

**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: 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 February 7, 2019

Name with Title Celeste A. Morello Email _____

Street Address 1234 S. Sheridan Street Telephone 215-334-6008

City, State, and Postal Code Philadelphia, PA 19147

Nominator is is not the property owner.

PHC USE ONLY

Date of Receipt: March 15, 2019 (revised)

Correct-Complete Incorrect-Incomplete Date: May 13, 2019

Date of Notice Issuance: May 14, 2019

Property Owner at Time of Notice:

Name: Christian Street Acquisition, LLC

Address: 614 S. 4th Street, #518

City: Philadelphia State: PA Postal Code: 19147

Date(s) Reviewed by the Committee on Historic Designation: June 19, 2019

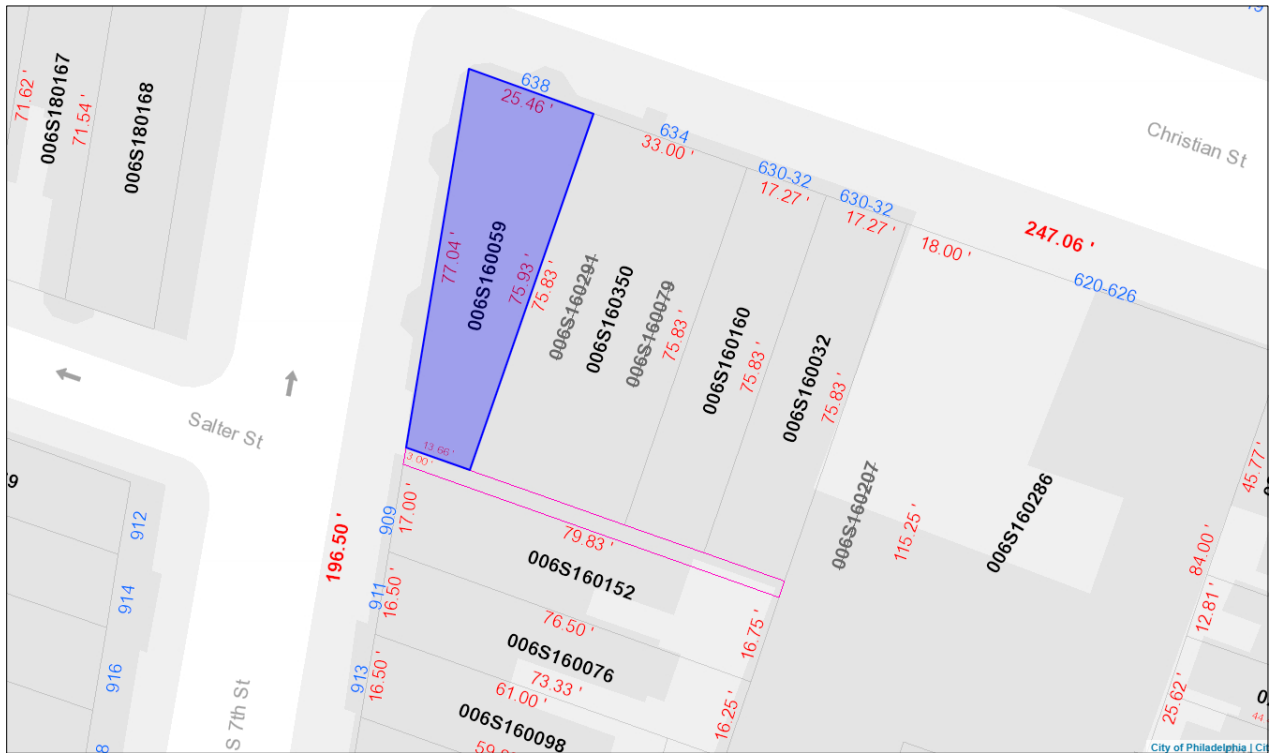
Date(s) Reviewed by the Historical Commission: 12 July 2019

Date of Final Action: 12 July 2019

Designated Rejected

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-foot-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.

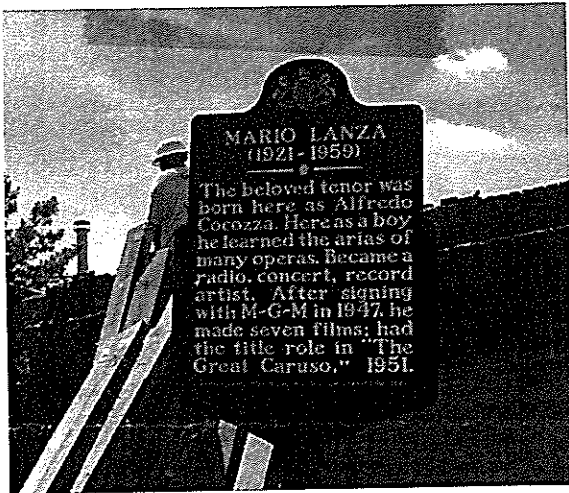
This building was planned as a bank ("banca" in Italian) by its owners whose ancestral home was at the bottom of the "boot" of the Italian peninsula, Calabria. Thus, when this bank was constructed, "Banca Calabrese" ("The Calabrian Bank") was noted within the rounded corner onto the architecture, along 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 verticle 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.

Staff Supplemented Photographs



Christian Street façade of 638 Christian Street, February 2019.

Staff Supplemented Photographs



638 Christian Street as viewed from the northwest corner of S. 7th and Christian Streets, February 2019.

Staff Supplemented Photographs



S. 7th Street façade of 638 Christian Street, 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.

Staff Supplemented Photographs



“Banca Calabrese” is legible on the mounted stone band, which follows the contour of the rounded corner, February 2019.

Staff Supplemented Photographs



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"¹ in Little Italy by about "1870,"² 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.

¹ Juliani, R.N., Building Little Italy. University Park: Penn State University Press, 1998, pp. 226;303.

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 "immigrnat" 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.

Newspapers
by Ancestry

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

https://www.newspapers.com/record/169200000

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

Newspapers
by Ancestry

The Philadelphia Inquirer (Philadelphia, Pennsylvania) · Mon, Mar 21, 1904 · Page 14

https://www.newspapers.com/record/169200000

Frank R. Bilotta, three-story brick store and dwelling, 25x66 ft. S E cor of 7th and Christian sts. for John Ferraro; cost \$8000; Milligan & Webber, architects.

23d Year

PUBLISHED WEEKLY

THE PHILADELPHIA

Real Estate Record

AND

BUILDERS' GUIDE.

DEVOTED TO REAL ESTATE, BUILDING, ARCHITECTURAL AND INSURANCE INTEREST

[ENTERED AT THE PHILADELPHIA POST-OFFICE AS SECOND CLASS MATTER.]

