

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 (CD, EMAIL, FLASH DRIVE)
ELECTRONIC FILES MUST BE WORD OR WORD COMPATIBLE

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

Street address: 3549 Germantown Avenue

Postal code: 19140 Councilmanic District: 5

2. NAME OF HISTORIC RESOURCE

Historic Name: North Philadelphia Office of the Western Saving Fund Society

Current/Common Name: _____

3. TYPE OF HISTORIC RESOURCE

☒ Building ☐ Structure ☐ Site ☐ Object

4. PROPERTY INFORMATION

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): from 1925 to 1982

Date(s) of construction and/or alteration: Built c. 1925

Architect, engineer, and/or designer: Willing, Sims, and Talbutt, architects

Builder, contractor, and/or artisan: William S. Kohl (1902)/ Raymond Raff Co. (1921)

Original owner: Western Savings Fund Society

Other significant persons: _____

CRITERIA FOR DESIGNATION:

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,
- ☒ (c) Reflects the environment in an era characterized by a distinctive architectural style; or,
- ☒ (d) Embodies distinguishing characteristics of an architectural style or engineering specimen; or,
- ☒ (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
- ☒ (j) Exemplifies the cultural, political, economic, social or historical heritage of the community.

8. MAJOR BIBLIOGRAPHICAL REFERENCES

See attached.

9. NOMINATOR

Organization The Keeping Society of Philadelphia Date 3/12/2018

Name with Title Oscar Beisert, contact Email keeper@KeepingPhiladelphia.org

Street Address 1315 Walnut St Telephone 717-602-5002

City, State, and Postal Code Philadelphia, PA 19107

Nominator ☐ is ☒ is not the property owner.

PHC USE ONLY

Date of Receipt: March 12, 2018

☒ Correct-Complete ☐ Incorrect-Incomplete Date: March 16, 2018

Date of Notice Issuance: March 16, 2018

Property Owner at Time of Notice

Name: 3549 Germantown LLC

Address: 1401 N Franklin St

City: Philadelphia State: PA Postal Code: 19122

Date(s) Reviewed by the Committee on Historic Designation: 4/18/2018

Date(s) Reviewed by the Historical Commission: 5/11/2018

Date of Final Action: 5/11/2018

☒ Designated ☐ Rejected

3/12/18

NOMINATION FOR THE PHILADELPHIA REGISTER OF HISTORIC PLACES



**Figure 1: North Philadelphia Office of the Western Saving Fund Society¹
3549 Germantown Avenue
Philadelphia, Pennsylvania 19140**

¹ Western Savings Fund Society, Item No. pdcp00732, the Free Library of Philadelphia,
<https://libwww.freelibrary.org/digital/item/pdcp00732>

5. Boundary Description

The boundary description of 3549 Germantown Avenue is as follows:

BEGINNING at a the corner formed by the intersection of the Northeast side of Germantown Avenue and the South side of Venango Street in the 43rd Ward of the City of Philadelphia; thence extending along the South side of the said Venango Street South 78 degrees, 39 minutes East, 182 feet and 1/8 of an inch to the West side of 13th Street; thence Southward along the West side of the said 13th Street 9 feet and 3/8 of an inch to a point; thence South 78 degrees, 11 minutes, 9 seconds West, 61 feet, 9-3/8 inches to a point; thence North 11 degrees, 18 minutes and 51 seconds West, 20 feet to a point; thence South 78 degrees, 11 minutes and 9 seconds West partly through the center of a party wall 102 feet to the Northeast side of the said Germantown Avenue and thence North 11 degrees, 48 minutes and 51 seconds West along the said Northeast side of Germantown Avenue 59 feet, 10 7/8 inches to the South side of the said Venango Street and the place of beginning.

Department of Records Parcel No. 044N13-0073; OPA Account No. 882931740

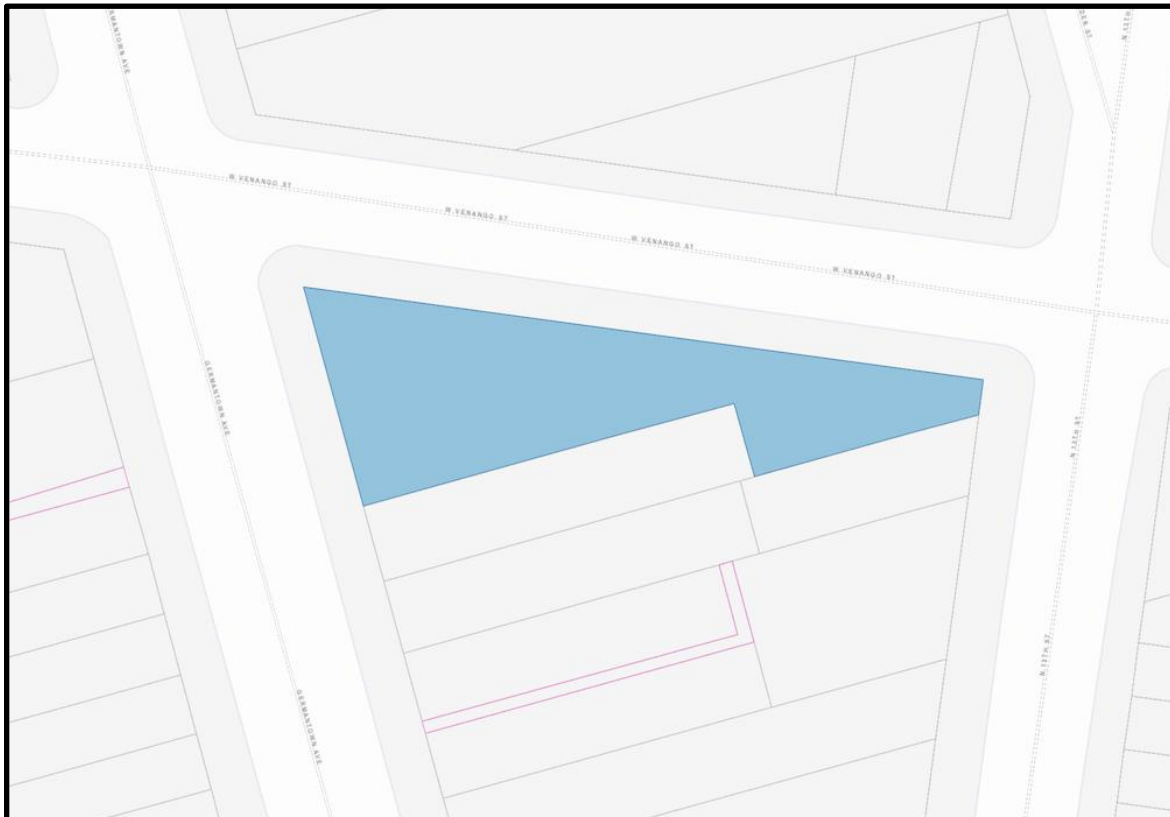


Figure 2: Property Boundary of 3549 Germantown Avenue.²

² Image from the Philadelphia Department of Records Parcel Explorer, <https://secure.phila.gov/parcelexplorerauth/>
The North Philadelphia Office of the Western Saving Fund Society
3549 Germantown Avenue, Philadelphia, Pennsylvania
Nomination to the Philadelphia Register of Historic Places, March 2018 – Page 2



Figure 3: The façade, Venango elevation, and Germantown elevation as viewed from the northwest corner of the intersection of Germantown and Venango Streets. Photograph by author, August 2017.

6. Physical Description

The former North Philadelphia Office of the Western Saving Fund Society is an early American example of Stripped Classicism expressed in an attached building designed by the noted Philadelphia firm of Willing, Sims & Talbutt (Fig. 3). The building is in North Central Philadelphia at 3549 Germantown Avenue. The single-story double-height building was built with Indiana limestone, bronze ornament, brick, steel, and reinforced concrete.³

The building is located within a irregular shaped lot in an angle created by Germantown Avenue and has four public-facing elevations: the façade (Fig. 4) is on the northwest corner of the lot facing the intersection of Germantown Avenue and Venango Street, and three secondary elevations: facing west on Germantown Avenue (Fig. 7), facing north on West Venango Street (Fig. 9), and a publicly visible east-facing elevation at Venango and 13th Street (Figs. 10 and 11) that continues the ornamentation seen on the two other secondary elevations. The party wall, which is shared with 3547 Germantown Avenue is located on the south side of the building. The glass in the windows has been replaced with stuccoed plywood.

³ Western Savings Fund Society - North Philadelphia Office, Building a Nation: Indiana Limestone Photograph Collection, Indiana University, <http://webapp1.dlib.indiana.edu/images/item.htm?id=http://purl.dlib.indiana.edu/iudl/images/VAC5094/VAC5094-04204>; Building Permit No. 14672, Plan No. 3262, November 7, 1924. Available at the City Archives.



Figure 4: The façade as viewed from the southeast corner of the intersection of Germantown Avenue and Venango Street. Photograph by author, August 2017.

The façade (Fig. 4) faces the intersection of Germantown Avenue and West Venango Street. The entrance to the building is raised above street-level, with steps and non-original railings leading to the main entrance. The door surround is symmetrical with decorative moldings in a classical style consisting of a carved spiral pattern, rosettes, and a dentiled cornice (Fig. 5). A metal security gate obscures the entry door. Above the door is a damaged and non-contributing sign that advertises the “Finance Exchange.” The entablature contains an inscription “Western Saving Fund Society Incorporated 1847 Erected 1925.” (Fig. 6) Above the inscription is an abstract copper belt course capped by another dentiled cornice. Lamps visible in early photographs have been removed as have metal letters spelling out “Western Saving Fund Society Philadelphia.” Non-original scaffolding for signage (unused) is visible at street level and is not included as part of the nomination.

The Germantown Avenue elevation is two bays wide, with limestone piers on either side of each window (Fig. 7). The piers are of no recognizable ancient order and have capitals with a vase design (Fig. 8). In the shaft of each pier, just below the capitals are copper medallions. The abstracted course and dentiled cornice from the façade continues across the Germantown Avenue façade but is interrupted by the capitals. Limestone from the base of each window has been removed and replaced with metal security gates. The windows have been covered, but recent photographs (see Appendix) suggest that the Yellin ironwork remains and should be included as part of the nomination.

The West Venango street elevation is a wider variation of the Germantown Avenue elevation, with four bays instead of two (Fig. 9). The limestone beneath the windows further north has been removed, but the windows to the south, although covered, retain their original appearance.

The east-facing elevation visible from West Venango and 13th Street is unadorned excepting the abstracted course and dentiled cornice (Figs. 10 & 11). It is the only elevation besides the party wall not covered in grey paint. Antennae for cellular phones are visible at street level.

The southern elevation is the party wall and unlike the other elevations its surface is composed of buff brick. (Fig. 12).

