**OVERVIEW:** This nomination proposes to designate the property at 638 Christian Street and list it on the Philadelphia Register of Historic Places. The nomination contends that the former Banca Calabrese, constructed in 1904, satisfies Criterion for Designation J, as exemplifying the cultural, economic, and historical heritage of the community. The nomination argues that the building was constructed in the heart of Philadelphia’s “Little Italy” to serve the Italian immigrant community. It was one of several regulated and unregulated “banks” built within a several block radius. These “banks” offered a wide range of services, including wiring money abroad, selling steamship tickets, selling insurance, buying and selling real estate, and selling jewelry and watches. Banca Calabrese was operated by Frank Bilotta, a builder and contractor, who appears in a 1908 listing as specializing in building and contracting services for the Italian immigrant community.

**STAFF RECOMMENDATION:** The staff recommends that the nomination demonstrates that the property at 638 Christian Street satisfies Criterion for Designation J.
1. ADDRESS OF HISTORIC RESOURCE  (must comply with an Office of Property Assessment address)
   Street address: 638 Christian Street
   Postal code: 19147

2. NAME OF HISTORIC RESOURCE
   Historic Name: La Banca Calabrese (The Calabrian Bank)
   Current/Common Name:___________________________________________________________

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: Mixed-use rental property

5. BOUNDARY DESCRIPTION
   Please attach a narrative description and site/plot plan of the resource’s boundaries.

6. DESCRIPTION
   Please attach a narrative description and photographs of the resource’s physical appearance, site, setting, and surroundings.

7. SIGNIFICANCE
   Please attach a narrative Statement of Significance citing the Criteria for Designation the resource satisfies.
   Period of Significance (from year to year): from 1890 to 1920
   Date(s) of construction and/or alteration: 1904
   Architect, engineer, and/or designer: Milligan & Webber, architects
   Builder, contractor, and/or artisan: Frank Bilotta, builder
   Original owner: John Ferraro
   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

Please attach a bibliography.

9. NOMINATOR

Organization______________________________________Date________________________________

Name with Title__________________________________ Email________________________________

Street Address____________________________________Telephone____________________________

City, State, and Postal Code____________________________________________________________

Nominator ☐ is ☑ is not the property owner.

PHC USE ONLY

Date of Receipt:_______________________________________________________________________

☑ Correct-Complete ☐ Incorrect-Incomplete Date:_________________________________

Date of Notice Issuance:_________________________________________________________________

Property Owner at Time of Notice:

Name:_________________________________________________________________________

Address:__________________________________________________________________________

City:_______________________________________ State:____ Postal Code:_________

Date(s) Reviewed by the Committee on Historic Designation:____________________________________

Date(s) Reviewed by the Historical Commission:______________________________________________

Date of Final Action:__________________________________________________________

☐ Designated ☐ Rejected 12/7/18
Boundary Description:

Situate at the Southeast corner of Christian Street and Seventh Street in the Second Ward of the City of Philadelphia; thence extending Southwardly along the East side of said Seventh Street seventy-seven feet and one-half of an inch to a certain three-feet-wide alley extending into and from the said Seventh Street; thence extending Eastwardly along the North side of the said alley on a line parallel with the said Christian Street thirteen feet eight inches to a point; thence extending Northwardly on a line at right angles to the said Christian Street seventy-five feet eleven and one-quarter inches to a point on the South side of Christian Street and thence extending Westwardly along the said side of Christian Street twenty-five feet five and one-half inches to the first mentioned point and place of beginning. Being No. 638 Christian Street.
Description:

The recently renovated "Banca Calabrese" building on the southeast corner of South Seventh and Christian Streets in the "Bella Vista" neighborhood of South Philadelphia has retained many of its original elements worthy of designation. It still has its distinctive blond-colored brick over concrete base which are in very good condition. These are off-set with contrasting dark bronze/black accents which move one's eye to the vertical and horizontal features appended in the last few months by the present owner. There are vertical and horizontal courses of the brick, some projecting, some recessed to form a pleasing pattern. The new windows, especially on the first level, replace decades of glass blocks, and are more consistent to the original design.

This building was planned as a bank ("banca" in Italian) by its owners whose ancestral home was at the bottom of the "boot" of the Italian peninsula, Calabria. Thus, when this bank was constructed, "Banca Calabrese" ("The Calabrian Bank") was noted within the rounded corner onto the architecture, along with "1904" the date for this building. These identifiers remain, along with the arched pediment over the (corner) entrance where a bas relief of the patron saint of Calabria, St. George is depicted, slaying a dragon. This entrance is accessed by two steps from the ground, or street level and is flanked by Tuscan columns on a concrete base. These artful features contribute to the building's past as one of the numerous "Italian banks" in the former "Little Italy."

Other elements on this building to note are its compliance to the zoning code as a "mixed use" building where a commercial space is planned for the first level, under two levels of residen-
tial (apartment) units. At the first level on South Seventh Street is a one-vehicle garage at the rear where once was an alley, or access from the building's south portal to the street. A separate entrance for residents is on the north side.

The rounded three-story corner has a somewhat isolated bay created by the vertical series of quoins alongside of the letters (bank's name and founding year) and portal, best viewed if one is advancing from west to east on Christian Street. This is an intentional design, implying that farther east on Christian is not where the Italian-speaking or Italian American clientele resided in "1904." (It was west of Seventh Street.) This corner's appearance is intact below the roofline and is consistent to its c.1904 original design. (Refer to old image of bank from c.1905.)

Modern additions include the use of the dark color in paint as well as in a building material over the bay windows' surrounds, and as a siding at the second-level's south wall and around the garage. These renovations seem to enhance the building's design in the most appropriate manner, while still incorporating modern doors and windows in consideration of the zoning rules, as well as for safety purposes.
(Both photographs: "The Phila. Inquirer")

Nominator obtained this official historical marker from the Penn-Historical & Museum Commission in 1993 at birthplace of Lanza, which was razed in mid-2018.

Lanza's home was at 636 Christian Street sharing a wall with the nomination. (Line points to 638 Christian Street, north wall of nominated building.)