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

Less than One Year
15 Cents per Copy

streets. It will be divided into four smaller stores.

C. C. Carn, builder, 42 Dyre street, has a contract to build four three-story brick dwellings, measuring 16 x 58 feet each, on Conklin street east of Cedar street, to cost \$11,000, for L. E. Conklin.

Jury and Kessler, architects, Shamokin, Pa., have been chosen to prepare the plans for the new building for injured persons for the State Hospital in the Trevorton, Shamokin and Mount Carmel coal fields.

Frank R. Bilotta, builder, southeast corner Seventh and Christian streets, has a contract to build two three-story brick dwellings at 814 and 816 Washington avenue, to cost \$5,400, for James Esposito.

residence of Edward B. Mears, 1818 Delancy 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. Doak and Company, Wm. R. Dougherty and A. Frank Mourey.

Cope and Stewardson, architects, 320 Walnut street, have completed plans for a three-story rear addition, 12½ x 14 feet, and alterations to the Morris Refuge, 1342 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 cages and a bath room on the third floor. The

success of the affair is due the entertainment committee, which consisted of the following: Wm. T. Reynolds, John R. Huhn, A. Barber, E. F. Morse, Frank H. Reeves, Jr., R. Wiggins, Frank R. Whiteside and Geo. Fields.

It is stated that Professor Lewis M. F. of Philadelphia, has prepared and submitted plans to the business men of Atlantic City, N. J., for improving and deepening the channel in the Atlantic harbor, estimated at \$500,000.

Solomon Greenberg, building, has



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 there 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. Durrang'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.

³ Ibid.

⁴ Tatman, Sandra and Moss, Roger, Biographical Dictionary of Philadelphia Architects. Boston: Hall & Co., 1985.
Philadelphia Real Estate Record & Builders' Guide for 1904.

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.



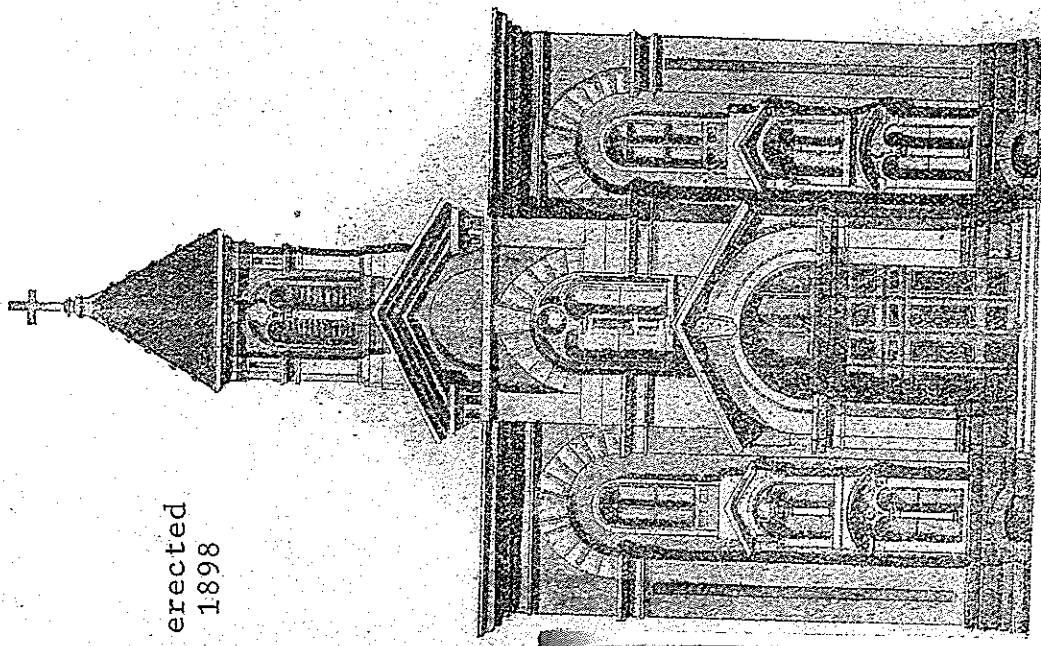
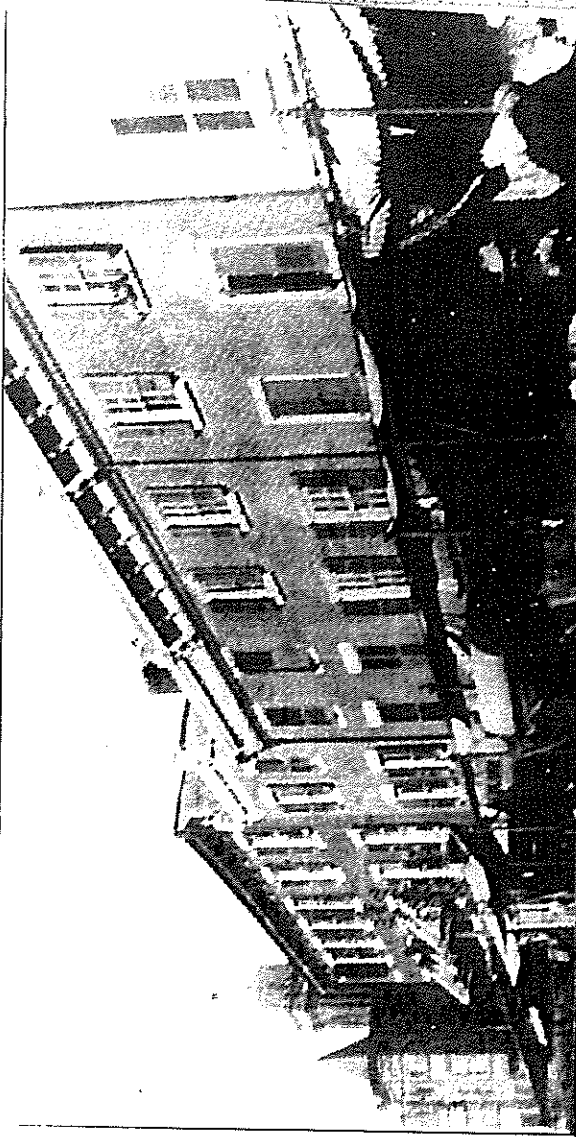
Veduta di una piccola sezione di case di proprietà del signor G. Tumolillo nella 8.a strada e Washington Ave. Il Tumolillo è proprietario di 45 case, costruite con criteri moderni, che costituiscono una sezione del quartiere italiano di Philadelphia. E' uno dei principali business men di Philadelphia, e dirige un ben avviato Ufficio Bancario, con una Succursale a Napoli. E' Presidente della Lega dei Banchieri e Agente Generale della "Veloce" e uno degli Agenti Generali dei...

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.