The roof (Figs. 12 & 13) is non-original and appears to be in good condition.



Figure 5: Classically styled door surround on the façade. Photograph by author, August 2017.



Figure 6: Inscription of the Western Saving Fund Society, decorative elements and modern signage. Photograph by author, August 2017.



Figure 7: Germantown Avenue elevation. Photograph by author, August 2017.

*The North Philadelphia Office of the Western Saving Fund Society
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Figure 8: Detail of pier including medallion and capital with vase. Photograph by author, August 2017.



Figure 9: Venango Street elevation. Photograph by author, August 2017.



Figure 10: Southern elevation including ladder tower as viewed from the north side of Venango Street.
Photograph by author, 2017.

*The North Philadelphia Office of the Western Saving Fund Society
3549 Germantown Avenue, Philadelphia, Pennsylvania
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Figure 11: Close-up of the southern elevation as viewed from the south side of Venango street.
Photograph by author, 2017.

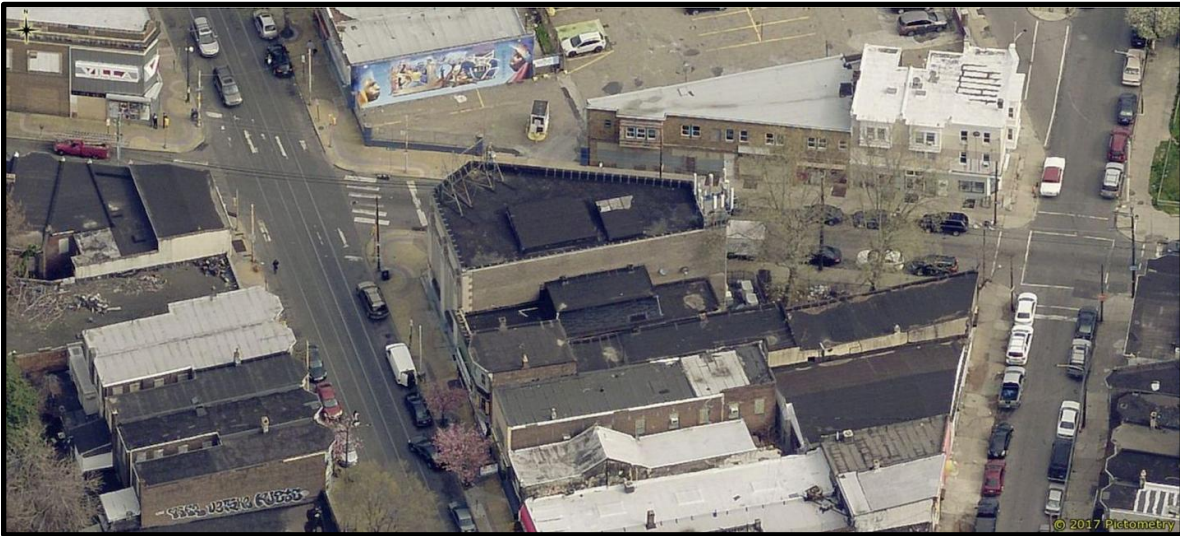


Figure 12: Southern elevation (party wall) and as viewed from above.
Picometry, courtesy the Staff of the Historical Commission.

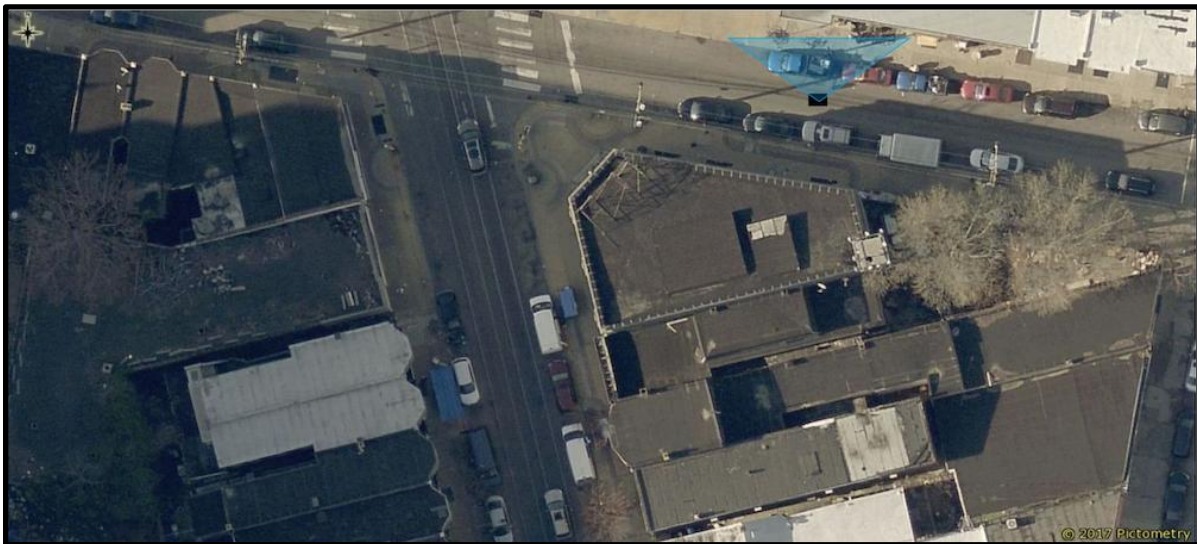


Figure 13: Roof as viewed from above. Picometry, courtesy the Staff of the Historical Commission.

7. STATEMENT OF SIGNIFICANCE

The former North Philadelphia Office of the Western Saving Fund Society is a significant historic resource that merits designation by the Philadelphia Historical Commission and inclusion on the Philadelphia Register of Historic Places. Located in the North Central Philadelphia, the subject building satisfies the following Criteria for Designation, as enumerated in Section 14-1004 of the Philadelphia Code:

- (c) Reflects the environment in an era characterized by a distinctive architectural style;*
- (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;*
- (f) Contains elements of design, detail, materials or craftsmanship which represent a significant innovation; and*
- (j) Exemplifies the cultural, political, economic, social or historical heritage of the community.*

Summary Statement of Significance. The North Philadelphia Office of the Western Saving Fund Society at Germantown Avenue and West Venango Street was built as the third branch office of the Western Saving Fund Society (Western), originally founded in 1847. As one of the early branch offices, built for a rapidly growing North Philadelphia neighborhood, the building represents the Western's longstanding commitment to the community as a saving institution for the "common laborer." As one of just a few survivors of the Western's pre-1960s heyday, the building represents the larger story of the Western importance as an integral part of Philadelphia financial history.

Being an early design of an emerging architectural style, the building is a superlative example of modern classicism, better known as Art Deco. The bank opened in 1925, the same year that the Paris Exposition des Arts Decoratifs formally brought the Art Deco style to the attention of American architects. As a unique, early design, the building is a significant work within the larger oeuvre of Willing, Sims, and Talbutt, the well-known Philadelphia architectural firm. Furthermore, among the architectural features, the building features ornamental ironwork produced by the famous Philadelphia workshop of Samuel Yellin, and is a significant example of this iron work in a documentable design.

CRITERIA C, D, & F

The reign of classical architecture is generally recognized to have lasted through the mid-1920s, though there were cries to hasten its end. In 1926 the *Architectural Record* called for its replacement by a style that had "the economical lines of the aeroplane, the dynamo and the hull

of the ocean greyhound.”⁴ At the same time, among architects the Classical was so firmly entrenched that “any attempt to deviate from this path devoid of imagination [Classicism] meant failure and the loss of a job to any promising architect.”⁵ The mid-to-late 1920s saw the development of overlapping styles to replace the rigidly adhered to Classical: the popular Art Deco, and the less common, but no less impressive Stripped Classicism. While previously popular in Europe, both are generally thought to have arrived in the United States following the 1925 Exposition de Arts Decoratifs in Paris.⁶

Stripped Classicism is commonly thought to have developed later in the 1920s, primarily through the work of Paul Cret.⁷ His buildings “stripped” away the strict adherence to the Classical Orders and their attendant ornamentation, while maintaining the Classical adherence to proportion, balance and symmetry.⁸ Buildings designed in the style often “echoed” the form of Art Deco designs, while presenting a more sober appearance.⁹ The distinction between the two is not always clear-cut. Famous examples include the Folger Shakespeare Library, the Federal Reserve, and Cincinnati’s Union Terminal.

The Western’s Germantown Avenue branch is one of the earliest, recognized examples of the transition away from strict Classicism in local bank architecture. Standing within the context of “firsts,” the building exemplifies a component part of the introduction and practice of Stripped Classicism in the United States. Charles Belfoure, the authority on bank architecture, regards Stripped Classicism as a form of Art Deco architecture, and by his chronology and definitions, it is likely one of the early bank buildings of its kind (either as an example of Art Deco or Stripped Classicism) in the United States.¹⁰ Its design was completed prior to the 1925 Exposition de Arts Decoratifs in Paris, generally recognized as the event that brought widespread attention of the both styles to the United States. It also predates the work of the New York-based Walker & Gillette, commonly recognized as the progenitors of the Art Deco style for financial institutions.¹¹

If regarded as an example of the Stripped Classicism favored by Cret, its construction date is even more unusual. Cret, usually regarded as the progenitor of Stripped Classicism in the United States produced his first important building in the style, a World War I memorial at Château-Thierry, in 1928.¹² His later, more famous work in the style was mostly produced in the 1930s for the Federal Government.¹³

⁴ Belfoure, 213 quoting “Federal Reserve Bank, St. Louis, Mo.” *Architectural Record*, October 1926, p. 298.

⁵ *Id.*

⁶ Belfoure, Charles, *Monuments to Money: The Architecture of American Banks*, McFarland 2011, p. 213; “Art Deco Style 1925 - 1940,” Philadelphia Museum and Historical Commission, <http://www.phmc.state.pa.us/portal/communities/architecture/styles/art-deco.html>

⁷ Rybczynski, Witold, “The Late, Great Paul Cret,” *The New York Times*, October 21, 2014. <https://www.nytimes.com/2014/10/21/t-magazine/the-late-great-paul-cret.html>

⁸ *Id.*

⁹ Pile, John, *A History of Interior Design*, 2005, p. 315.