New residential construction will surround the nomination.
Christian Street façade of 638 Christian Street, February 2019.
638 Christian Street as viewed from the northwest corner of S. 7th and Christian Streets, February 2019.
Main entrance at the corner of 638 Christian Street, February 2019. The carved cartouche above the doorway has floral motifs alongside the coat of arms for the Region of Calabria. Saint George on horseback, slaying a long-tailed dragon, identifies the southern-most region of Italy, Calabria.
“Banca Calabrese” is legible on the mounted stone band, which follows the contour of the rounded corner, February 2019.
Original appearance of the Banca Calabrese, circa 1905, as photographed by Brocato, whose images were published in the local Italian press from 1906 to 1910. Source: DiPilla, Michael. *South Philadelphia’s Little Italy and 9th Street Italian Market*. Charleston, South Carolina: Arcadia Publishing, 2016, p. 64.
Statement of Significance:

The nominated "Banca Calabrese" building is in the Bella Vista neighborhood of South Philadelphia, formerly the "Little Italy" of Philadelphia. Its location is south of South Street, on the corner of South Seventh and Christian Streets, which has always been a busy thoroughfare for centuries as it linked the Delaware River to the Schuylkill River. This area's location near the port of entry for late 19th century arrivals, held the most settlement houses, ethnic (eastern and southern European) social services centers and religious and cultural centers. Commercial activity was also here. By the time that Banca Calabrese arose in "1904," Little Italy's "physical center" was on Christian Street, between "6th and 9th Street" especially, wrote Richard N. Juliani, Ph.D. an expert on Philadelphia's Italian community for over fifty years. Banca Calabrese's location was in the middle of the immigrant community and the early Italian "colony" described by Dr. Juliani from the 1850s. The older group had already established a "distinctive and separate social system" in Little Italy by about "1870," well before Frank R. Bilotta (1866-1941) built Banca Calabrese in 1904 as his office and home.

The building's name, "Banca Calabrese" is legible on the corner entrance, above a cartouche with a bas relief of St. George slaying a dragon (an allegory to Satan), the patron saint of the area of Calabria at the "toe" of the "boot" of Italy. However, documentation has not supported that a "bank" began here. Unlike the numerous "banks" that arose during the "New Immigration" era (1880-1920) for the temporary worker to send his wages abroad, Banca Calabrese was not of this type of business. These "Italian banks" were unregulated and not under State control or any law.

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2 Ibid., p. 114.
The time of Banca Calabrese's construction in 1904 is relevant to the rise of new construction and new architectural design implemented in the late 1890s to early 1900s. What is of interest is that a building such as Banca Calabrese refers to the existence of Philadelphia's Little Italy, one of the first in the United States, and implies an "immigrant" community. This was partly true by 1904 when an established citizenry of American-born of Italian ancestry was responsible for the new buildings rising mainly along Christian Street, where Banca Calabrese is located. Thus, while the building did not serve as a bank, its construction directly related to the times of developing a different appearance on Christian Street, the main street in the Little Italy neighborhood.

The subject of "Italian banks" has never been fully discussed by scholarly sources, but Banca Calabrese's name and location associates it to the numerous illegal "banks," as well as the legal banks whose owners had also planned architecturally-distinct buildings. These are seen north of Banca Calabrese and share some architectural elements such as the rounded corner portals and inscribed dates of their constructions. While also offices as well as banks, the three bank buildings are architecturally linked to this new construction wave that elevated Little Italy's appearance to relate to the period's new styles.

Whatever type of business transpired at Banca Calabrese, why this building was erected and how it relates to the times in architectural style and activity is relevant to Philadelphia's cultural and historical heritages and merits historical designation.
The nomination, "Banca Calabrese" has a documented historical basis proving that it was not an "Italian bank" in the former Little Italy (now, Bella Vista). Banca Calabrese was part of a turn-of-the-century construction movement in the community especially along its busiest street, Christian. Below are some sources on Banca Calabrese's owner, Frank R. Bilotta, a builder and later real estate agent in Little Italy.

Evidently, the "Banca Calabrese" placed on the building's corner had a different meaning in the United States: this banca was Bilotta's office, not a money exchange or seller of transatlantic passage as other Italian banks.

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The Philadelphia Inquirer (Philadelphia, Pennsylvania) · Tue, Mar 8, 1904 · Page 14

Permits Issued Yesterday

Frank R. Bilotta, rear down frame house and brick dwelling, southeast corner of 7th and Christian sts., for John Ferraro.

Frank R. Bilotta, three-story brick store and dwelling, 25x66 ft., S E cor. of 7th and Christian sts., for John Ferraro; cost $5,000; Milligan & Webber, architects.

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The Philadelphia Real Estate Record and Builders' Guide.

DEVOTED TO REAL ESTATE, BUILDING, ARCHITECTURAL & INSURANCE INTEREST.

VOL. XXIII. · No. 1. · PHILADELPHIA, WEDNESDAY, JANUARY 1, 1908

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Residence of Edward B. Mears, 1818 DeLancey street. The plans provide for a two-story and basement brick addition, 13½ x 30 feet, and general alterations to the present building, which is a four-story structure. The following builders are estimating: James G. Adair and Company, Wm. R. Dongher and A. Frank Mooney.

Cope and Stow, architects, 300 Walnut street, have completed plans for a three-story rear addition, 12½ x 14 feet, and alterations to the Morris Reuge, 1440 Lombard street. The addition will provide for a men's room on the first floor, a large cat room on the second floor and seven coves and a bath room on the third floor.

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Published Weekly.
The Banca Calabrese...

(j) Exemplifies the cultural, political, economic, social or historical heritage of the community.

Banca Calabrese's location was in the center of a neighborhood which by "1870" already had an "institutional structure." 3 Philadelphia's Little Italy formed by the founding of the first Italian national church, St. Mary Magdalen de Pazzi at 7th and Montrose Streets in 1852. The first Roman Catholics in this area to attend services were a majority from Liguria, northern Italy. They claimed Christopher Columbus as one of their fellow Ligurians and named "Columbus Hall" after him in 1867 (at 8th and Fitzwater Streets), then funded a statue of the explorer for the 1876 Centennial Celebration. This group began the first macaroni factories in Philadelphia before the 1880s at 8th and Christian, then 7th and Montrose Streets. Thus, these few examples of an "institutional structure" awaited the "New Immigration" of migrants from central and southern Italy and Sicily who came from c.1880 to the 1920s.