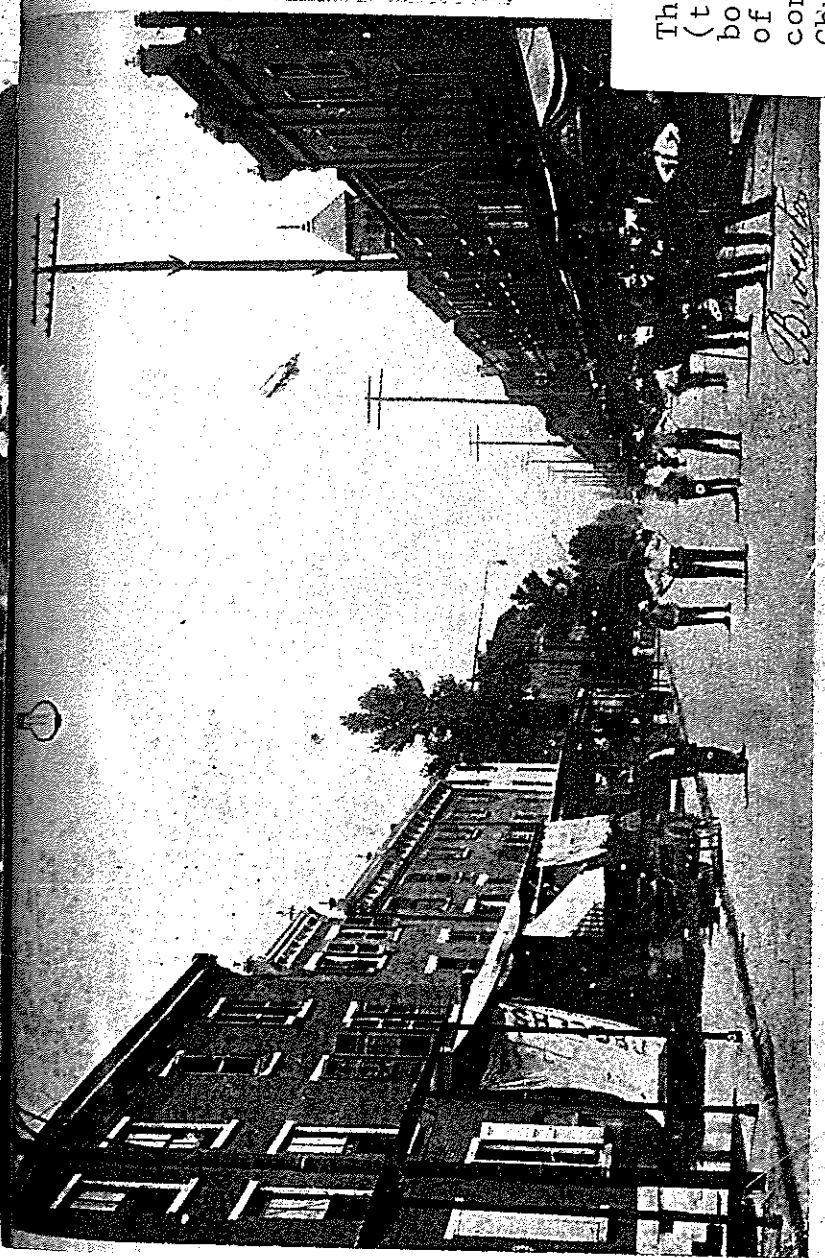
erected
1898



PARROCCHIA ITALIANA

in Philadelphia, Pa. — 816 Christian St.

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.)



CENTRO DELLA COLONIA ITALIANA - CHRISTIAN ST.

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.

Banca d'Italia
GENARO DI GENOVA, Prop.
con casa propria
fondata nel 1895
Agenzia generale del
Lloyd Italiano
727 S. 7th Street,
Philadelphia.

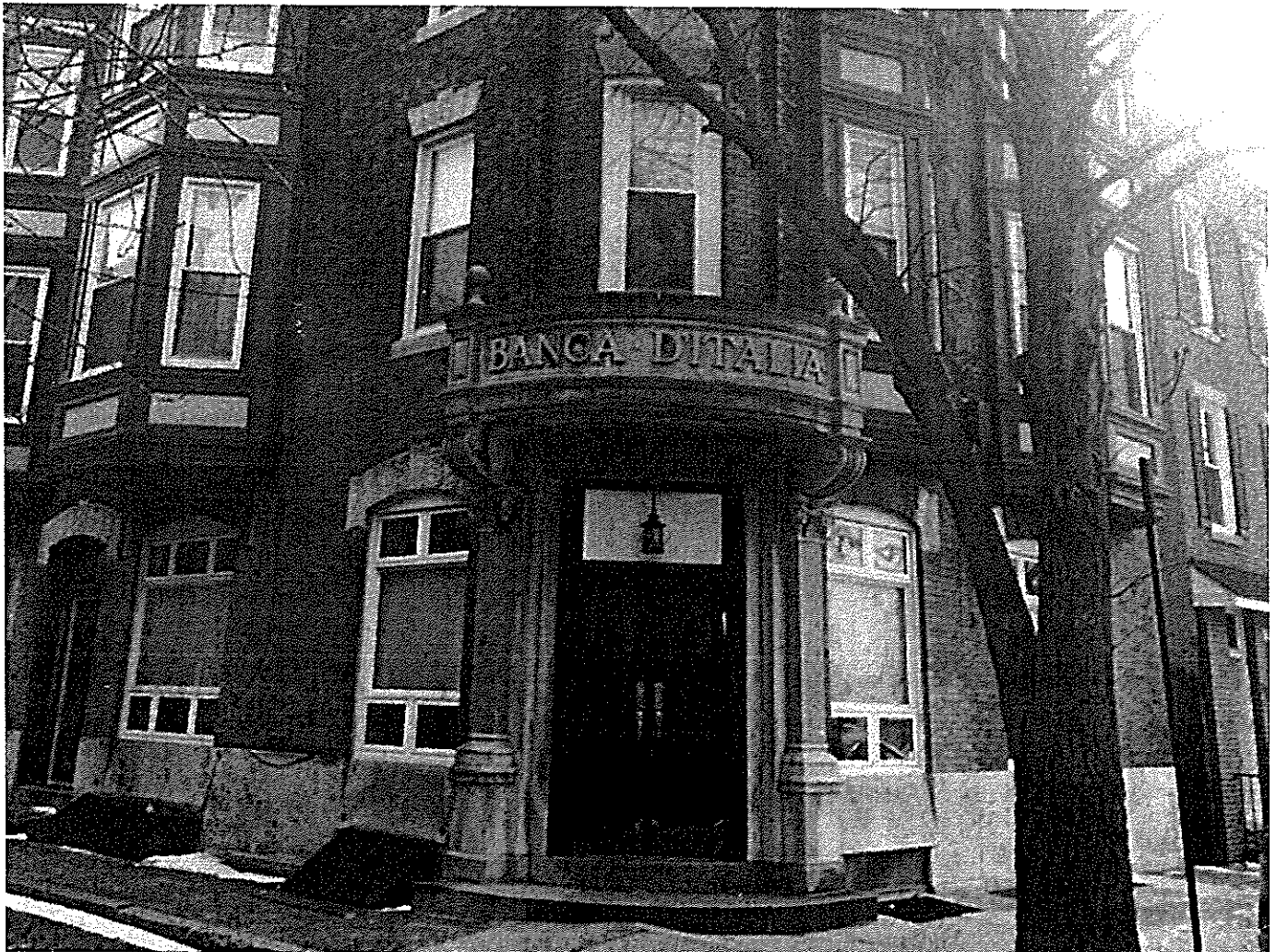
Living ([Http://www.philly.com/living](http://www.philly.com/living)) — Home & Design (<http://www.philly.com/home-design>)

