Deco in the 1920s.<sup>39</sup>

The architectural firm of York & Sawyer, helmed by an interesting Beaux-Arts-trained designer with both partners having worked at the firm of McKim, Mead, and White, set the standard with their work on the Baltimore Savings Bank (Fig. 18, 1903) and continued it with the Brooklyn Trust (1913), Federal Reserve of New York (Fig. 19, 1919) and Central Savings Bank (1928). The subject building fits squarely within this architectural tradition. Though not, apparently, modeled after any one of the most well known Italian palazzos, its round arched windows, ionic pilasters, simplified ground floor and grand piano nobile are obviously indebted to Alberti and his contemporaries, achieving a Neo-Renaissance design.

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<sup>33</sup> Belfoure, 127.

<sup>34</sup> *Id.*

<sup>35</sup> *Id.*

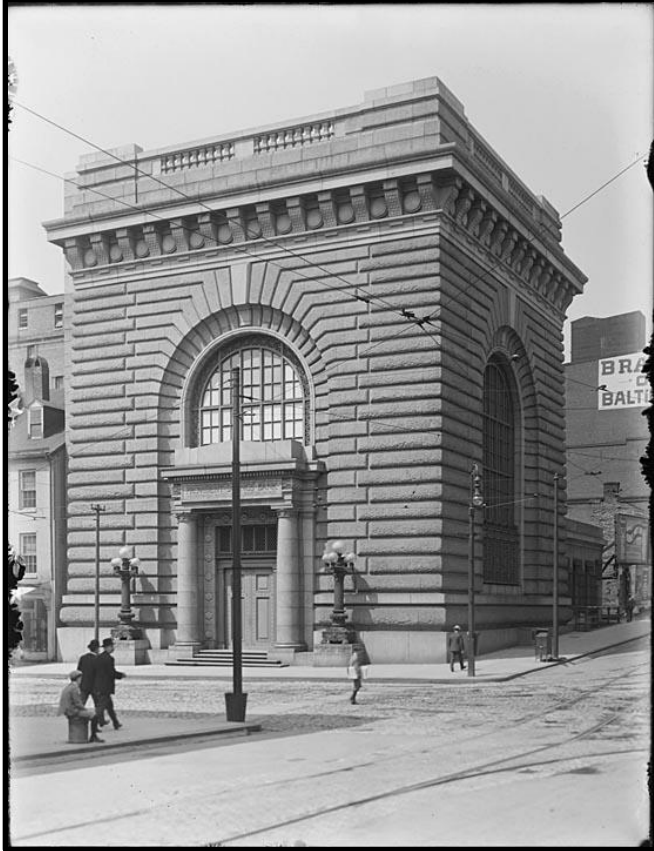
<sup>36</sup> Belfoure, 135, 143.

<sup>37</sup> Belfoure, 157-59.

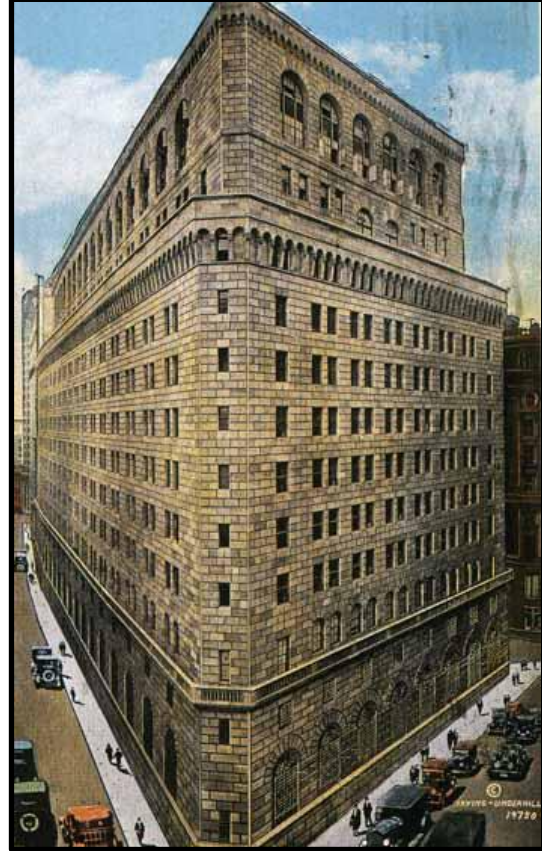
<sup>38</sup> Belfoure, 158.