The rise in the immigrant population of this established Little Italy by the early to mid-1890s contributed to the need for more and new buildings. Many of the city's leading architects had designed various types of buildings throughout Little Italy: Frank Furness' firm at the Episcopal church (7XX Catharine Street), Frank R. Watson's Banca d'Italia (7th and Pemberton Sts.), Edwin F. Durang's St. Paul's School(s) (920 Christian and 9XX Montrose Sts.), Duhring, Okie & Ziegler's apartment building (7th and Catharine Sts.) and Milligan and Webber's Banca Calabrese. 4 Not noted are the many architects of Italian ancestry who practiced locally and remained known only to Little Italy residents at that time.

A photographic record of this building development on or near Christian Street follows.

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3 Ibid.

Banca Calabrese was only one of the numerous construction projects from 1899 to about 1910 in Little Italy. The rise of new construction implied a demand as well as stability in the community by residents—despite the sharp increase in the immigrant population.

These images show how Banca Calabrese was part of the evolving Little Italy community in the early 1900s.

Forty-five houses were built under the direction of "one of the main businessmen in Philadelphia," Mr. "G. Tumolillo." He was assisted in the construction by a bank, the "Ufficio Bancario" to finance the work which extends to two city blocks. Today, some distinguishable parts of this design are visible on the 1000 block of South 8th Street, from League Street, south to Washington, and on the 800 block of League Street where better preserved. This was an ambitious development and proof of professional advancement within the neighborhood's residents and the demand for newer and more "modern" housing for buyers, i.e., those who settled in the area and invested there.

Parts of this complex exist, mostly deteriorating on the main streets of 8th and Washington Avenue.
St. Paul's bisected elementary school at 920 Christian Street held wings to separate the boys from the girls. The building below was designed by Edwin F. Durang in 1898, but the same architect would design another large school building behind this one by 1905. This image was from the archives of the Sisters, Servants of the Immaculate Heart of Mary, one of many religious orders who resided among Little Italy residents. They taught at St. Paul's until the increase of Italian students required Italian-speaking nuns, such as the order founded by St. Frances Cabrini, the first American saint.

The building below was razed by the late 1950s; the 1905 school building still exists but is now a secular charter school. St. Paul's School ceased in operation by the mid-1990s.
The 800 block of Christian Street (top left, looking west) and at bottom, looking east where Our Lady of Good Counsel R.C. Church had been constructed in 1898. St. Paul’s R.C. Church at 923 Christian, is seen at distance. (top, left image.)
Evidently, the building boom in the former Little Italy from the 1890s to the early 1900s involved at least two more "Italian banks" on 7th Street. The "Inquirer" image (below) from a 2015 article noted this Frank R. Watson design of "Banca d'Italia" at 7th and Pemberton Streets. It was specially built in 1903, offering banking and insurance services. This is one of a few Little Italy "testaments."

The ad on right was from a page of paid boosters for St. Paul's Church in 1929. The name "Banca d'Italia" continued in Bella Vista as the name of the 8th and Christian Streets branch of Continental Bank until the 1990s when PNC purchased the old firm.

**Good Eye: Italian Bankers Row**

Updated: FEBRUARY 22, 2015 — 9:13 AM EST

(Refer to Appendix for full article.)
Although some details have been removed, this bank at Seventh and Fitzwater Streets is the most consistent to its original appearance. (See below, in c.1905 image.)

Dating from 1893-1895, the design of this bank is comparable to the rounded corner portals of the Banca D'Italia (on same block, to north) and to the instant Banca Calabrese, especially with the upward visual pull to the clock towers.
Among the surge in building projects in Little Italy in the early 1900s is this apartment house, at 7th and Catharine Streets, one block north of Banca Calabrese. Architects Duhring, Okie & Ziegler designed "Casa Ravello" which opened by 1902. ("The Phila. Inquirer," May 23, 1902.)
This huge "statement" bank built for millionaire C.C. A. Baldi opened in 1903, one block south of Christian Street, on 8th. This building does not exist in the former Little Italy.

Baldi and his brothers were prominent as investors in this community, and did business with all economic classes.

**First Italian Exchange Bank**

C.C.A. BALDI & BROS.

Verdi Hall was the idea of Ferrucchio Giannini who lived at 727 Christian and was the first voice on a record/disc in 1896.

Verdi Hall was 100' from Banca Calabrese and its "1906" date put it within that spate of building projects along or near Christian St. Verdi Hall was on the 700 block of Christian St. and its construction of "artificial stone" made it an example of the material's use.
The Travascio Funeral Home on the southeast corner of Catharine and 10th Streets, one block above Christian, is an example how many existing buildings were improved on their exteriors in that 1890 to 1910 period of new construction projects throughout Little Italy. In the image (below), quoins line the sides of the building of lighter colored masonry to separate it from the red brick rowhouse next door. As more proof of its newer and more costly construction is the semi-lune window on its north wall and absence of shutters that would deflect from the windows' surrounds. The funeral hearst is drawn by white horses with an attired chauffeur at the reins. The Gothic dome in the background was once upon St. Paul's Roman Catholic church's tower. The church faced Christian Street, but was close for Travascio's clientele around the block. Mr. Travascio was described as a generous businessman.
This map demonstrates how important buildings in the Little Italy community were on or near Christian Street. The crosses are locations of churches; "B" is for banks and the nomination is a star, located in the middle of this activity from c. 1890 to c. 1910.

New construction from this period focused on the traffic on Christian Street. (Railroad lines on Washington Avenue was a more congested and rougher travel.) Of other important buildings near Banca Calabrese are Casa Ravello apartments, the "A" and factories, "F."

There was a construction project on every block of Christian Street from the 1890s to about 1910, a few years after Verdi Hall, the "opera house" and vaudeville theatre opened in 1906. (See image.) Banca Calabrese was among these social and cultural centers. Christian Street merged the religious and educational buildings with commercial activities as well, warranting a trolley and two-way traffic (as today) as part of daily life.
There are very few references to the "Italian banks" of Philadelphia, but one scholarly source included Banca Calabrese into the category with other banks of the period. "Italian banks" arose in New York City as well as in Buenos Aires, Argentina, according to Baily. This type of business not precipitated by the increase in immigrants, but the increase in the temporary Italian migrant worker who was male. Often illiterate, the typical worker needed to send his wages abroad, or to pay the employment broker, or to keep his money in a presumably safe place. The "Italian banks" in Philadelphia held a wide range of services besides wiring money abroad or selling tickets for passage. Some bought and sold real estate while others sold watches and jewelry. DiGenova's Banca d'Italia sold insurance under Lloyd's of London. This was one of only a few Italian banks who complied under the Commonwealth's banking laws. This bank would continue in business until the "1950s or 1960s," said one local patron of the bank.