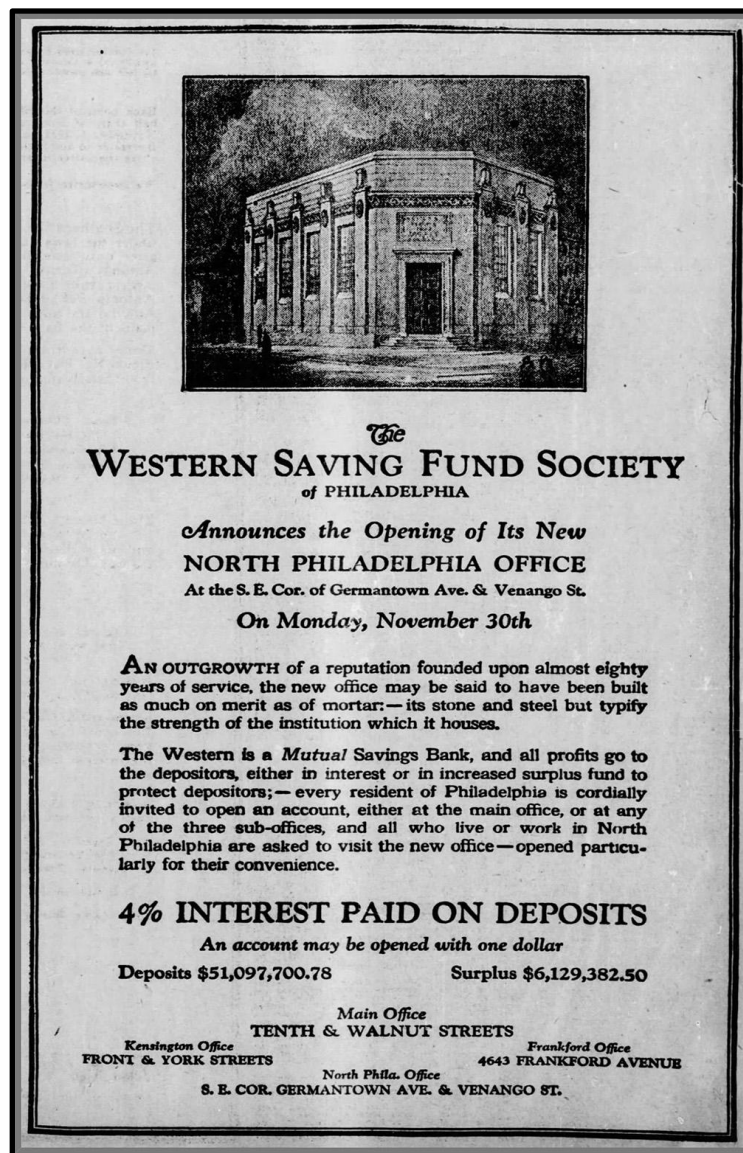
¹⁰ Charles Belfoure dates the earliest examples of Art Deco banks to 1927. He includes the Western’s North Philadelphia Office in that group based upon photographs featured in *Architectural Record* in July of that year (Appendix 1). However, he fails to realize that the Western opened in 1925, predating all his other examples. See generally Belfoure, *Money Matters*, ch. 6.

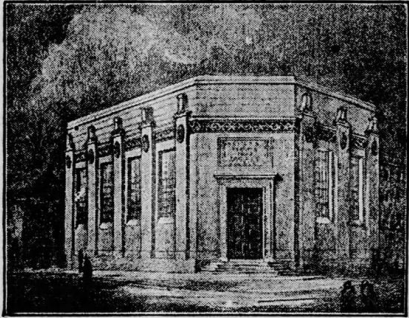
¹¹ Belfoure, 214.

¹² Rybczynski, *supra*.

¹³ *Id.*

On November 7, 1924, the Western filed for a building permit, with the intention of building a one-story building of brick, reinforced concrete, and steel with a limestone exterior at a cost of \$127,500.¹⁴ There was no mention of the design, which represented an evolutionary shift away from the strict Classicism that defined every other bank building of the period.¹⁵ The only indication that the Western regarded its new branch with any special favor, was a drawing of the building itself in an advertisement announcing its opening, an unusual decision as the bank usually favored text or more abstracted imagery to its mortar, stone, and steel (Fig. 14).





The
WESTERN SAVING FUND SOCIETY
of PHILADELPHIA

Announces the Opening of Its New
NORTH PHILADELPHIA OFFICE
At the S. E. Cor. of Germantown Ave. & Venango St.
On Monday, November 30th

AN OUTGROWTH of a reputation founded upon almost eighty years of service, the new office may be said to have been built as much on merit as of mortar:—its stone and steel but typify the strength of the institution which it houses.

The Western is a *Mutual Savings Bank*, and all profits go to the depositors, either in interest or in increased surplus fund to protect depositors;—every resident of Philadelphia is cordially invited to open an account, either at the main office, or at any of the three sub-offices, and all who live or work in North Philadelphia are asked to visit the new office—opened particularly for their convenience.

4% INTEREST PAID ON DEPOSITS
An account may be opened with one dollar

Deposits \$51,097,700.78 Surplus \$6,129,382.50

Main Office
TENTH & WALNUT STREETS

Kensington Office Frankford Office
FRONT & YORK STREETS 4643 FRANKFORD AVENUE

North Phila. Office
S. E. COR. GERMANTOWN AVE. & VENANGO ST.

Figure 14: Ad announcing the opening of the North Philadelphia Office of the Western Saving Fund Society.
Source: *The Philadelphia Inquirer*, Nov. 30, 1925, p. 22.

¹⁴ Deed Permit 14672; "Bank Building Planned," *The Philadelphia Inquirer*, Nov. 2, 1924.

¹⁵ Melissa Romero, Philly's Art Deco Masterpieces, Mapped, June 7, 2017, <https://philly.curbed.com/maps/art-deco-buildings-philadelphia-iconic>

While there is an argument to be made that the Western's North Philadelphia Office adheres more strongly to the strict Classicism of earlier bank architecture, it cannot hold up under scrutiny. The building eschews the Classical Orders and its overall form rejects the temples and palazzos that defined earlier generations of banks. The Western's North Philadelphia Office is markedly different from the Western's 1917 office at 1507-09 E. York Street (a Renaissance palazzo) or a nearby competitor, the Horace Trumbauer designed 1926 Excelsior Trust Company at 1006 W. Lehigh Avenue, a building that took the form of a Roman Triumphal Arch. Nor is the North Philadelphia Office of the Western an aberration by uneducated architects; Willing and Sims came out of the office that designed (and they were the likely designers) of the Western's prior palazzo at Front & York. However, the building's eschewal of pilasters and columns, inclusion of a recessed opening framed by decorative and projecting piers with circular decoration and stylized decorations, and the rejection of the Classical Orders, mark it as an early example of Stripped Classicism.¹⁶

The architectural press took notice of Willing, Sims & Talbutt's work, with the nationally-published *Architectural Record* dedicating a five-image spread to the new branch building. (Appendix 1) Though devoid of explanatory text, the images highlighted the sleek modernity of the building. It seems highly unlikely that *Architectural Record*, which had previously called for buildings that contained "the economical lines of the aeroplane, the dynamo and the hull of the ocean greyhound" would have honored a backwards looking building with its recognition.¹⁷ However, even the *Architectural Record* needed time to recognize the importance of the Western's new building. The feature appeared more than a year and a half after the branch's opening date.



Figure 15: Original Front and York Street Office of the Western as designed by Furness & Evans. Source: "The American Catholic Quarterly Review," Volume 31, No. 122, April 1906, p. 2. Available on Google Books.

¹⁶ Belfoure, 217.

¹⁷ See FN 4.

CRITERION E: Willing, Sims & Talbutt

One of the most prolific of Philadelphia architectural firms specializing in residential design, Willing, Sims & Talbutt competed with Mellor, Meigs & Howe, Robert Rodes McGoodwin, and Edmund Gilchrist for commissions.¹⁸ The office was established in 1921, succeeding the earlier firm of Willing & Sims by adding James Talbutt to the partners. Willing & Sims were themselves alums of the office of Furness & Evans who had handled the work of the Western since they received the contract for the Western's Office at Front and York in 1902. (Fig. 15)

Although their early work included a number of substantial alterations to residences, they soon began designing large country and suburban houses for the wealthy of Philadelphia, including the 1924 Jay Cooke residence in Chestnut Hill, the Frederic Rosengarten residence (1929) in Chestnut Hill, and the William R. Mercer residential alteration and construction (1930) in Doylestown, PA.

In the late 1930s, when individual residential design had nearly ceased, Willing, Sims & Talbutt added their efforts to the work of the Philadelphia Housing Authority, collaborating with several other architects in Philadelphia on an \$8 million project. In the 1940s they continued their institutional commitment by working on the Byberry Hospital development for the State of Pennsylvania and returning to the Philadelphia Housing Authority in their collaborative design for Oxford Village. They would not return to their strong representation in the residential field until the late 1940s, when several of the same names apparent in the work of the 1920s would reappear, including Jay Cooke in Chestnut Hill.

Like their residential competitors, Willing, Sims & Talbutt ordinarily designed in a revival mode, using the American colonial, English, and French designs that were so popular with the wealthy of the 1920s. What distinguished them from their competitors was the ability of Charles Willing in landscape design. While other architects might employ Thomas Sears to extend the design of the house into its adjacent garden, Willing, Sims & Talbutt could rely upon the talents of Charles Willing in this regard.

Notable Commissions¹⁹:

- William R. Mercer Residence (Aldie Mansion)
- Work at French Village
- Jay Cooke Residence
- George Woodward Residence
- Chestnut Hill Hospital
- Tyler Residence/Bucks County Community College
- Moyamensing Prison (alterations)
- Philadelphia Club (alterations/supplemental work)
- Philadelphia Hospital for the Insane (Byberry) (alterations)

¹⁸ Sandra Tatman, "Willing, Sims & Talbutt (fl. 1921 - 1953) Biography," Philadelphia Architects and Buildings. https://www.philadelphiabuildings.org/pab/app/ar_display.cfm?ArchitectId=A1506 The information on Willing, Sims & Talbutt was copied wholesale from Philadelphia Architects and Buildings and excepting information on the relationship between the Western and Furness & Evans, is not the work of the author.

¹⁹ "Willing, Sims & Talbutt (f. 1921-1953) Projects," Philadelphia Architects and Buildings. https://www.philadelphiabuildings.org/pab/app/ar_display_projects.cfm#Projects

- Philadelphia Contributorship (alterations)
- Bartram Residence (unknown, likely restoration work in the 20s)

CRITERION E: Samuel Yellin²⁰

The building also contains significant ironwork by the famous Philadelphia ironworker, Samuel Yellin, visible in recent interior photographs (Appendix 1). Samuel Yellin was a leader in the revival of crafts that Philadelphia experienced in the early twentieth century²¹. Along with stained glass artist Nicola D'Ascenzo, Yellin encouraged a greater attention to the arts which were applied to buildings, working with notable architects all across the country and drawing considerable attention to Philadelphia as a center for the American Arts and Crafts Movement. Born and trained in Poland, Samuel Yellin diverted from the career of his father (an attorney) to study art and to apprentice with an ornamental metalworker. He came to Philadelphia in 1906, and his abilities soon brought him to the attention of the Pennsylvania Museum and School of Industrial Arts, which engaged him as an instructor in their metalworking classes. He would work with the PMSI from 1907 to 1922.