Good Eye: Italian Bankers Row

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



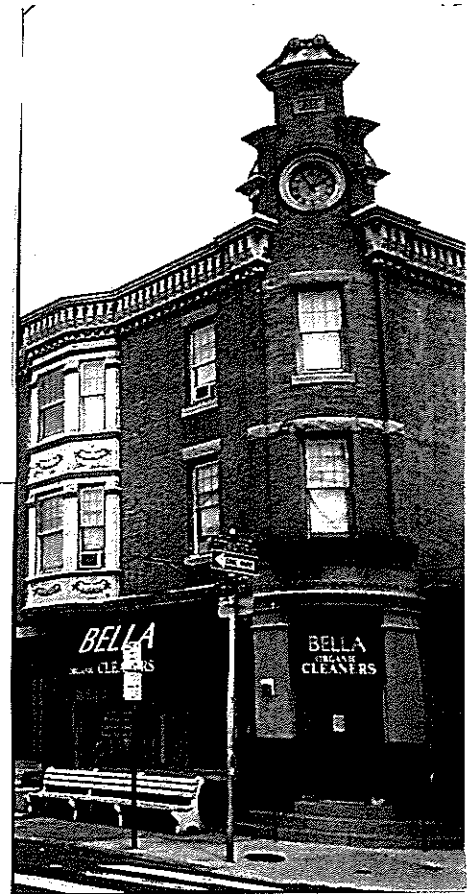
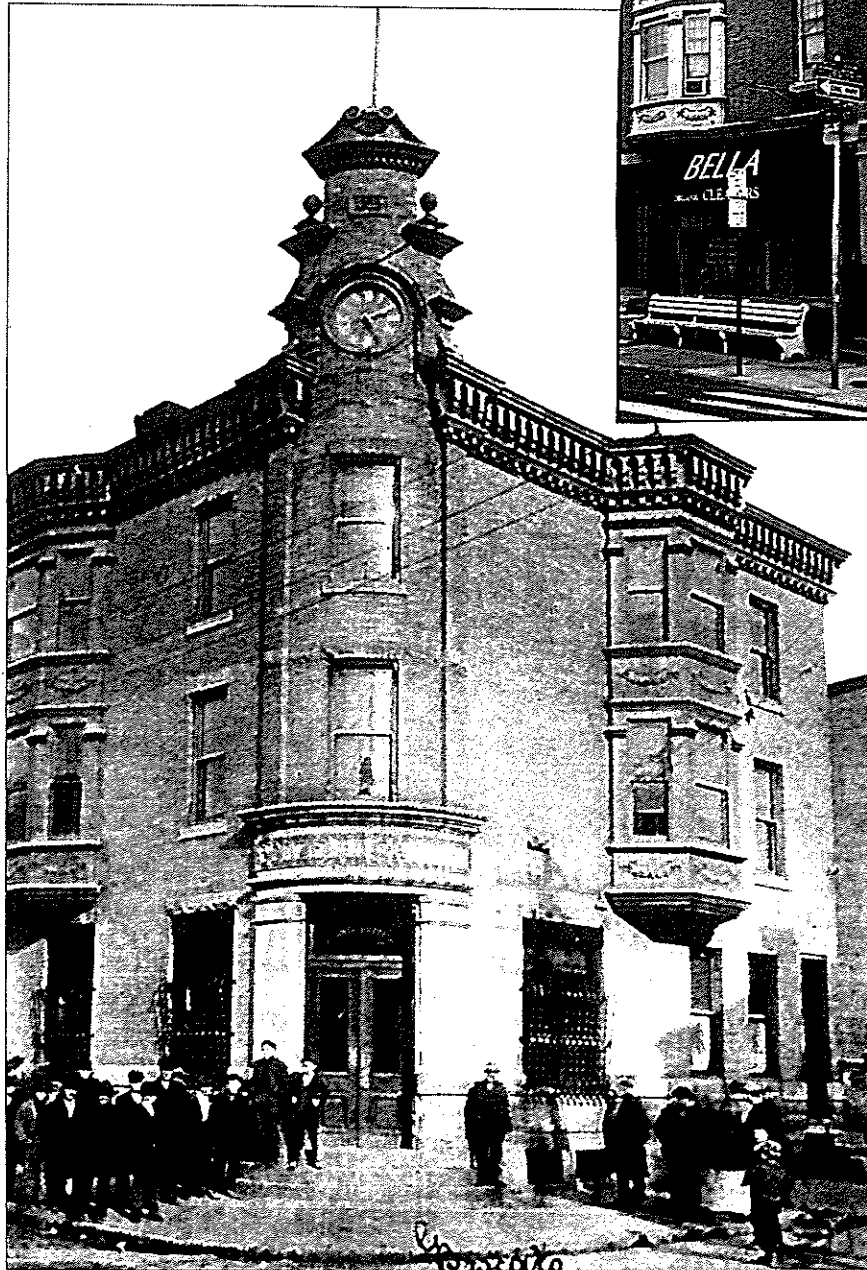
(Refer to Appendix for full article.)