Banca Calabrese origins were recorded, unlike most of the "25 Italian banks" that Juliani counted for the year, 1897. A man named "Frank R. Bilotta" had applied for a permit to demolish a "frame house and brick dwelling on the southeast corner of 7th and Christian sts." on or about March 4, 1904." These structures had existed at least from the 1830s or 1840s when the area was part of Moyamensing Township and largely of the "white Anglo-Saxon Protestant" demographic. The famine in English-ruled Ireland brought Irish Catholics into the area by the early 1840s and more significantly in the 1850s to join St. Paul's Roman Catholic Church which had been threatened in the 1844 Nativist Riots.

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7 St. Paul's sacramental records at its founding in 1843 showed Irish-born parishioners. (Records, Catholic Hist. Research Ctr.)
Many of these brick or frame buildings along Christian Street would not survive into the 20th century, as the photographic record demonstrated. However, one of the developments in which Banca Calabrese was involved, was in the use of contemporary architectural styles alongside of traditional styles, as at Verdi Hall, and the hiring of professional architects. The average Italian immigrant would not have known to do that. Nor would the ordinary rowhouse resident.

By March 21, 1904, Mr. Frank R. Bilotta had architectural plans drawn by the Milligan and Webber firm for a "three-story brick store and dwelling," the nominated property. The name of John Ferraro appeared in both of these permits from 1904 and it is believed that he was related to Bilotta. Bilotta's death certificate listed the Banca Calabrese as his residence in 1941.\(^8\) Moreover, City Directories held a consistent listing of Bilotta with the Banca Calabrese property from the 1904 completion to the 1920s when Bilotta was listed as "real est" (estate).

Bilotta's previous occupation was "builder" and he had obtained permits for his projects and followed every ordinance and law for a contractor. Juliani found an "souvenir book" from 1908 in which Bilotta noted the Banca Calabrese by name, along with "building and contracting," which no other "banca" had at the time. What Juliani noted and recorded for each bank that paid for an advertisement in this book was a different service that did not exactly relate to conventional banking.\(^9\) In the context of Banca Calabrese's functions in business, the other "banks" extended their uses to selling "steamship tickets," generally, with "real estate," "mortgages" and foreign exchanges of currency. Why they were called "banks" (or banche in Italian) if merely agents for the steamship companies may have the broader meaning.

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\(^8\) Information from the Philadelphia Real Estate Record and Builders' Guide, p. 12 herein. Pennsylvania Department of Health, Certificate of Death, #9294.
\(^9\) Juliani, op.cit., pp.251-52.
Italian immigrants from small villages may not have ever seen a banca, or understood its purpose, if one was not earning anything substantial. In an era where bartering in villages was common in lieu of currency exchange, the banca was alien, except in the cities and higher economic classes.

Banca Italiana occupied the space at Banca Calabrese in the 1920s, decades after it began at 714 South 7th St. Only Varallo continued in banking.

The documentation on whether Banca Calabrese functioned as a conventional American bank only has the first floor office space rented by a "A. Varallo," and the business called, "Banca Italiana." (See above image.) A "Giuseppe Varallo" from Montella, a small town outside of Naples, had operated a "Banca Italiana" at 714 South 7th Street along with a Mr. Bonavita-cola. Their "bank" was incorporated into a store front in a rowhouse which was typical of the Italian banks that were patronized by those temporary migrant laborers in the area. This bank advertised on its window "oreficeria" (goldsmithing) and orologeria (watchmaking), along with notary services. The name, however, continued until the 1920s at the Banca Calabrese location, but whether "goldsmithing" or "watchmaking" was still the business of this "banca" nonetheless puts some understan-
ding to what a banca meant to the native Italian at the time, versus the American definition.

Whatever occurred within the walls of Banca Calabrese was within the discretion of Mr. Bilotta. Subsequent permits were given to him for more buildings, most in the Little Italy area. His construction of two rowhouses on Washington Avenue are remarkable only for the brickwork and materials. Calabrians hold a reputation as very good brick and stone masons, and the Banca Calabrese name may have been used to draw attention to Bilotta's skill, but this is a subjective opinion. (In the 1960s, Calabrians in the area were still preferred for stone masonry over others, as this nominator was told by one builder.) Calabrian stone masons found employment in the Chestnut Hill and Germantown area through the 1920s. But, Bilotta's days as a builder ended by the 1920s when he began his "real estate" business. (It should be noted that no corporation had been filed with the Department of State on Bilotta or on Banca Calabrese.)

Banca Calabrese's location and appearance have been the basis in how the building conformed with the timely increase in new construction on Christian Street and near that busy highway. In a better manner to prove how Banca Calabrese presented this advanced architecture to be a "landmark" in the Little Italy neighborhood, some of the new buildings erected had been attached. But, the confusion on whether Banca Calabrese was a bank and functioned as one needs more visuals in lieu of the absence of documentation. Thus, some images of the notorious "Italian banks" follow. Their locations in store fronts, in rowhouses from the 1830s and 1840s implied a less serious intent on honest business than the specially designed "Banca d'Italia," "Banca Bozelli" or, Banca Calabrese. For these reasons, Banca Calabrese merits designation.

Celeste A. Morello, MS, MA
March, 2019
The old photographs in this nomination were copied from this source, a rare book in private possession. *La Colonia di Filadelfia* (1910) at the Historical society of Pennsylvania has the same images and same information on the Italian banks.
The "first" of many Italian banks in South Philadelphia, Banca D'Ambrosio, founded in "1886" at Eighth and Catharine Streets conducted real estate services and other business-related services, carrying on until the last quarter of the 20th century at another location.

The "Colonial" Bank Cerceo-Ciallella offered services more accommodating to the Italian single male laborer with relatives abroad. This bank (below) was directly across the street from the Banca Calabrese. Full services included ticket and boarding passage, notarial and post office mailings.

Neither of these banks conflicted with Banca Calabrese's limited business with developers and contractors who changed the staid architectural rowhouse designs from the 1830s to the '850s.