By 1909 he had opened his own studio, and by 1915 Mellor & Meigs, an architectural firm with which he was closely associated, had designed his studio/showroom on Arch Street in West Philadelphia. There he and his staff (eventually over 200 craftspeople) would churn out hundreds of designs for gates, lighting fixtures, screens, grilles, railings, doors, all sorts ironwork, from the monumental to the small. Residences, cathedrals, banks, academic buildings -- all could be enhanced with Yellin's unique approach to the use of metalwork; and his clients included both Yale and Harvard Universities, as well as Washington Cathedral (DC), Grace Cathedral (San Francisco), and the Cathedral of St. John the Divine (New York, NY). Nor were his designs limited to public clients. The wealthy (Edward W. Bok, Lammont Dupont, H. H. Flagler, Robert Goelet, etc.) also commissioned Yellin's studio to produce embellishments for their country and city homes. All of these commissions brought Yellin into a circle of elite architects who worked not just in Philadelphia, but all across the country, creating many of the most publicized buildings of the early twentieth century. Yellin's work often emphasized traditional styles, but he still molded those styles to the needs of the clients and to his own ideas regarding craft. In his 1926 lecture to the Architectural Club of Chicago Yellin clearly states his attitude toward tradition in design:

I am a staunch advocate of tradition in the matter of design. I think that we should follow the lead of the past masters and seek our inspiration from their wonderful work. They saw the poetry and rhythm of iron. Out of it they made masterpieces not for a day or an hour but for the ages. We should go back to them for our ideas in craftsmanship, to their simplicity and truthfulness. The superficial and the tricky, which are spreading over the world of art like a disease, doom themselves to destruction. The beautiful can never die.

²⁰ WST 1:54, Willing, Sims & Talbutt Collection, *The Athenaeum of Philadelphia*.

²¹ All of the information on Samuel Yellin, including this sentence is copied directly from Philadelphia Architects and Buildings. Sandra Tatman, "Samuel Yellin 1885-1940 Biography," https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/23067

With all of his commercial success, Samuel Yellin never lost his love of the material and his desire to celebrate the craft. He contributed the essay on "Iron Art" to the eminent 14th edition of the Encyclopedia Britannica, and he was invited by the Philadelphia Museum of Art to act as consultant on their collection of historic crafts. Furthermore, beginning in 1919 he also received several medals acknowledging his contributions, including awards from the Chicago Art Institute (1919), American Institute of Architects (1920), Architectural League of New York (1922), and, locally, the Bok Civic Award (1925).

CRITERION J

The 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 19th century, that meant the Western served Philadelphians living west of Ninth Street²² The first home of the Society was at 313 Chestnut, an address that put it between modern-day 10th and 11th Streets.²³

The incorporators of the Society were wealthy and primarily self-made men, including Matthias Baldwin (the locomotive manufacturer), Thomas Sparks (shot manufacturer), and various other industrialists.²⁴ 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 1682.²⁵ 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.

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.’”²⁶ By 1848 the Board of the Western decided to advertise in all newspapers within a twenty mile radius.²⁷ Its focus on ordinary laborers and its mission to serve ordinary Philadelphians without limit, differentiated it from the private banks like Brows 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.

²² *A Savings Bank Account: The Story of the Western Saving Fund Society of Philadelphia 1847-1947*, 1947, p. 3.

²³ *Id.*, 20.

²⁴ *Id.*, 7-8.

²⁵ *Id.*, 24.

²⁶ *Id.*, 21.

²⁷ *Id.*, 23.

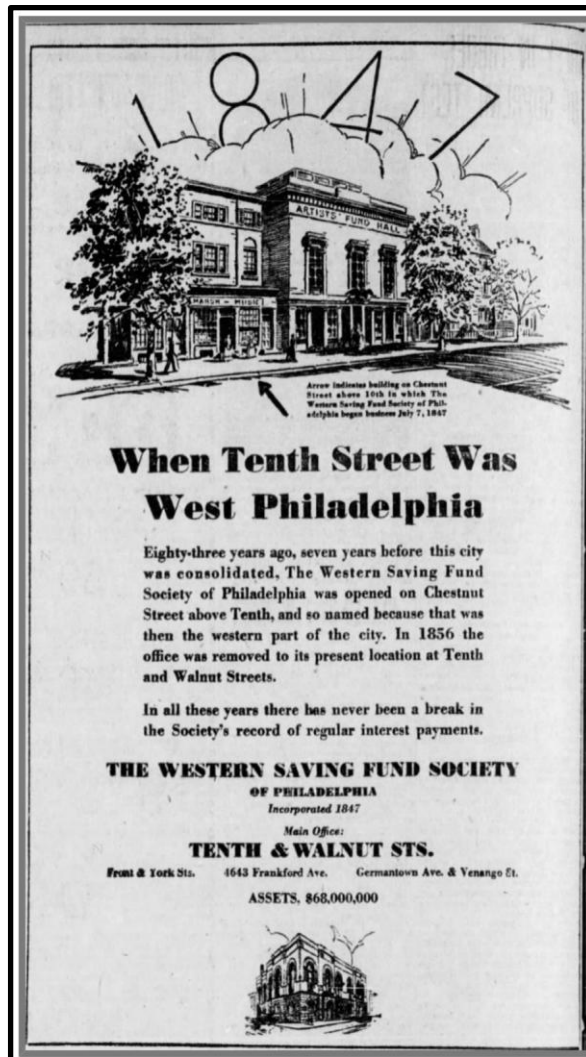


Figure. 16: Advertisement depicting the Western's 1847 building. Source: *The Philadelphia Inquirer*, Feb. 18, 1930, p. 4.

The Western moved from its original home to 10th and Walnut (Fig. 16) in September of 1856, but did not receive a notable building until 1874, with a design by James H. Windrim.²⁸ 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.²⁹ 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. 17) in Philadelphia in December of 1888.³⁰

²⁸ *A Savings Bank Account.*, 43.

²⁹ *Id.*, 43.

³⁰ *Id.*, 47.



Figure 17: Western Saving Fund Society, from *Philadelphia Architects and Buildings*.³¹
Prior to alterations by the firm of Furness, Evans & Co. in 1910-11.³²

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 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.³³ Its second at 25 South 15th Street (demolished) only lasted eight years, closing in 1910.³⁴ In need of space, the Western had a complementary Furness, Evans & Co. designed addition to the 10th and Walnut building built in 1911.³⁵ 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.³⁶

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 1924.³⁷ Both of those branches were designed by Willing, Sims, and Talbutt. Willing and Sims

³¹ *The Official Office Building Directory and Architectural Handbook of Philadelphia*, The Commercial Publishing and Directory Co., Philadelphia, 1899, p. 627

³² *A Savings Bank Account*, 52.

³³ *Id.*, 51; "Western Savings Bank to Close Oldest Branch," *The Philadelphia Inquirer*, Jan. 14, 1981.

³⁴ *Id.*

³⁵ *Id.*, 52.

³⁶ "Application for Erection of New Building," Permit No. 8132, November 10th, 1916. Available at the Philadelphia City Archives.

³⁷ *Id.*, 55.

were both alums of the office of Furness, Evans & Co., providing a logical explanation for the Western's decision to switch architects.

These new branches were likely added to better deal with the commercial banks, which for the first time in American history began competing with mutual savings banks like the Western for small savers.³⁸ 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.³⁹ The North Philadelphia Office, in particular, was built to take advantage of an area that was then experiencing nearly unrivaled growth. A 1924 article on the sale of the land to the Western emphasized that [t]he sale of this corner is a forcible example of the tremendous rise in value along Germantown Avenue in the last score of years, particularly in vicinity of Broad Street and Erie Avenue, which has come forward as one of the most important business centres of the city."⁴⁰ That article was written two years before the longtime holder of North Philadelphia's tallest skyscraper, the Art-Deco Beury Building, would be built a block north at Broad and Erie.⁴¹

The Western successfully weathered the Great Depression absorbing the branches of the First Penn Savings Bank at 21st 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 52nd Street (façade altered).⁴² The Western's growth culminated in its purchase of the Real Estate Trust Building at Broad and Chestnut in 1944.⁴³ 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.⁴⁴

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.⁴⁵ By 1967, through merger or construction the Western could boast of "17 Convenient Offices throughout the Delaware Valley."⁴⁶ Unlike their previous branches, most of those new branches 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

³⁸ Charles Belfoure, *Monuments to Money: The Architecture of American Banks*, p. 213.

³⁹ *Id.*, 213.

⁴⁰ "Germantown Ave. Values Increasing," *The Philadelphia Inquirer*, Aug. 3, 1924, p. 64.

⁴¹ Romero, "Art Deco Masterpieces, Mapped."

⁴² *A Savings Bank Account*, 60-63.

⁴³ *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.

⁴⁴ *A Savings Bank Account*, 67.

⁴⁵ "Western Saving Fund Society" [6625 Castor Avenue], Philadelphia Architects and Buildings, 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

⁴⁶ *The Philadelphia Inquirer*, Feb. 16, 1967, p. 6.

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.⁴⁷

The Western came to its end in 1982, with its forced merger into the Philadelphia Saving Fund Society.⁴⁸ 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.”⁴⁹ 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.⁵⁰

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 10th 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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Philadelphia Architects and Buildings. Willing, Sims, & Talbutt (fl. 1921-1953)
https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/110741

The Philadelphia Inquirer

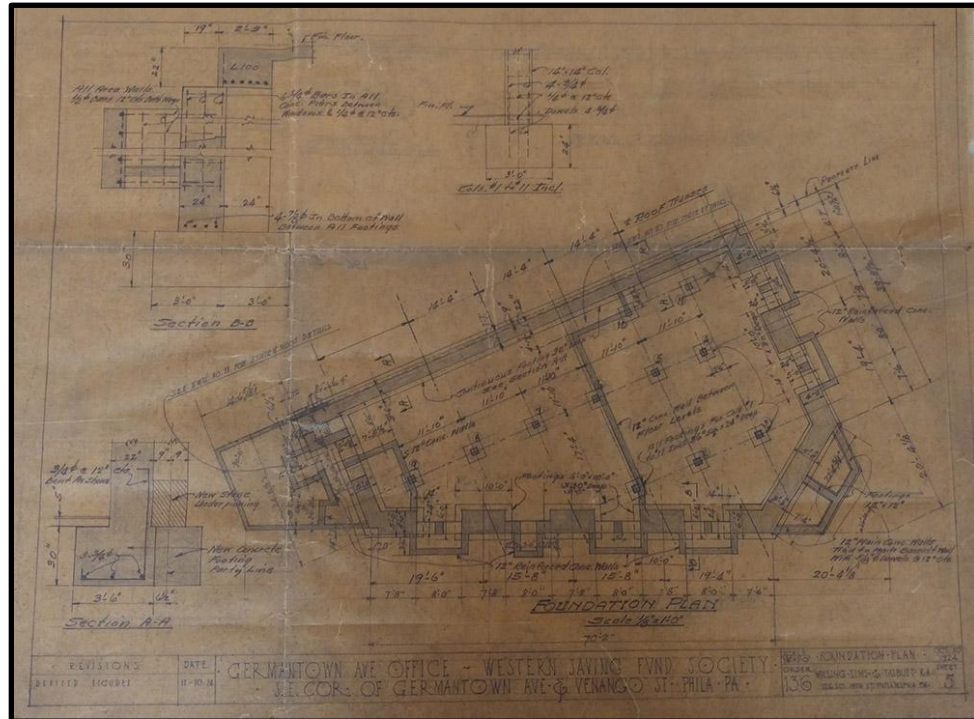
⁴⁷ Nathaniel Burt, *The Perennial Philadelphians: The Anatomy of an American Aristocracy*, 1963, p. 165.