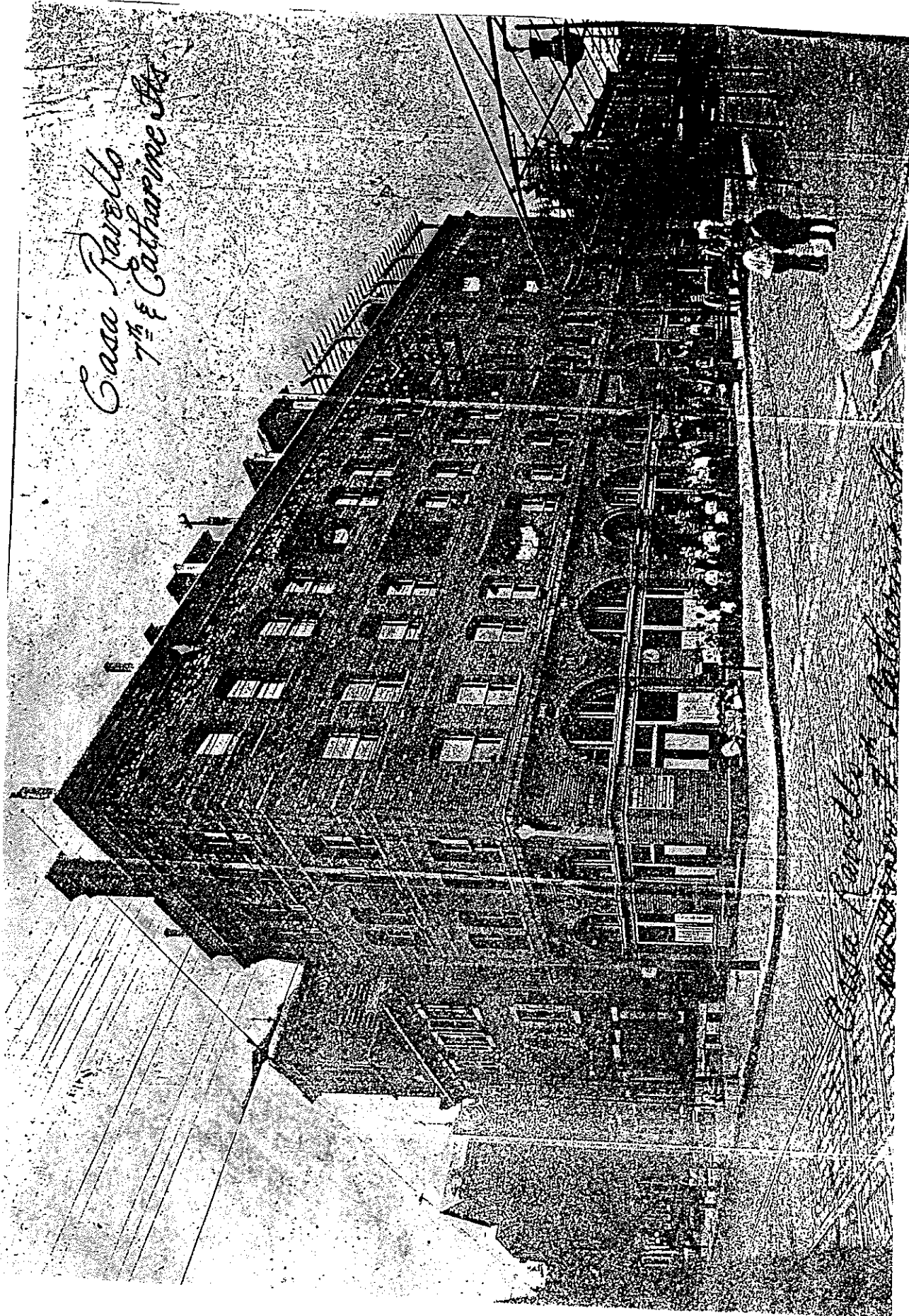
The Banca D'Italia building is probably the best preserved of the former banks that dotted Seventh Street.

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.



*Casa Ravello
7th & Catharine Sts*



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

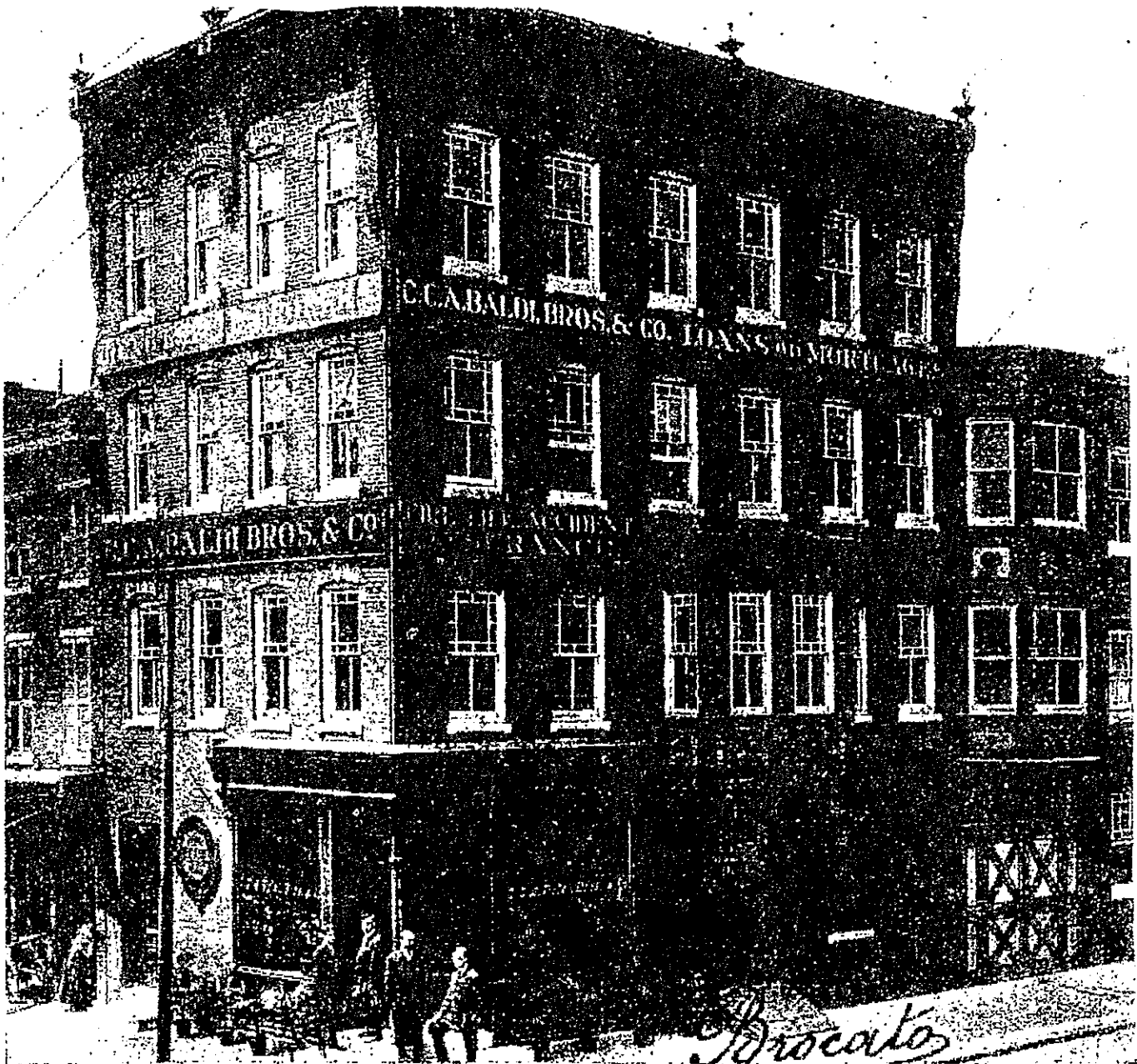
C. C. A. BALDI & BROS.