Banca Coloniale was one of only two banks listed in Boyd's 1922 Directory as a "banca."

It closed by 1927.
Short-Lived Italian Banks

Two examples of unregulated "store front" Italian banks located in the middle of residential blocks.

Left, the "Banca Torino" did not last long—by the early 1920s it became a "cafe" that catered to underworld sellers of illegal alcohol. The site at 822 South 8th St. held a succession of restaurants to the present.
The Italian bank founded by Frank DiBerardino from Abruzzo (central Italy) was an elaborate feat of advertizing his services at 821 Christian Street.
From Italian Bank to "Giunta's Butcher Shop" to "Monsu."

The 1910 caption explains this "Bank Office" first established in "1895" then later becoming the "Italo-American Trust Company" in "1902." This office handled all types of banking services, real estate and administered phases in employment placement, including the "collezioni" (collections) of various fees paid in the course of finding, then holding employment positions for Italian migrants.

This northwest corner of 9th and Christian is part of the Market.
Bibliographical References (Primary and Secondary):


Srafile, Prof. Alfonso, Memorandum, Coloniale... Phila.: 1910.


Other Printed and Photographic Sources:


Thanks to:

Philadelphia Historical Commission, Mrs. Kimberly Chantry

The Athenaeum of Philadelphia, Messrs Michael Seneca & Bruce Laverty Catholic Historical Research Center, Phila.
APPENDIX

of

Copies of Sources
Italian community in Philadelphia

The Origin and Development of

Ethnic Experience

Richard N. Jullian

Italian Community in Philadelphia

Edted with an Introduction by

John E. Bodnar

Bucknell University Press

LEADERSHIP

TEMPLE UNIVERSITY LIBRARY

from the library of Pennsylvania

He completed his undergraduate studies at Notre Dame and holds a Ph.D.

Richard N. Jullian is Assistant Professor of Sociology at Temple University.
The Philadelphia Commercial Company (or the Philadelphia Commercial Company (Switzerland) and very few parts of the page are legible due to the handwriting and the quality of the image. However, it appears to be a page discussing the establishment of the Philadelphia Commercial Company in Switzerland and its impact on the community.

The page contains a map or diagram with some text, but the handwriting makes it difficult to transcribe accurately. The text appears to be discussing the establishment of a commercial company in Switzerland and its impact on the community. The text is not legible due to the quality of the image.
Philadelphia: Leader in Financial Architecture

During the century, different architectural functions and different buildings were utilized. The influence of the French Renaissance, followed by the Greek Revival, evolved into the Neo-Gothic style. The Atrium Building, with its open space and high ceilings, was designed to accommodate the large number of clients. The Philadelphia Assurance Company, founded in 1778, was one of the early insurance companies in the country.

The business of insurance was conducted in the Philadelphia Assurance Company's headquarters, located on Chestnut Street. The building was designed to meet the needs of the company, with large open spaces on the ground floor for offices and meeting rooms. The company's influence grew, and it expanded its operations across the country.

In 1858, the Philadelphia Insurance Company was established, and it became one of the leaders in the insurance industry. The company's headquarters were located on Chestnut Street, and it continued to grow, expanding its operations into new territories.

The design of the company's headquarters was influenced by the architectural style of the time. It featured large open spaces and high ceilings, which were conducive to the business of insurance. The company's influence grew, and it continued to expand its operations throughout the country.

The building was designed by Addison Huntington, who was well-known for his architectural designs. The building was constructed of brick and stone, and it featured large windows and high ceilings.

The company's influence grew, and it continued to expand its operations throughout the country. The building was a symbol of the company's success, and it continued to serve as the headquarters of the Philadelphia Insurance Company for many years.
Round-Trip to America

THE IMMIGRANTS RETURN TO EUROPE, 1880–1930

Mark Wyman

Cornell University Press

ITHACA AND LONDON

1993
Migrants and Immigrants

of these were undoubtedly repeaters; further, Europeans' crossings to Canada and Mexico complicate the totals. The return rate among all groups was 35 percent for the period. The country-by-country breakdown for Europe in the U.S. government's compilations for 1908-23 is presented in the accompanying table.

A survey of estimates by European and American scholars, beginning in the 1920s and continuing through the present, suggests the following return percentages among European national and ethnic groups. These are for emigration from the United States to Europe in the 1880-1930 period unless otherwise noted:

**Austro-Hungarians:** 17-27 percent for the pre-1909 era of mass migration from the multiethnic dual monarchy.14

**Croats:** Between 33 and 40 percent for 1900-14; a more recent estimate for Croatians and Slovenians together is 36.3 percent.15

**Danes:** The 8.6 percent in U.S. records from 1908-14 is regarded as less than the true level for earlier years. One scholar estimates the return at 20 percent.16

**English and Welsh:** Probably higher than the U.S. figures of 16 percent for the English and 7 percent for the Welsh from 1908 to 1918, but certainly lower than the British government's combined 55 percent return for both groups from 1895 to 1906. A more recent estimate of 19.3 percent includes Canadians.17

**Finns:** 20 percent overall, according to a recent study for the 1860s to 1930.18

**French:** Compared to other large European nations, France sent small numbers to the United States. A recent study puts the remigration rate for the opening decades of the century at 48.2 percent.19

**Germans:** From 1884 through 1892, ranging from 15 to 23 percent.26

**Greeks:** The 46 percent rate for 1908-23 in U.S. statistics is probably close to the figure for the entire period 1880-1930, although the Balkan wars and World War I brought sharp changes.21

**Hungarians:** One recent estimate is 46.5 percent, although the percentage for 1899-1913 has been estimated at 24.3 percent.22

**Irish:** 10 percent of the post-famine emigrants returned, according to the most recent studies.23

**Italian:** Rising from 34 percent for 1901-6, according to several different official Italian statistics, to 38 percent for 1907-14, with extremely high percentages in certain years. A 1926 Italian government investigation claimed a 63 percent return rate for 1902-23. A recent examination, however, places the overall percentage at 50 percent from the 1880s to the early 1920s.24