⁴⁸ Craig Stock, “Western couldn’t ride out prolonged high inflation,” *The Philadelphia Inquirer*, April 4, 1982.

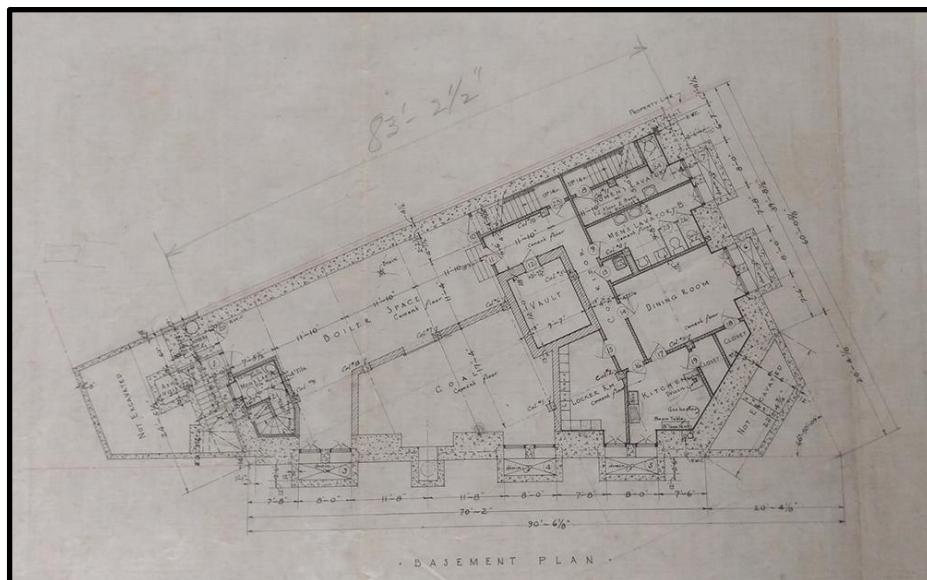
⁴⁹ *Id.*

⁵⁰ *Id.*

Appendix 1 – Historical Drawings & Images of the Western Saving Fund Society



Foundation plan from the Willing, Sims & Talbutt Collection at the Philadelphia Athenaeum.⁵¹

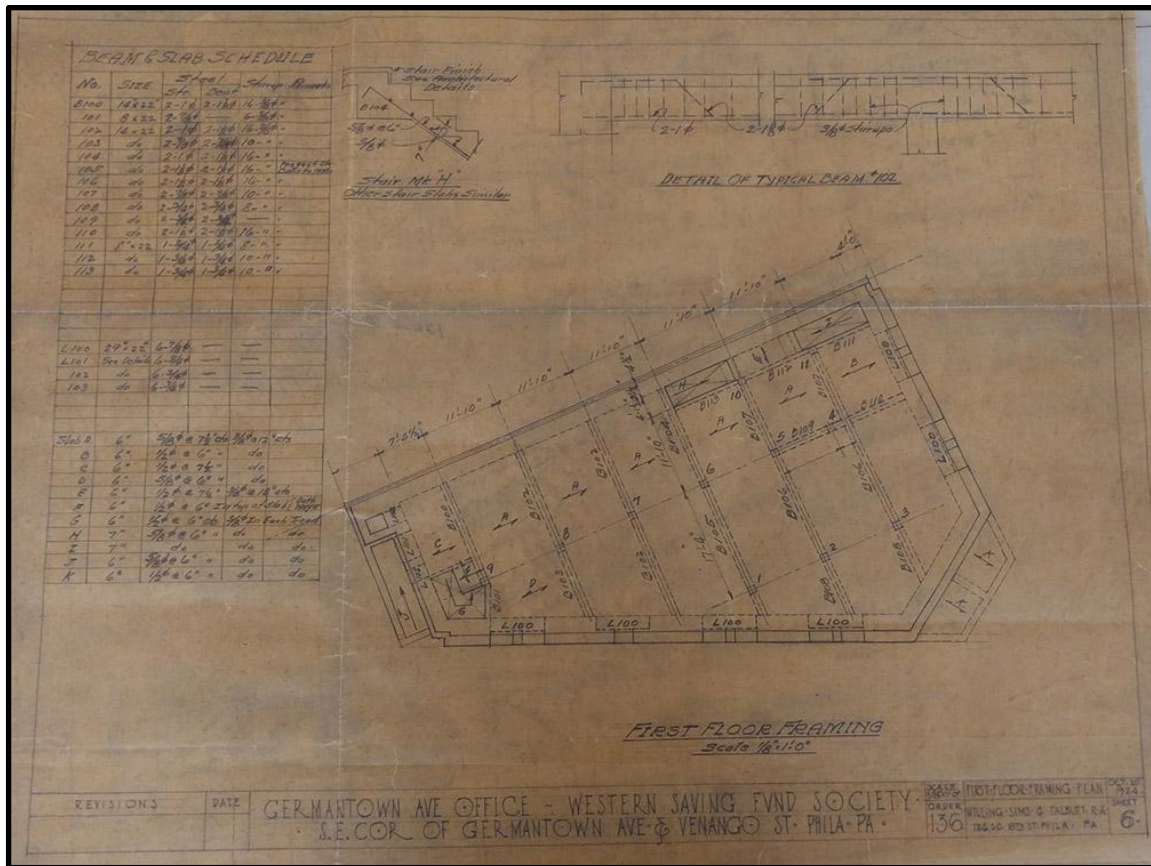


Basement plan from the Willing, Sims & Talbutt Collection at the Philadelphia Athenaeum.⁵²

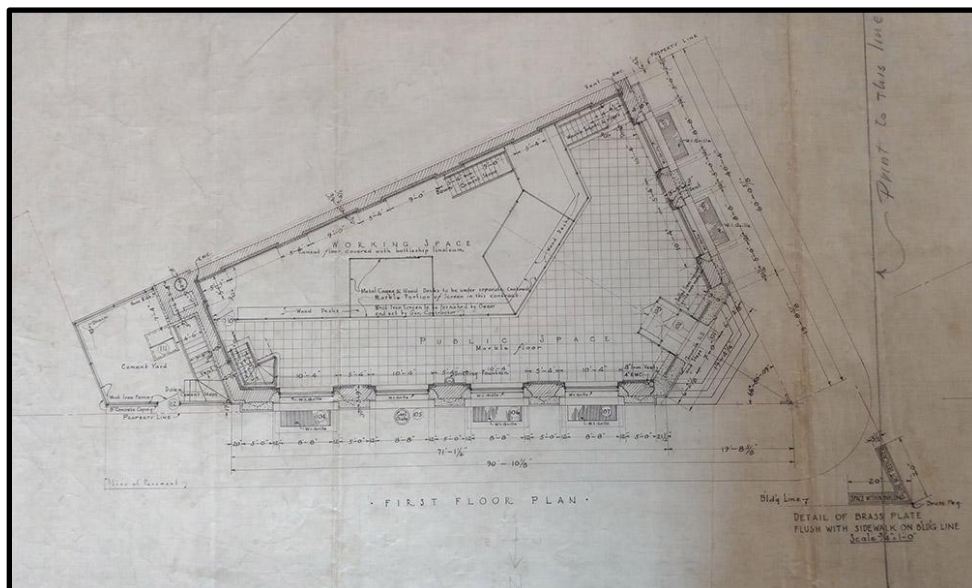
⁵¹ "Western Saving Fund Society, Germantown Ave. Office," WST 136, Philadelphia Athenaeum, 1924.

https://www.philadelphiabuildings.org/pab/app/ho_display.cfm/3660

⁵² *Id.*



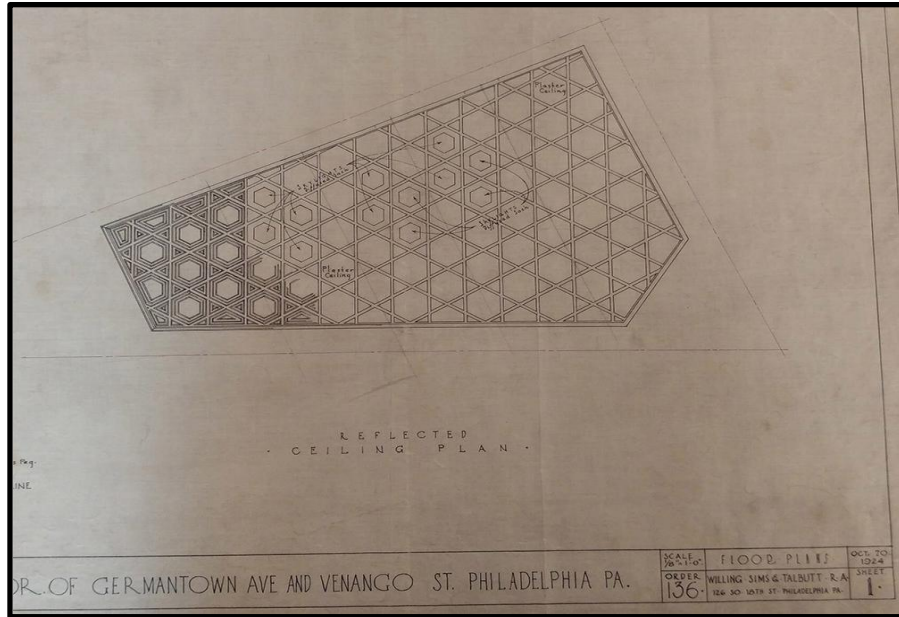
First Floor Framing plan from the Willing, Sims & Talbutt Collection at the Philadelphia Athenaeum.⁵³