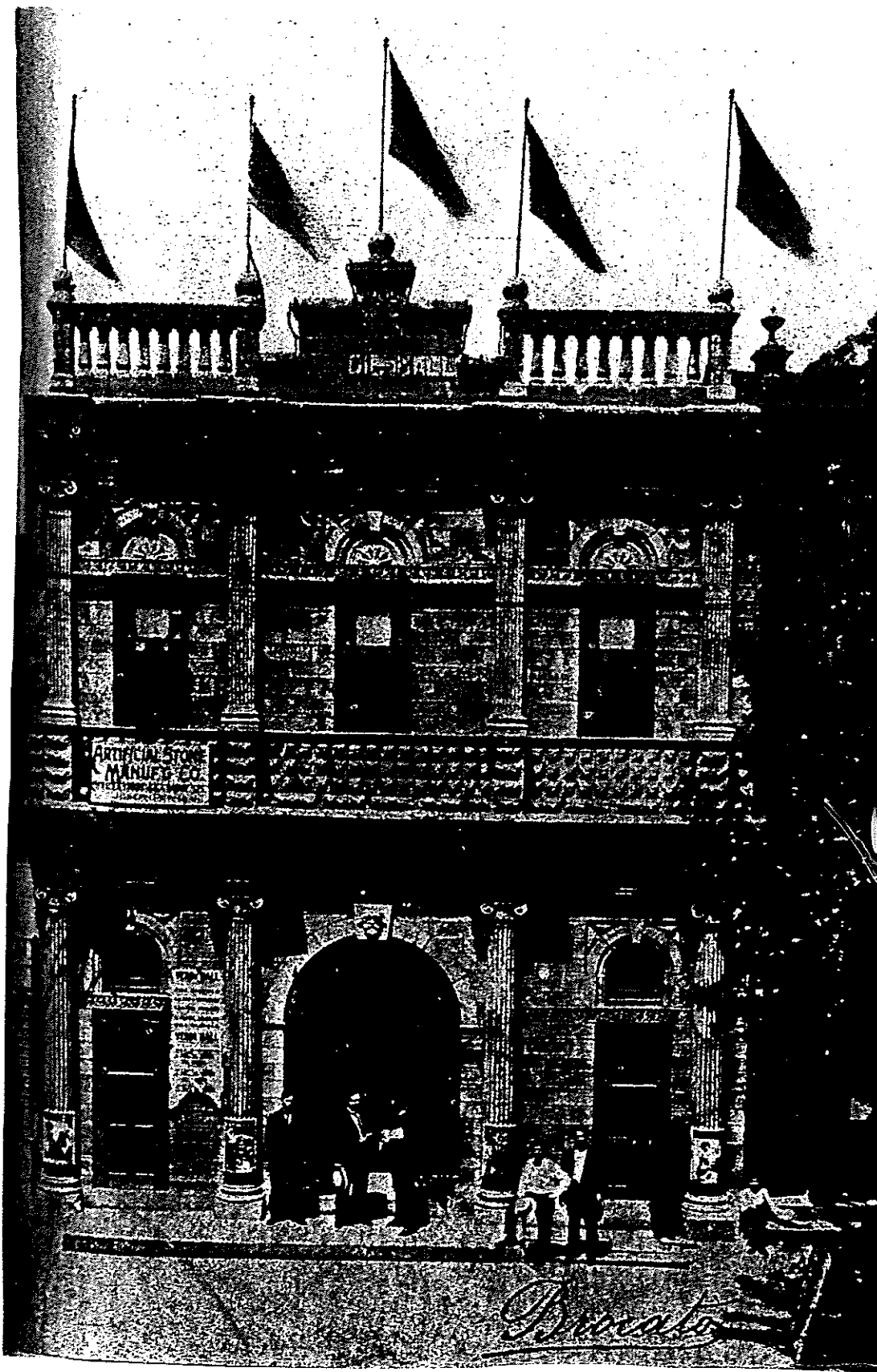
PHILADELPHIA, PA.