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<table>
<thead>
<tr>
<th>Race or nationality</th>
<th>Immigr. into U</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bohemian, Moravian (Czech)</td>
<td>77.7</td>
</tr>
<tr>
<td>Bulgarian, Serbian, Montenegrin</td>
<td>104.8</td>
</tr>
<tr>
<td>Croat, Slovene</td>
<td>252.9</td>
</tr>
<tr>
<td>Dalmatian, Bosnian, Herzegovinan</td>
<td>30.65</td>
</tr>
<tr>
<td>Dutch, Flemish</td>
<td>141.06</td>
</tr>
<tr>
<td>English</td>
<td>766.66</td>
</tr>
<tr>
<td>Finnish</td>
<td>105.34</td>
</tr>
<tr>
<td>French</td>
<td>304.34</td>
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<tr>
<td>German</td>
<td>669.56</td>
</tr>
<tr>
<td>Greek</td>
<td>366.45</td>
</tr>
<tr>
<td>Hebrew</td>
<td>958.64</td>
</tr>
<tr>
<td>Irish</td>
<td>432.66</td>
</tr>
<tr>
<td>Italian (north)</td>
<td>491.92</td>
</tr>
<tr>
<td>Italian (south)</td>
<td>1,644.3</td>
</tr>
<tr>
<td>Lithuanian</td>
<td>1,377.71</td>
</tr>
<tr>
<td>Magyar</td>
<td>2,266.81</td>
</tr>
<tr>
<td>Polish</td>
<td>788.85</td>
</tr>
<tr>
<td>Portuguese</td>
<td>1,285.12</td>
</tr>
<tr>
<td>Romanian</td>
<td>95.68</td>
</tr>
<tr>
<td>Russian</td>
<td>210.32</td>
</tr>
<tr>
<td>Ruthenian (Russniak)</td>
<td>171.82</td>
</tr>
<tr>
<td>Scadinavians (Norwegian, Danish, Swedish)</td>
<td>248,846</td>
</tr>
<tr>
<td>Scottish</td>
<td>301.07</td>
</tr>
<tr>
<td>Slovak</td>
<td>225.03</td>
</tr>
<tr>
<td>Spanish</td>
<td>153.21</td>
</tr>
<tr>
<td>Welsh</td>
<td>26.15</td>
</tr>
</tbody>
</table>

Source: U.S. Secretary of Labor, Eleven

---

**Jews:** Complicated because of recent estimate of 4.3 percent is anion. One scholar estimates that, revolutionary upheaval, the Jews was likely in the 15-20 percent.

**Lithuanians:** 20 percent from recent study.26

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rous numbers in such provinces as Calabria and even along small and medium-sized hold- ing difficulty, cast their eyes on opportunities, and used temporary landlords to purchase more land. Barton, a degree of rural property concentration he compared these with the best in regions where property was poor, backward areas, but long peasants. And although up into tiny plots, difficult to any other areas, providing available land, was still unattained in any property. They often succeeded in this result, pauperization developed, and the growth of Congress Poles grew by 386 percent from 21 million peasant landholdings. The period, the average size of the cent of Finnish farms was the same as the European peasant-folk saying: if a dog lays on a neighbor's. Some strips of any farmers owned fifty or more acres.

Drives of Males

But more than land size, more than economics propelled the movement westward. The America fever was a changing contagion that defied exact analysis, and the rising phenomenon of temporary migration directed overseas was becoming part of it. Not all of this exodus was predictable, neither in 1890 nor in retrospect today. Sometimes communities with poor conditions sent fewer emigrants than communities that were thriving. As a Dutch authority observed, "evidently, where judging the need for emigration, the demographers and economists apply standards whose validity the agrarian population has not yet recognized." Often the wrong people left. Slovaks in Hungary did not emigrate from the Magura region during hard times but waited until the rising sugar beet industry brought good times. Others waited out economic downturns until friends and relatives had settled in America first.

Ethnic feuding, wars, revolts, and government restrictions stirred others to leave despite favorable economic conditions at home. The empires—Russian, Austro-Hungarian—with difficulty kept lids on their boiling nationality disputes. The czar's 1899 orders for conscription of Finnish young men set off an immediate rush for the borders, and sporadically other groups within the Russian empire also fled to escape the government. From 1899 to 1910, 43.8 percent of Russia's emigrants were not Russians but Jews, and Poles made up 27 percent. Only 4.4 percent of those leaving Russia were Russians.

As this emigration to America mushroomed, its makeup began to shift. It remained a heavily rural, peasant movement, but no longer did family groups dominate. Single women arrived, but their numbers were overwhelmed by those of men, especially young men. "They came in droves of males," a U.S. congressman remarked, and the change was dramatic enough to draw attention: the U.S. Census report for 1910 observed that with the increased immigration from southern and eastern Europe the foreign-born showed "a very marked excess of males"—154.6 males to 100 females from Austria, 160.8 to 100 from Hungary, 190.6 to 100 from Italy, 137.3 to 100 from Russia. Foerster found that, among outward-bound Italians, the percentage of males rose rapidly with every pronounced spurt in immigration; in fact, from 1870 to 1910, 78 percent of the emigrants from Italy to the United States were male. Those leaving the Austro-Hungarian empire showed male percentages from 1899 to 1910 ranging from a low of 57 percent for Bohemians and Moravians to highs of 91 percent for Romanians, 92.3 per-
child labor, for some Italians brought children with them and placed them in the tenement sweatshops. These children were kept from school and stunted "morally, physically and intellectually"—all because of "the desire on the part of these people to earn and hoard up money, with the ultimate view of returning to their native clime." Here was no interest in struggling with nature to create a farm in the Midwest; no long-range dreams to start a business; no hopes to develop a better life in America. "Work was good or bad depending on the pay," a study of Polish immigrants noted. "A 'good work' was a better paid job which made it possible to amass some savings."

Stories of the enormous sacrifices immigrants made to build up savings circulated in the industrial centers and even in the halls of Congress. Common laborers in Pittsburgh were reported to be putting away up to $15 a month; this is consistent with Ewa Morawska's conclusion that the savings by east-central European men in Johnstown averaged $100--200 annually. Italian laborers had the highest savings rate among European laborers, according to a 1907 Bureau of Labor report, putting away $25--27 monthly from railroad work. Floating immigrant workers in the western Midwest and Plains states were reported to have "clear saving" of $1 per day from wages of only $1.25--1.65. An American working in a steel mill found many employees who did not save, but he said that "practically all the 'Hankies' of twenty-eight or thirty and over saved very successfully"—and these were expecting to return to Europe. One told him: "A good job, save money, work all time, go home, sleep, no spend."