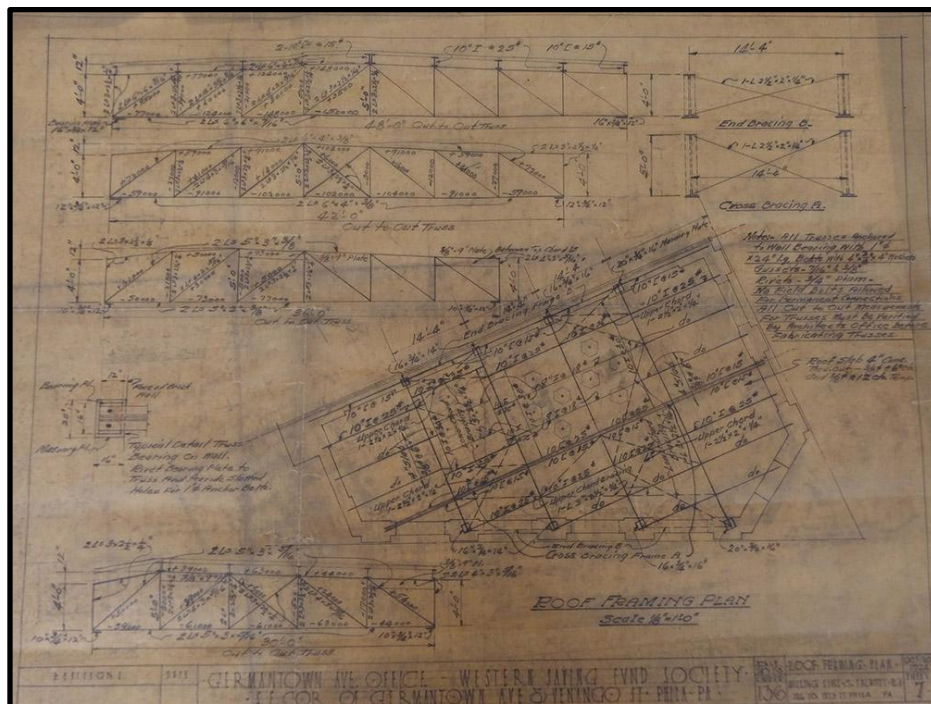
First Floor Plan from the Willing, Sims & Talbutt Collection at the Philadelphia Athenaeum.⁵⁴

⁵³ *Id.*

⁵⁴ *Id.*



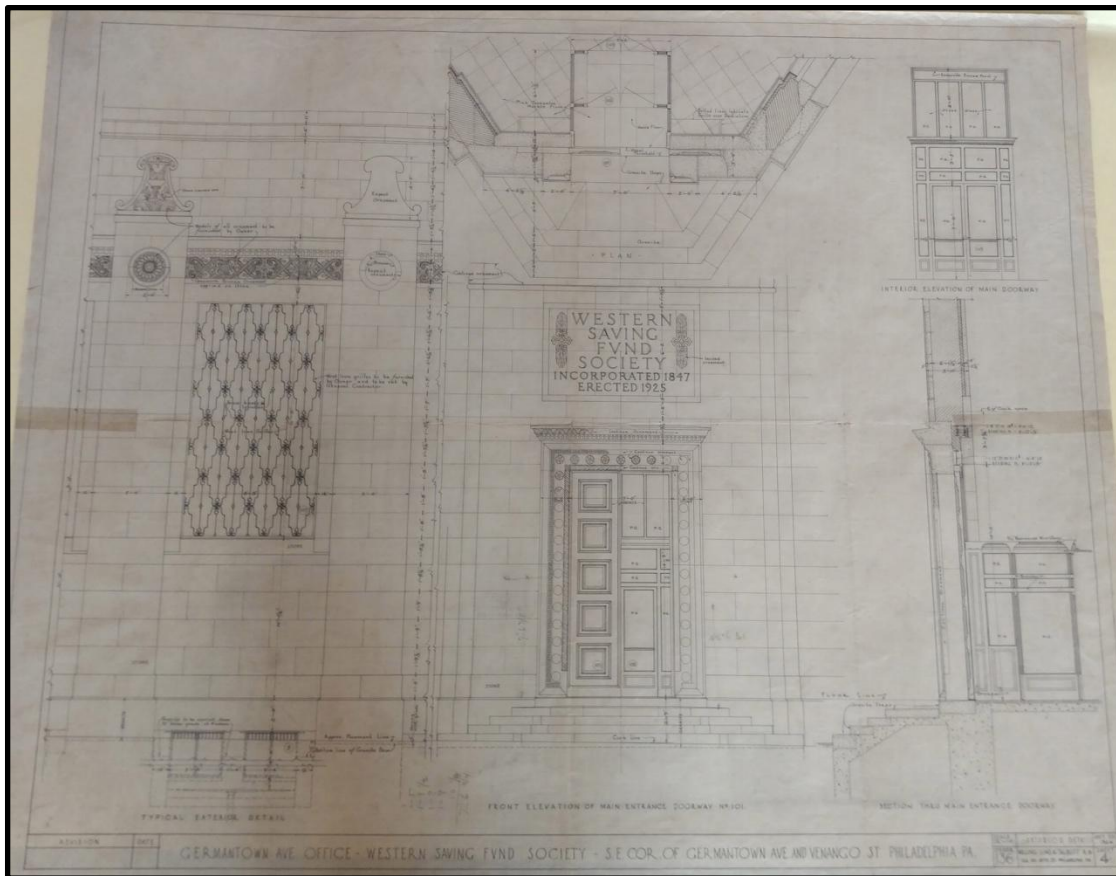
Reflected Ceiling Plan from the Willing, Sims & Talbutt Collection at the Philadelphia Athenaeum.⁵⁵



Roof Framing Plan from the Willing, Sims & Talbutt Collection at the Philadelphia Athenaeum.⁵⁶