CABLE
BALDI BROS

CORRESPONDENTI DEL
BANCO DI NAPOLI

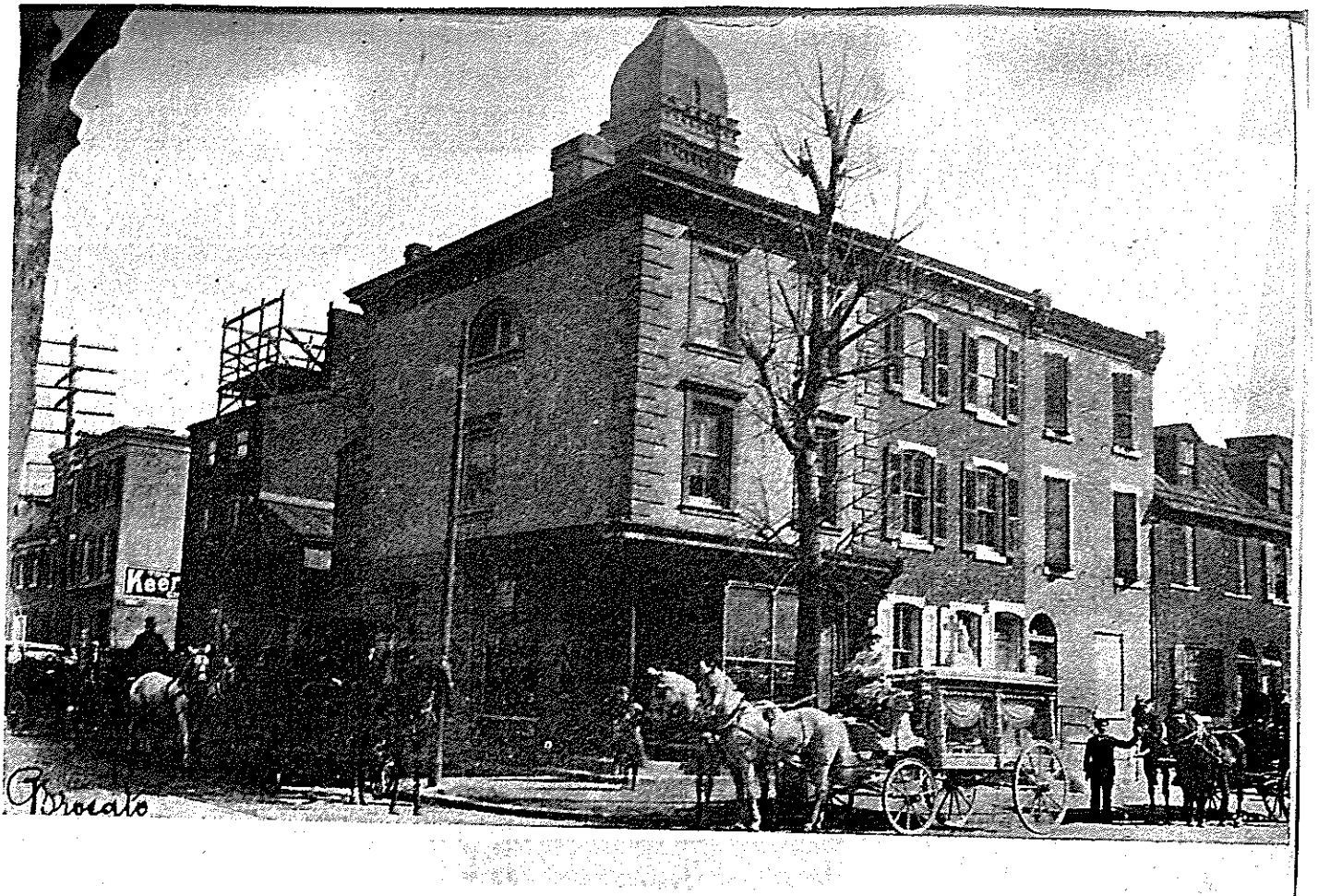


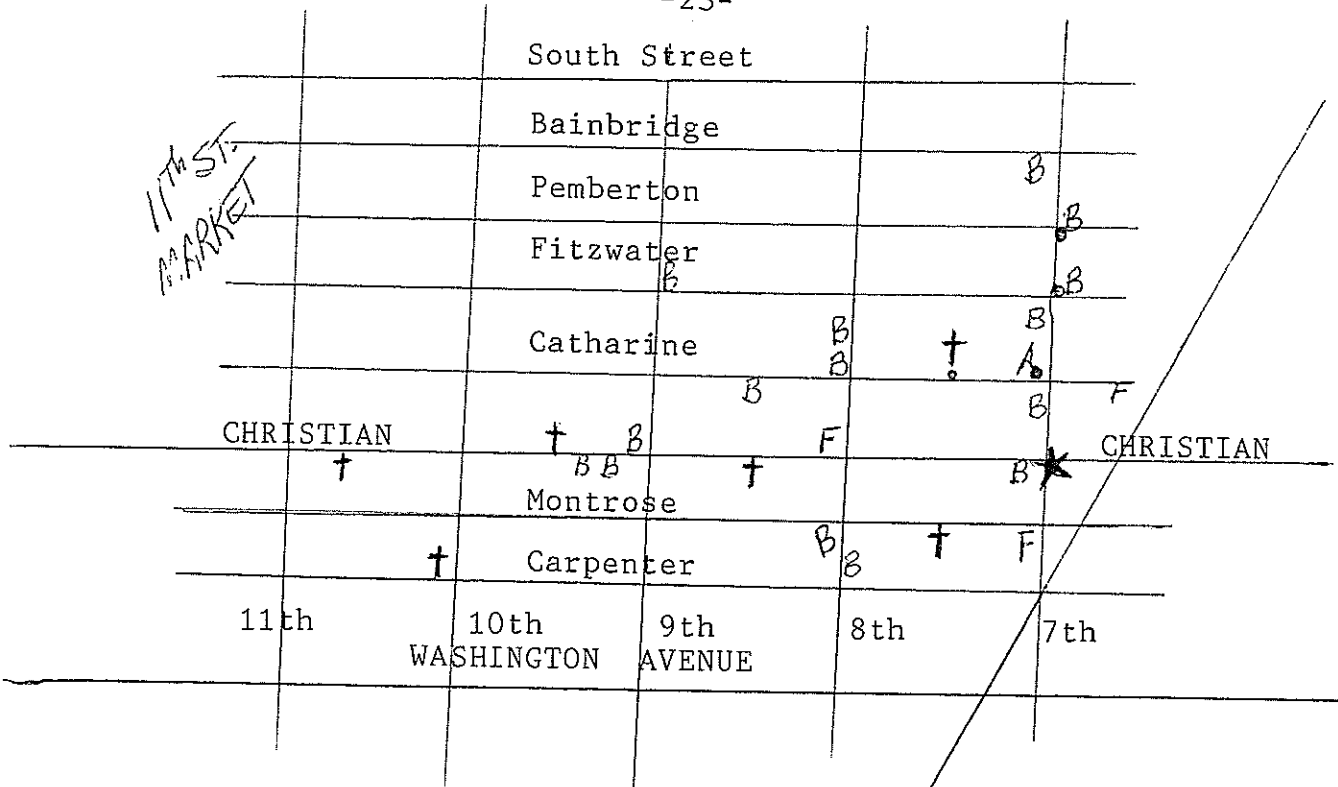


Verdi Hall was the idea of Ferrucchio Giannini who lived at 727 Christian and was the first voice on a record/disc in 1896.

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 focussed 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.

BANCA CALABRFSE

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 Buenas Aires, Argentina, according to Baily.⁵ 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, 1897.⁶ 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 Church⁷ which had been threatened in the 1844 Nativist Riots.

⁵ Baily, Samuel, *Immigrants in the Lands of Promise*. Ithaca: Cornell University Press, 1999.p, 189.

⁶ Juliani, R.N., "The Origin and Development of the Italian Community in Philadelphia," pp.251, in Bodnar, John, *The Ethnic Experience in Pennsylvania*. Lewisburg: Bucknell Univ. Press, 1973.

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 advertizement 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.

⁸ Information from the Philadelphia Real Estate Record and Builders' Guide, p. 12 herein. Pennsylvania Department of Health,

⁹ Certificate of Death, #9294.
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.