Immigrant savings banks multiplied, often becoming targets for robbery or fraud. Government probers frequently looked into the institutions. Dillingham Commission investigators found, however, that Bulgarians working on western railroads kept their savings in leather belts, after a Bulgarian bank in the area had failed. Padrone banks were notorious for illegal acts, and Italy finally authorized the Banco di Napoli to handle the return of savings from America. Many funds continued to be carried back by returnees or to be transferred through postal money orders or in other ways. A banker serving Serbians on Pittsburgh's South Side reported in 1908 that he sent back $20,000--25,000 daily to the old country. Hungarian postal receipts show that American Slovaks sent home $41,6 million from 1900 to 1912, and one scholar has estimated that the Slovak total for 1870--1914 was at least $100 million. Remittances to Sweden averaged $8 million yearly from 1906 to 1930, making up a quarter of Sweden's balance of payments. The 1897--1902 total entering Italy from its emigrants abroad was estimated at $100 million individual money order the dollar amount goi

HOUSING CONGEG

Closely related to this put up with disma that was primitive anc eence stemmed from "the desire of employ expenses," as a govern in sleeping rooms, the getter in a commun "boss" to handle cook "boarding boss" oyste Immigrant housing a especially by social wo nal bodies. F. Elisabeth Society, surveyed Pitts found to exist in every corners of a family's si smoke and dust hangin, she lamented, "was inte the manager of New Yt poverty in the city'sJe caused partly by "horrit from these conditions. A railroad crew in Indi the vermin on beds and for bed coverings. He k pale, emaciated remains

Government inquiries slums: immigrants made 92 percent of Philadelphia Commission showed spe numbers per room, rents the commission discovered headed by immigrants skewed, however, by the
Richard N. Juliani

Building Little Italy

Philadelphia's Italians Before Mass Migration

©1998 The Pennsylvania State University Press
University Park, Pennsylvania
Time花开：Demographic and Social Patterns
From Cultural Ideal to Social Real

and continued to shape the lives of Italians in the city and their identity as Italians.

The Immigrant Community: The Scaffold for Mass Immigration

By 1870, an Italian community had clearly emerged in Philadelphia, but it was a complex reality. On one level, this community was a physical place. Although Italians were found in various sections of the city, their concentration in the wards of South Philadelphia had become even more visible. On another level, of equal if not greater importance, this community was also a source for a sense of personal identity and social cohesion. Italians now knew where they could find other Italians, and similarly, other Philadelphians knew where they could find Italians. The neighborhood contained such specific institutional features as the boardinghouse, the tavern, the parish, the fraternal society, and various shops and stores, all with a definite Italian character. Such conditions helped an Italian community to become firmly rooted, both as a physical reality and as a social-psychological reference for its own inhabitants, as well as for other residents of the city.

For Philadelphia as a whole, the development of the Italian community was also contributing to the social ecology of the modern city. In addition to the central business district of the downtown area, other hubs of mixed residential, industrial, and commercial character were appearing throughout the city. In some instances, these smaller, outlying districts had been grafted on to the older communities beyond the original limits of the preconsolidation city.

Now, however, these somewhat self-contained communities were becoming the neighborhoods, or “urban villages,” of modern America. The Italian case had also attained a peculiar sociological anomaly that tends to mark most ethnic groups in complex societies. With its own internal order and partial autonomy, the Italian community in South Philadelphia formed a distinctive and separate social system in itself. At the same time, as a neighborhood within and dependent on
ffairs, the small but colorful life found, but also the

ill, Italians began to establish Philadelphia by the early nineteenth century individuals, they now personal life that ensured a served as sponsors for the acted as witnesses for each others for more recent arrivals other at the hour tonies, they were beginning of personal acquaintance that was itself still only a y recognizing their common

peration provided by family g a foundation upon which eloped community could be sowing the seeds that eventu-ity. While it remained only nal organization, the Italian isive stage in the immediate

cern and sometimes overt the early nineteenth cen-
talians as newcomers. When groups, and when violence and the Irish in the turbulent of Italians. In addition to usiness and the professions, utilities not only won respect strated the ability of Italians waway public opinion in favor us in Philadelphia, however, e public demonstrations in t Italy.

As the nineteenth century unfolded, new demographic, ecological, and institutional conditions enabled Italians to establish their own community. With each passing year, the size of the population increased modestly but steadily. The naturalizations that occurred also indicated that Italians were making a permanent commitment as citizens of a new nation. At the same time, the first traces of internal institutions that played an increasingly larger part in the further development of the colony appeared. By the 1840s, the new arrivals could find lodging in a boardinghouse operated by another Italian, even if it was also sometimes a place of intragroup hostility and violence. By the 1850s, Italians had grown sufficiently in number to warrant establishing their own parish as Roman Catholics. By the 1860 federal census, Italians for the first time manifested a significant clustering of population in the southeast quarter of the newly expanded city, a precursor of the huge concentration that settled in that area in subsequent years.

While some disappeared from the local scene either by moving elsewhere or by assimilation into American society, other Italians found opportunities in the growth of their own population. Instead of serving a broader public, as they had done in earlier years, Italians more often found one another and turned themselves in a centrifugal direction. The earlier hucksters, street vendors, street musicians, and rag dealers were first supplemented and then supplanted by retail merchants and shopkeepers. To meet the needs of more recent arrivals from their own homeland, they became macaroni manufacturers, grocers, wine importers, and tavernkeepers. Not all their business ventures succeeded; some resulted in bankruptcy and personal failure. In other instances, their efforts produced material success that could be consolidated and passed down within the same family from one generation to the next.

These business enterprises, usually small but sometimes quite formidable, served as a commercial anchor for the emerging Italian neighborhood. By means of the goods and services that they provided, these merchants made their area of the city more suitable for Italian immigrants. The same activities also established a neighborhood economy that generated opportunities for employment and income for the population. The visibility of these shops and stores, both for
power, the further act has proceeded more rapidly; factors emerged that implied a deterioration of their influence.

Nativism and No Tolerance

The decade of the 1870s, migration to Philadelphia Rembrandt Peale in his History of going to Italy. Later, Philadelphia, and many Italian settlements became a veritable flood. As the northern and central arrivals, while no longer educated and less skilled, became a flood, they faced with increased hostility. Italy was no longer to be seen as a place of opportunity, but a place of hardship and struggle.