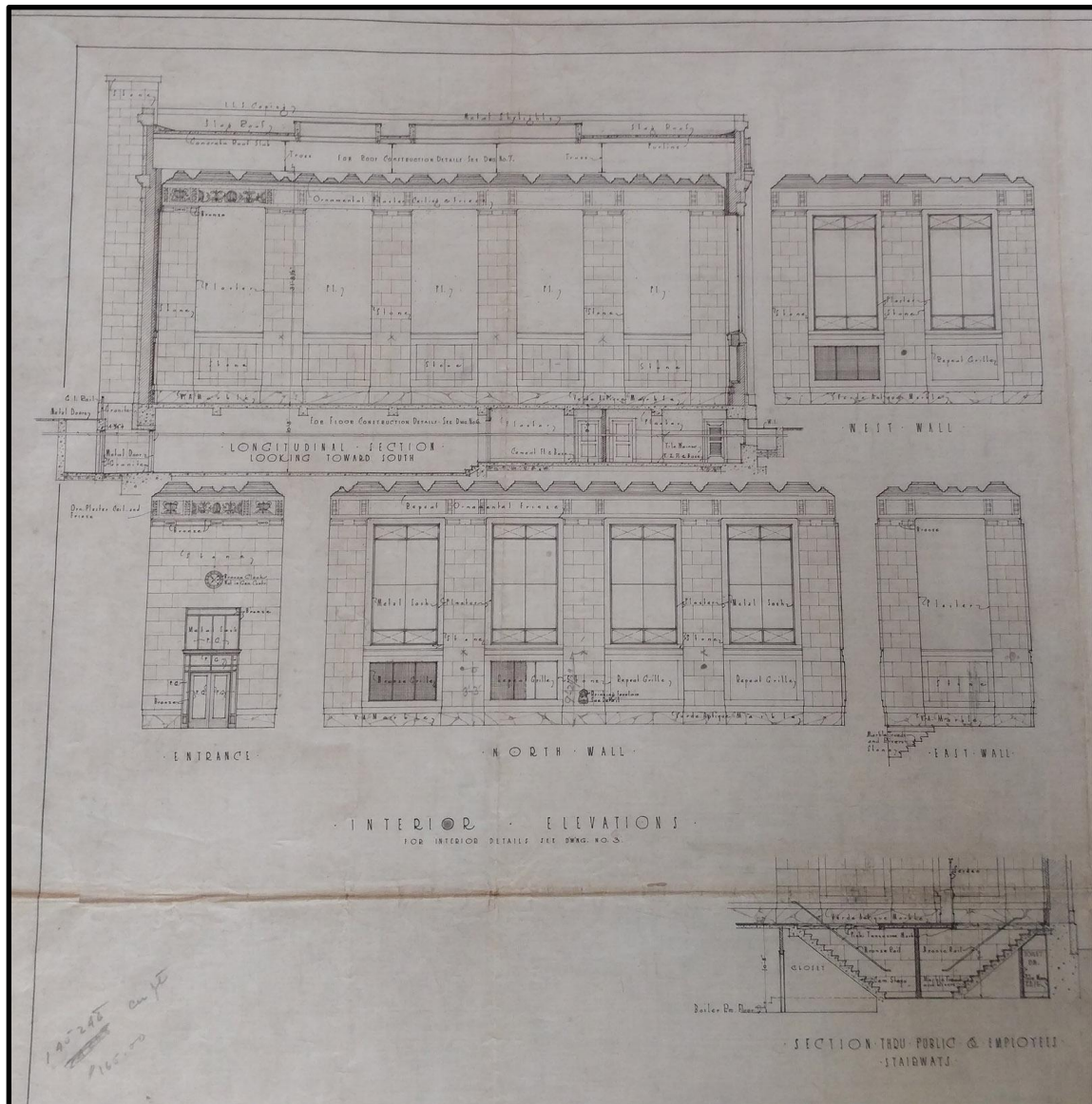
⁵⁵ *Id.*

⁵⁶ *Id.*



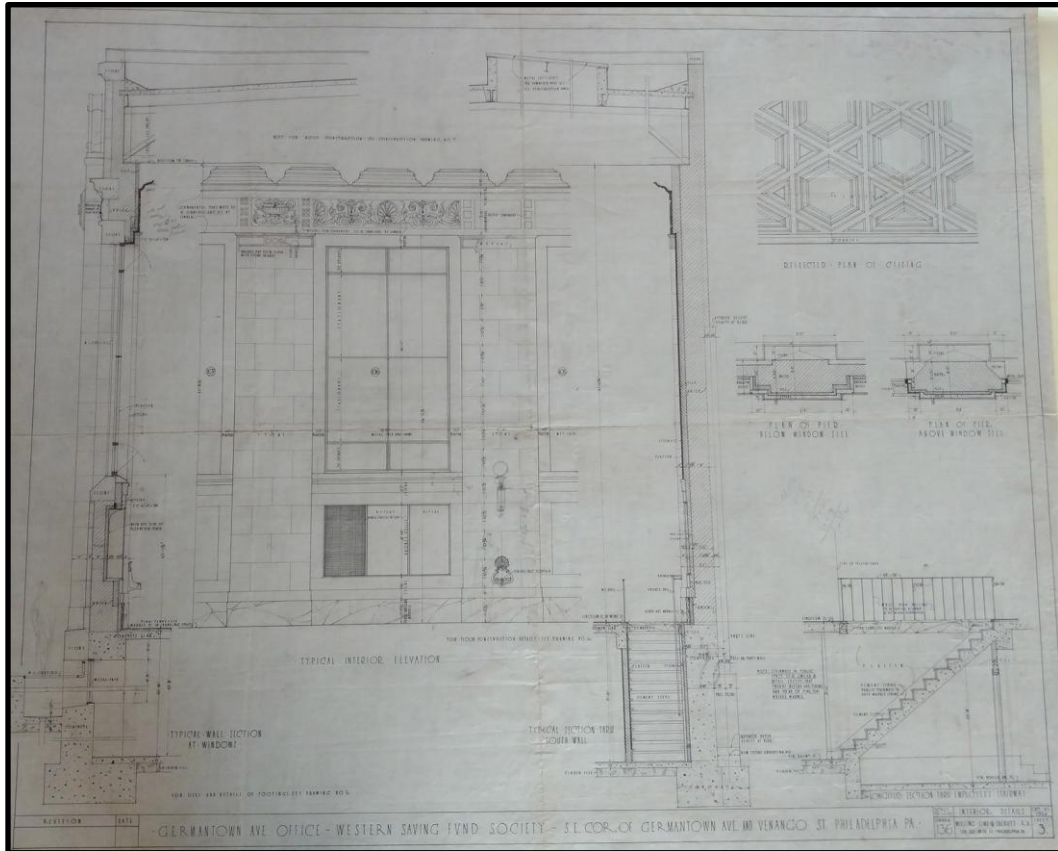
Front Elevation of Main Entrance plan from the Willing, Sims & Talbutt Collection at the Philadelphia Athenaeum.⁵⁷

⁵⁷ *Id.*

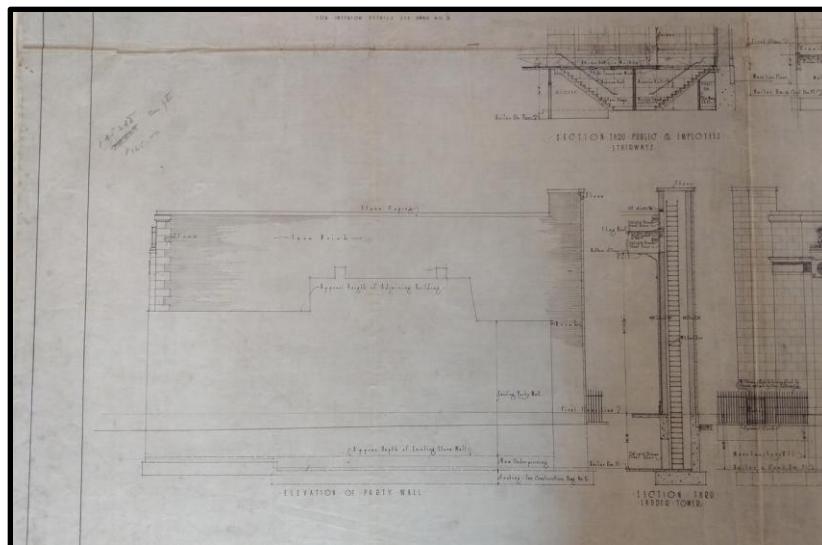


Interior Elevations Plan from the Willing, Sims & Talbutt Collection at the Philadelphia Athenaeum.⁵⁸

⁵⁸ *Id.*



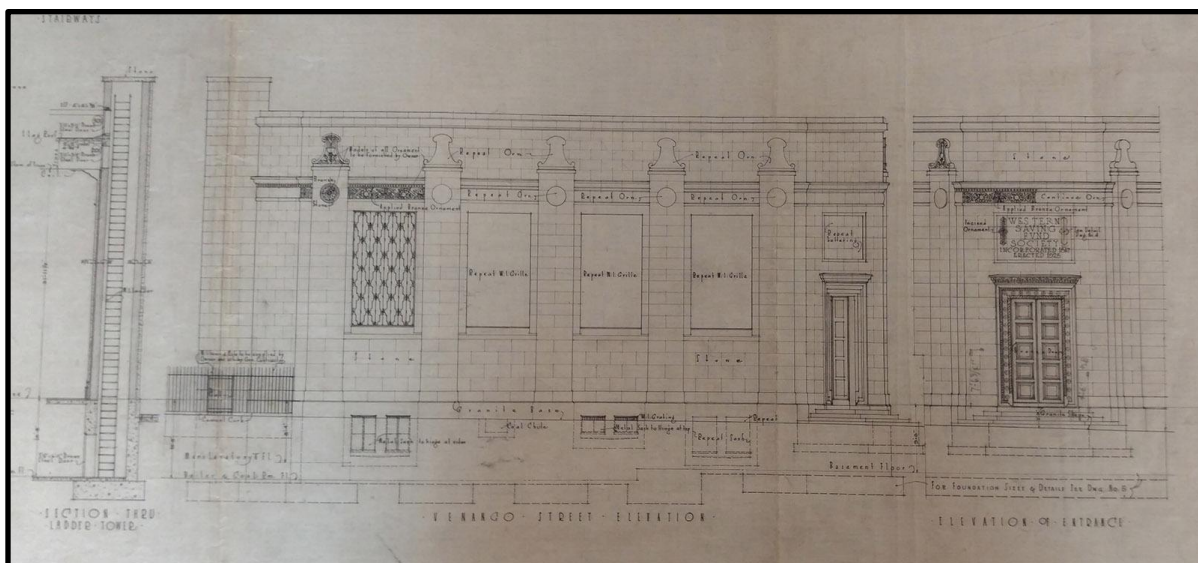
Typical Interior Elevations plan from the Willing, Sims & Talbutt Collection at the Philadelphia Athenaeum.⁵⁹



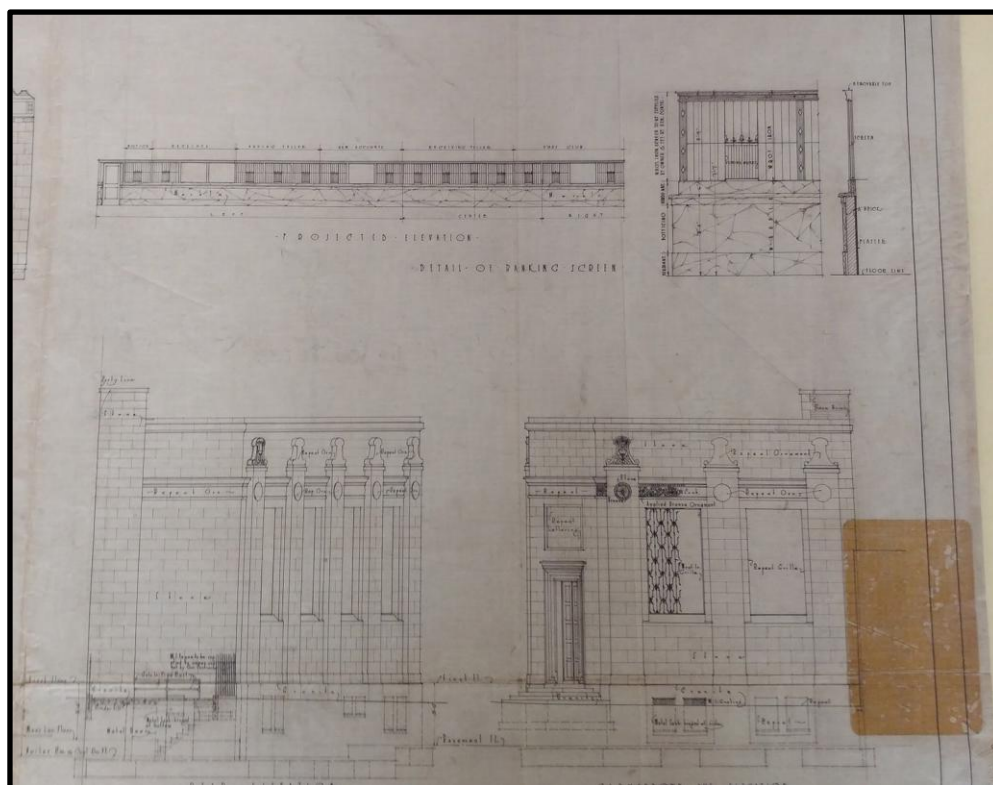
Elevation of Party Wall plan from the Willing, Sims & Talbutt Collection at the Philadelphia Athenaeum.⁶⁰

⁵⁹ *Id.*

⁶⁰ *Id.*



Venango Street Elevation plan from the Willing, Sims & Talbutt Collection at the Philadelphia Athenaeum.⁶¹



Proposed Elevation Detail of Parking Screen plan from the Willing, Sims & Talbutt Collection at the Philadelphia Athenaeum.⁶²