<sup>39</sup> Belfoure, 163.





**Figure 19: Provident Savings Bank, Baltimore. Modeled after the Palazzo Strozzi in Florence. York & Sawyer with Joseph Evans Sperry.<sup>1</sup>**



**Figure 18: Federal Reserve Bank of New York. York & Sawyer with later rooftop addition by that firm.<sup>1</sup>**

## CRITERION E:

The Kensington office of the Western Saving Fund Society was constructed in 1917 on a design by estimable firm of Furness, Evans & Co., and likely by younger employees of the firm Charles Willing and Joseph P. Sims, who would go on found their own firm in 1919 and take over the Western Saving Fund Society account.

Furness, Evans & Co. (fl.1886-c. 1931) was the successor firm to Furness & Evans. It was established in 1886 to acknowledge the efforts of younger members of the firm like Louis C. Baker, E. James Dallett, William Camac, and James Fassitt, most of whom had been added as draftsmen to the office when the practice became so large that Furness could no longer handle all of the design responsibilities himself. These younger men boasted the academic training that neither Furness nor Evans had. Baker came from Princeton University (Class of 1880); Camac had a year at the University of Pennsylvania before setting off abroad; Dallett graduated from Worcester Polytechnic Institute in Massachusetts in 1881. (Of Fassitt very little is known.) Adding to these longtime employees came George W. Casey and Herman Kleinfelder, both of whom would remain in the office long after the death of Furness in 1912.<sup>40</sup>

The architecture firm of Willing & Sims was an offshoot of the office of Furness, Evans & Co. Willing, Sims, and Talbutt (the successor to Willing & Sims) were the Western's architects of choice for its next branch at Germantown and Venango.<sup>41</sup> The Western's choice to follow Willing & Sims rather than remain with Furness & Evans, which continued into the 1930s, suggests a confidence in Willing & Sims. The likeliest explanation for that confidence is that Willing & Sims, during their time at Furness, Evans & Co., were the architects responsible for the Western account and were therefore likely responsible for the design of 1805-07 E. York Street.

Furness, Evans & Co., produced some of the most architecturally important Philadelphia buildings in the late 19<sup>th</sup> and early 20<sup>th</sup> centuries.

- Fine Arts Library at the University of Pennsylvania (NHL, PRHP)<sup>42</sup>
- Philadelphia's Baltimore & Ohio Railroad Station (demolished)
- Horace Jayne House (NRHP, PRHP)
- Girard Trust Bank (NRHP, PRHP)
- Broad Street Station (demolished)
- Merion Cricket Club (NHL, PRHP)
- Undine Barge Club at Boathouse Row (NHL, PRHP)

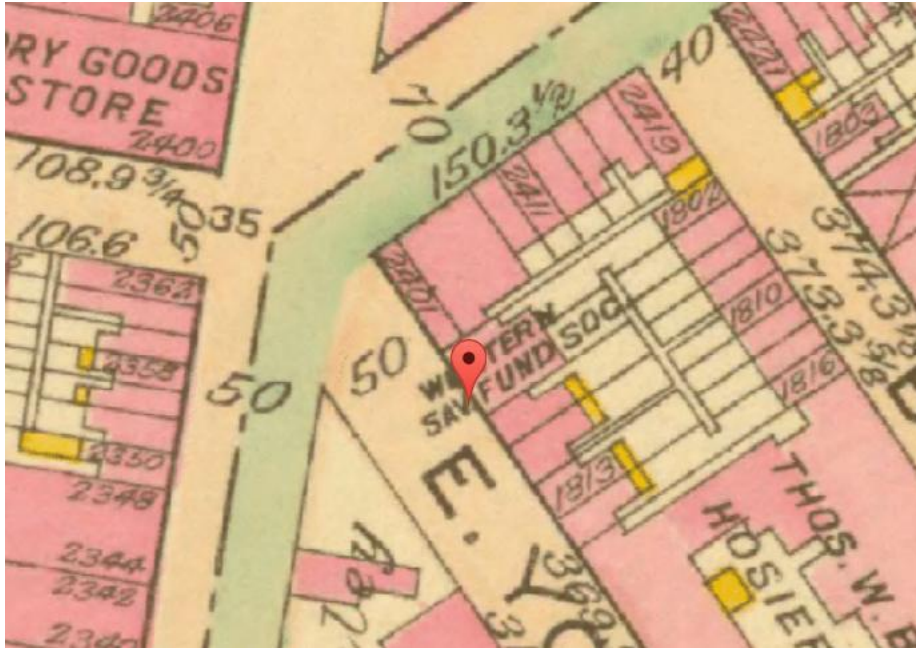
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<sup>40</sup> The preceding sentences were copied from the Philadelphia Architects and Buildings entry written by Sandra L. Tatman. Available a [https://www.philadelphiabuildings.org/pab/app/ar\\_display.cfm/25652](https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/25652)