Beyond the extrinsic pressures, the attitude of the native-born population towards the immigrants changed. Efforts to protect the interests of the native-born were often directed at the immigrants, who were seen as a threat to the established order. This led to the emergence of nativism, a movement that sought to limit the rights and opportunities of immigrants.

The Italian community in Philadelphia had developed its own institutions, such as churches, schools, and social clubs. These institutions provided a sense of cohesion and identity for the immigrants. However, as the community grew, conflicts arose between the new arrivals and the established community. These conflicts were often fueled by the nativist sentiment of the native-born population.

And if the subsequent experience of Italians in the United States had remained more consistent with the immigrant community that had been established in Philadelphia by the early 1870s, it would have taken a different course. With a firmly rooted community whose members were achieving some measure of prosperity, respect, and
Immigrants in the Lands of Promise

Italians in Buenos Aires and New York City, 1870–1914

Samuel L. Baily

Cornell University Press

Ithaca and London

1999
paper conducted a mock election to determine whom the readers would
most like to see as a potential Italian candidate. Nearly fourteen thousand
votes were cast for twenty-one prominent Italians. The winner was the
successful fruit dealer, politician, and leading force within the Italian
Chamber of Commerce, Antonio Zucca.40

Il Progresso continued throughout the period to urge Italians to register
and vote every November when elections were scheduled to be held, and
it generally supported the overwhelmingly Irish candidates of Tammany
Hall and the Democratic Party. In early November 1907, as part of its
yearly effort to encourage Italians to register and vote, Il Progresso featured
an article on the recently enacted (June 29, 1906) federal naturalization
law and included the entire printed text of the document translated into
Italian.41

One final ethnic institution needs to be mentioned. In 1896, a group of
businessmen established the first major Italian-American bank, the Italian
Savings Bank, in the heart of the Bowery colony. Hundreds of “Italian
Banks” had appeared and disappeared in New York for many years. Most
were unregistered and were run by padroni, boarding house owners, and
saloon keepers. In 1897, only six—including the Italian Savings Bank—
had legal status under the laws of New York State. There was no control or
regulation of the others and many immigrants were taken advantage of
and lost money. As a result, the Italian Savings Bank, which provided a
new level of protection and security, developed rapidly. By 1904, it had
more than seven thousand accounts.42

Host Society Institutions: Developing the Ethnic Niche

Given the limited development and functions of the formal institutional
structure in the Italian colony, the more narrowly self-serving nature of the
leadership, the rapid and extremely large influx of immigrants, and the re-
resulting inability of the community to meet the newcomers’ basic needs, it
is not surprising that a number of non-immigrant-run institutions at-
tempts to assist the immigrants. Prominent among these groups was the
Italian government and its representative in New York, the Italian consul.

The Italian government continued to try to help the immigrants as it had
previously in 1888 when the Italian consul had taken the leadership in es-

ing the short-lived Italian Home. It was, as Stabili notes, the ties of
the Italian elites (prominent) to the labor agencies and banks, and their re-
sulting refusal to do anything to protect the immigrants from the abuses
of the padroni, that pressured the Italian government into action.43

In 1901, a group of well-to-do Americans also bypassed the traditional
immigrant leadership to create the Society for the Protection of Italian
Immigrants. The Protective Society, led by President Eliot Norton and
Priest, Parish, People

Saving the Faith in Philadelphia's "Little Italy"

RICHARD N. JULIANI

University of Notre Dame Press
Notre Dame, Indiana
2007
Note on "Good Eye: Italian Bankers Row," by Inquirer's Inga Saffron of February 22, 2015:

Some chronological problems were in this article. The Italian banks on South 7th Street that existed were constructed thus:
Banca Bozelli (1895) at the northeast corner, Fitzwater;
Banca d'Italia (1903) at Pemberton; and,
Banca Calabrese (1904) at Christian Street.

by Inga Saffron, Inquirer Architecture Critic  @IngaSaffron (http://twitter.com/IngaSaffron)  
@isaffron@phillynews.com (email:isaffron@phillynews.com)

In the late 19th century, when thousands of Italian immigrants were pouring into South Philadelphia to make their fortunes, Seventh Street was transformed into a bustling bankers row. By 1897, there were 25 rowhouse-size banks between Bainbridge and Washington Avenues, all competing to provide newcomers with loans, money transfers, even railroad and steamship tickets.

The immigrant bankers soon began erecting more substantial buildings, typically on corners where they would have maximum visibility. Despite their desire to stand out from the competition, the bankers seemed to have copied from the same design playbook. All the major corner banks have bull-nose fronts, reminiscent of New York's celebrated Flatiron building.

Banca D'Italia, now a residence, is probably the best preserved of the survivors. Designed by Watson & Huckel, it opened at the corner of Pemberton Street in 1903, a year after the Flatiron's debut. Although Pemberton is practically an alley, the architects nevertheless treated the little bank as if it were presiding over a major intersection.

The elaborately carved door frame resembles something you might see on a Roman chapel. A large stone balcony, chiseled with the bank's name (no doubt by Italian stone masons), sits over the double doors like a crown. The balcony rests on a pair of spiraling stone corbels, which in turn rest on flower-y, Corinthian column capitals.

Lest Banca D'Italia's customers somehow walk by without noticing the entrance, the architects gave the building a soaring clock tower. The bank's foundress, Gennar Di Genova, was so proud that he took out a special supplement in South Philadelphia's L'Opinione newspaper in 1906 to tout the result. (Retired Villanova historian Richard Julianni graciously translated the article.)

Banca D'Italia didn't stand out from the crowd very long. Three years after it opened, Lorenzo Bozelli erected an equally lavish, bull-nose bank a few doors away, at the corner of Fitzwater. (Now it's a dry cleaner.) Banca Calabrese did the same at Christian. Knowing that the banking business might not last, their canny immigrant owners included apartments upstairs in all three buildings. It's a good thing, too. The 1929 stock market crash was not kind to small banks. By the time it was over, Seventh Street was no longer a crowded bankers row.

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Banca D'Italia can be found just a few steps below Bainbridge Street. Continue walking south to Fitzwater to admire Bozelli's bank. You'll recognize Banca Calabrese at Christian even though it's lost its clock tower by its carved pediment and the crest of Reggio Calabria.