⁶¹ *Id.*

⁶² *Id.*



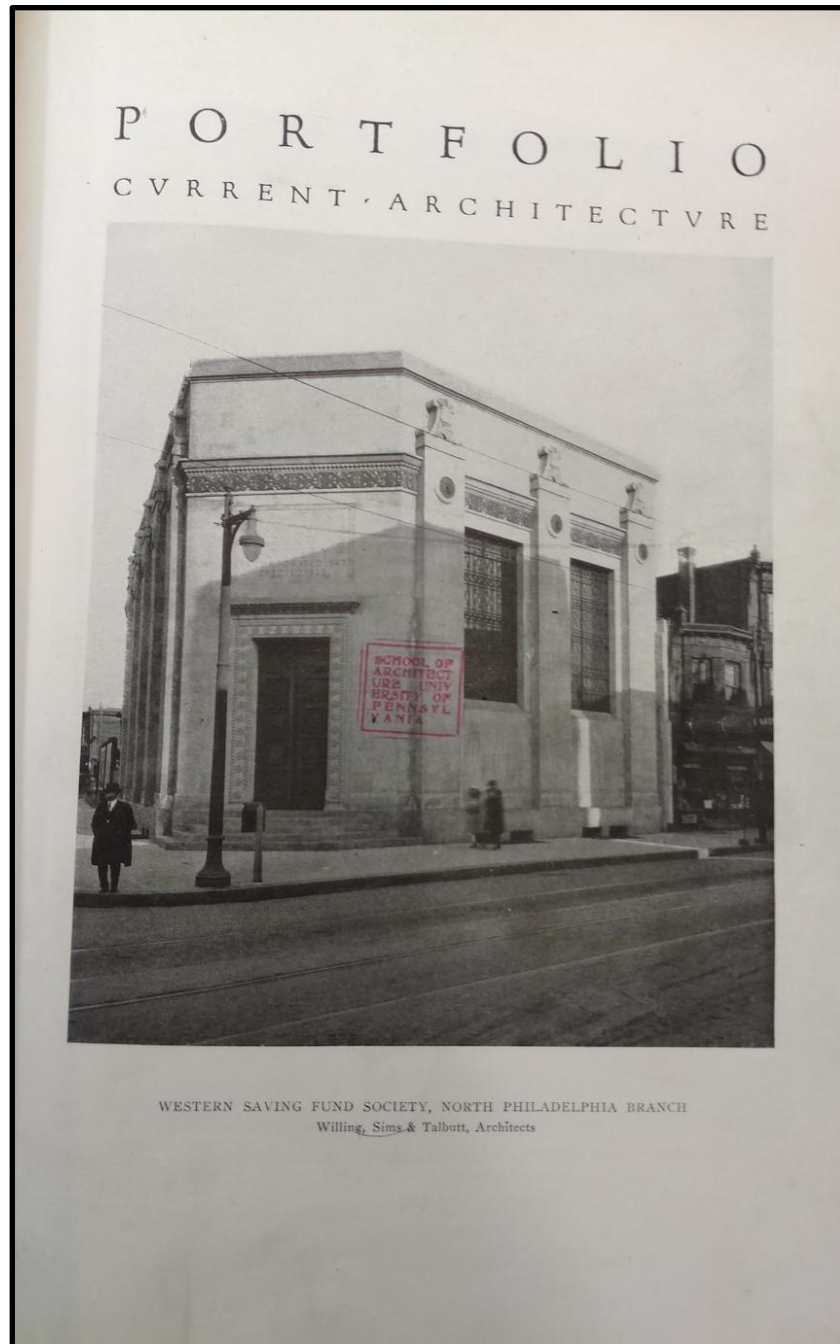
James L. Dillon, Photographer. Date unknown.⁶³

⁶³ Building a Nation: Indiana Limestone Photograph Collection, Indiana University,
<http://webapp1.dlib.indiana.edu/images/item.htm?id=http://purl.dlib.indiana.edu/iudl/images/VAC5094/VAC5094-04204>



James L. Dillon, Photographer. Date unknown.⁶⁴

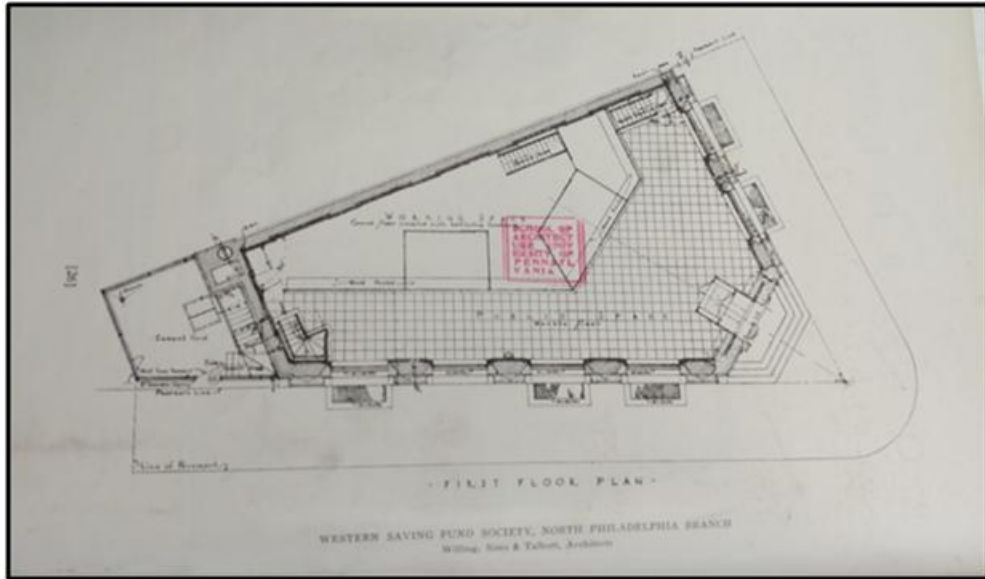
⁶⁴ Building a Nation: Indiana Limestone Photograph Collection, Indiana University,
<http://webapp1.dlib.indiana.edu/images/item.htm?id=http://purl.dlib.indiana.edu/iudl/images/VAC5094/VAC5094-04204>



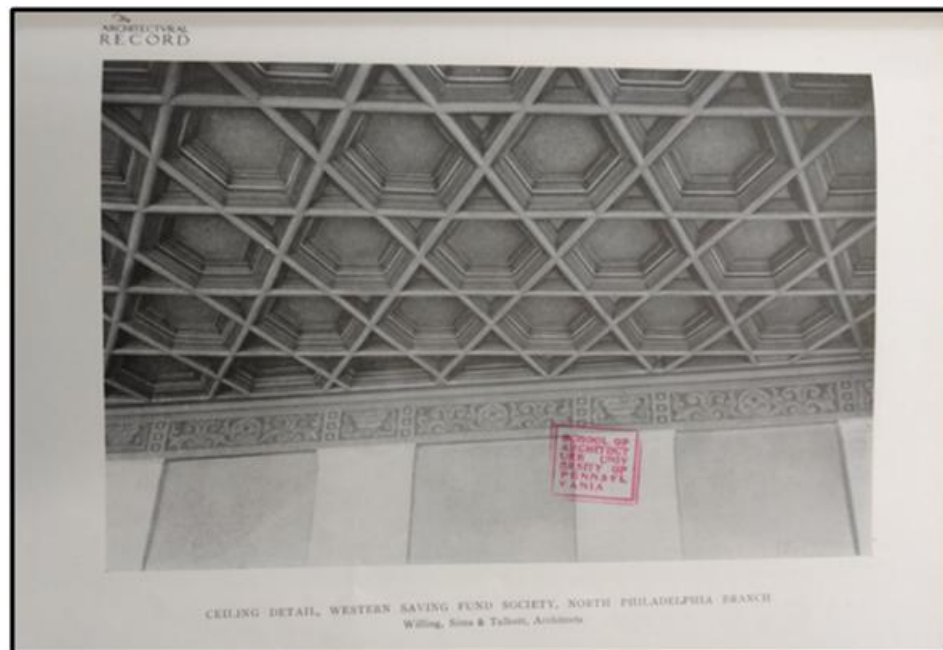
Architectural Record, July, 1927, pp. 25-26.⁶⁵

⁶⁵ An uncropped version of this photograph is available in the collection of The Athenaeum.

https://www.philadelphiabuildings.org/pab/app/im_display.cfm?ImageId=6EF194B1-03C1-4250-9372960F12F68268



Architectural Record, July, 1927, pp. 25-26.



Architectural Record, July, 1927, pp. 25-26.



WESTERN SAVING FUND SOCIETY, NORTH PHILADELPHIA BRANCH
Willing, Sims & Talbutt, Architects

Architectural Record, July, 1927, pp. 25-26.

*The North Philadelphia Office of the Western Saving Fund Society
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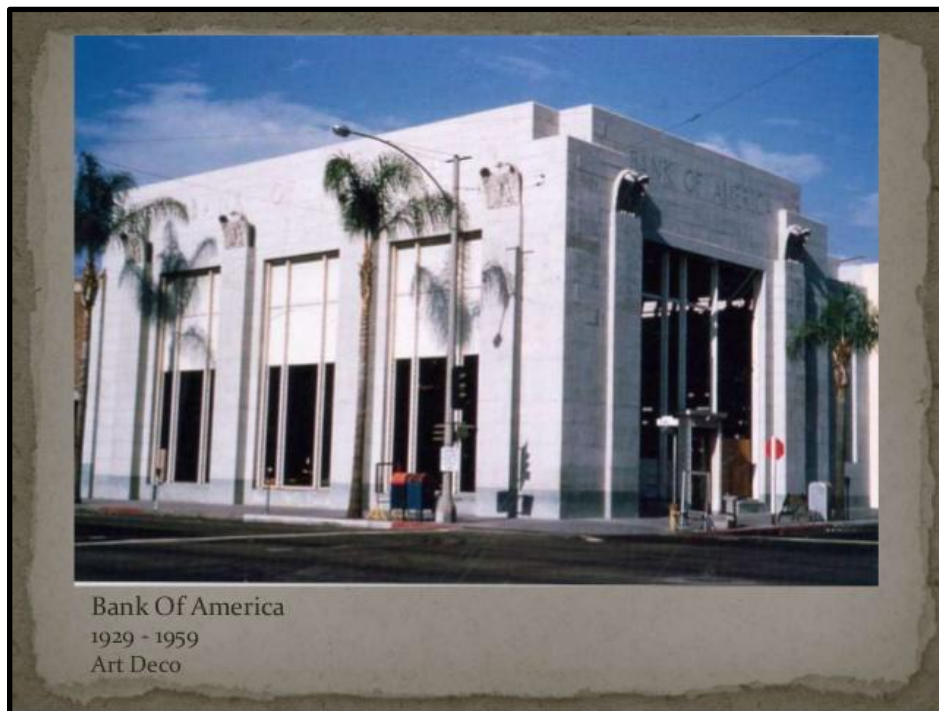
Architectural Record, July, 1927, pp. 25-26.

*The North Philadelphia Office of the Western Saving Fund Society
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Appendix 2 – Other Examples of Stripped Classicism and Art Deco Style in Bank Buildings of the 1920s.⁶⁶



Walker & Gillette, National City Bank of New York, 1927.⁶⁷



Bank Of America
1929 - 1959
Art Deco

Swasey & Hayne, Bank of America, Redlands, California, 1929.⁶⁸

⁶⁶ Other examples of non-skyscraper Art Deco banks are taken from *Monuments to Money*.

⁶⁷ "The History of 415 Broadway," *The Tribeca Citizen*, <http://tribecacitizen.com/the-history-of-tribeca-buildings/the-history-of-415-broadway/>



Morgan, Walls & Clement, Security National Bank, Los Angeles 1929.⁶⁹

⁶⁸ Shan McNaughton, AIA, "Why Preservation Matters: A historical perspective on Architecture in Redlands," <https://www.slideshare.net/McNaughtonArchitecturalInc/why-preservation-matters-a-historical-perspective-on-architecture-in-redlands-redlands-ca-mcnaughton-architectural-inc>

⁶⁹ Los_Angeles, File:Security-First National Bank of Los Angeles.jpg, *Wikipedia.org*, https://commons.wikimedia.org/wiki/File:Security-First_National_Bank_of_Los_Angeles.jpg