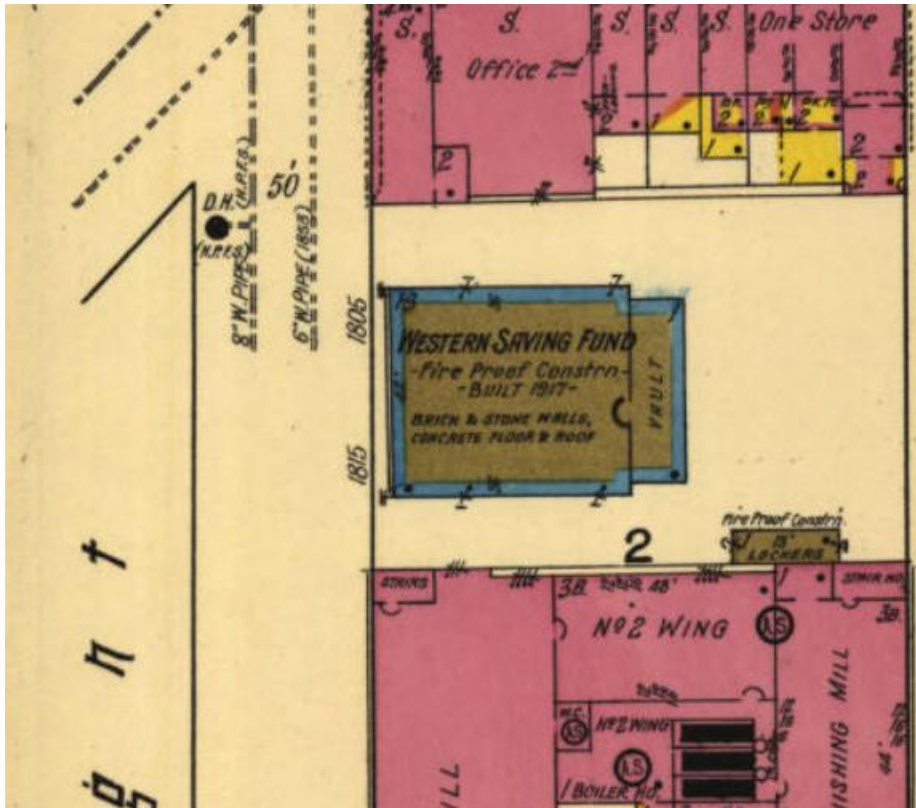
<sup>41</sup> Willing, Sims & Talbutt (fl. 1921 - 1953), Philadelphia Architects and Buildings, [https://www.philadelphiabuildings.org/pab/app/ar\\_display.cfm/110741](https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/110741)

<sup>42</sup> NHL = National Register of Historic Places. NRHP = National Register of Historic Places. PRHP = Philadelphia Register of Historic Places.

APPENDIX: MAPS



Detail from the 1910 G.W. Bromley *Atlas of the City of Philadelphia* showing the smaller footprint of the first branch building. Source: Greater Philadelphia GeoHistory Network.



Detail from a 1919 Sanborn map showing the larger free-standing Western Saving Fund building constructed two years prior. Source: PennState University Libraries, *Insurance Maps of Philadelphia, Pennsylvania*, Vol. 9, sheet 51.