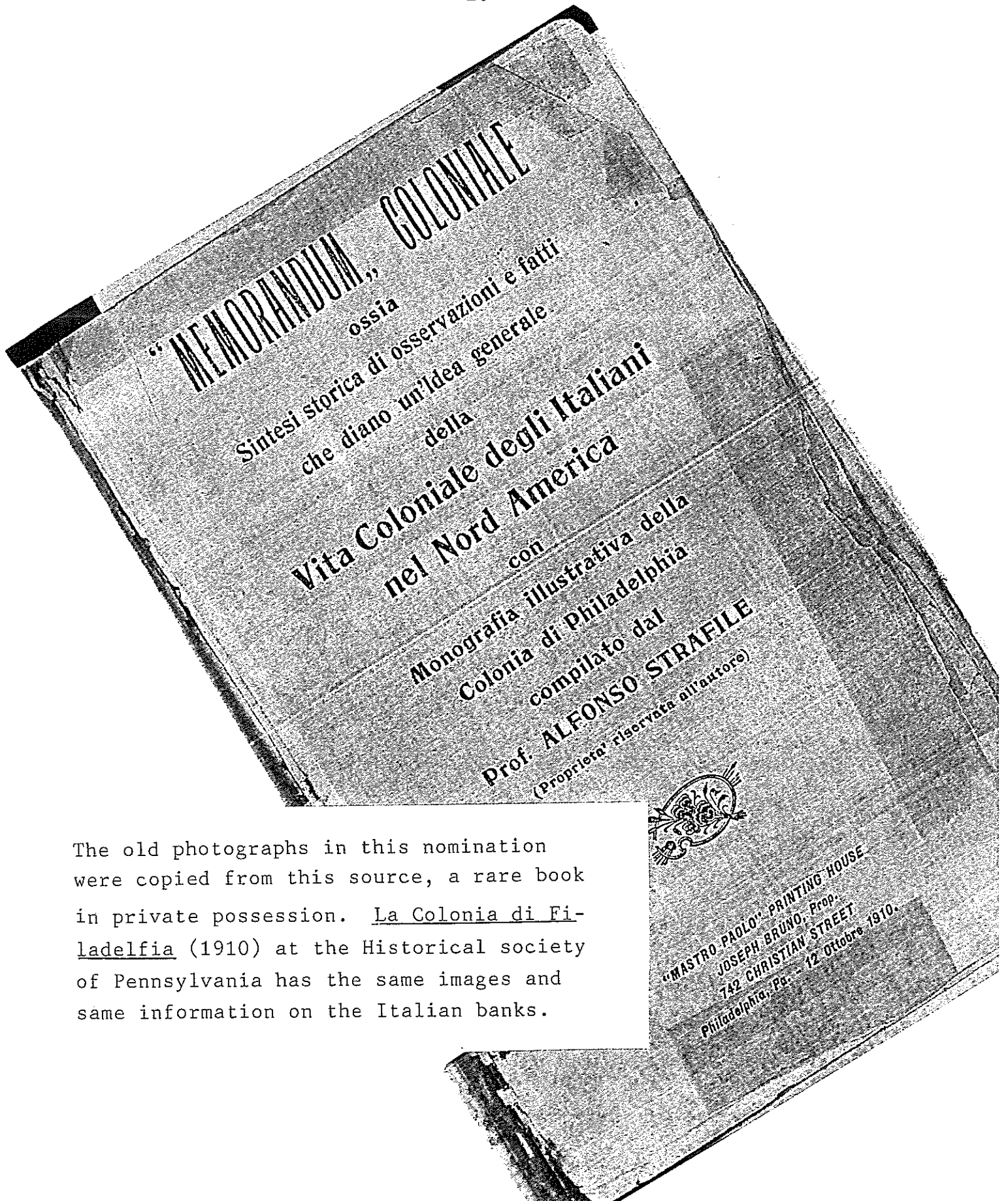
The documentation on whether Banca Calabrese functioned as a conventional American bank only has the first floor office space rented by a "A. Varallo," and the business called, "Banca Italiana." (See above image.) A "Giuseppe Varallo" from Montella, a small town outside of Naples, had operated a "Banca 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 advertized 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

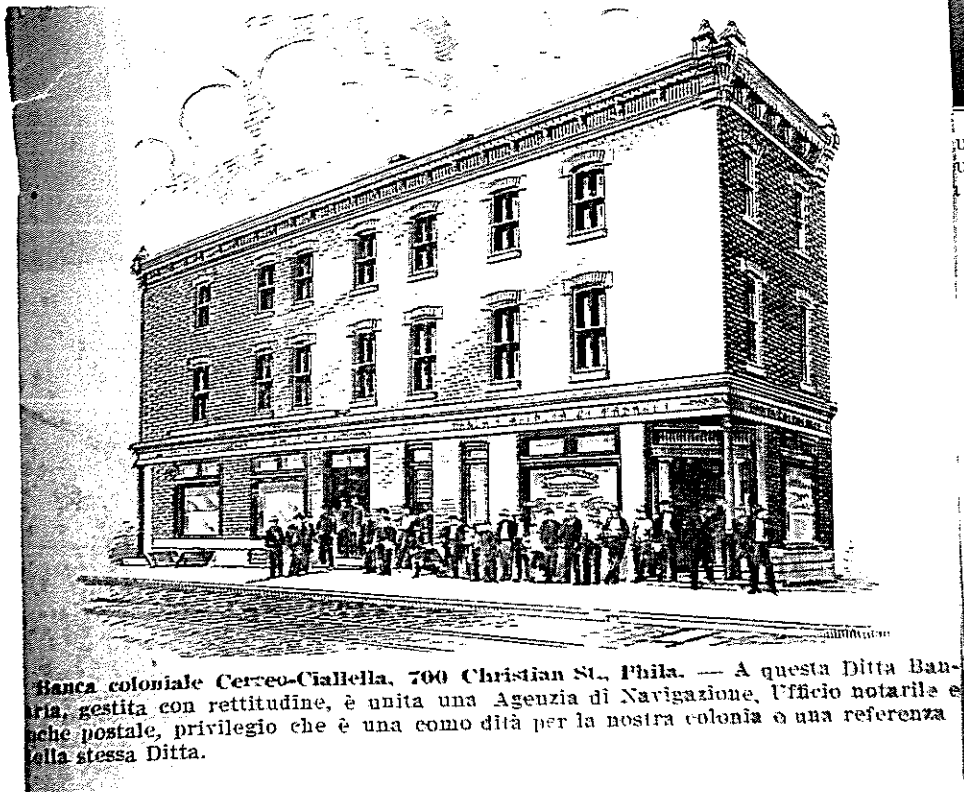


The old photographs in this nomination were copied from this source, a rare book in private possession. La Colonia di Philadelphia (1910) at the Historical society of Pennsylvania has the same images and same information on the Italian banks.

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 1850s.



Questa la prima Banca Italiana di Philadelphia fondata nel 1886. Occupa anche di operazioni di Real Estate e dirige con grande successo una florida azienda.

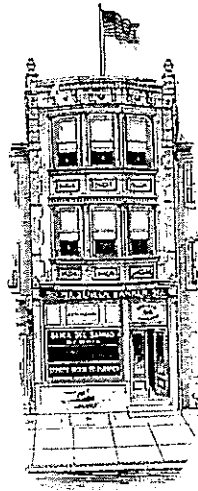
Banca Coloniale was one of only two banks listed in Boyd's 1922 Directory as a "banca."

It closed by 1927.

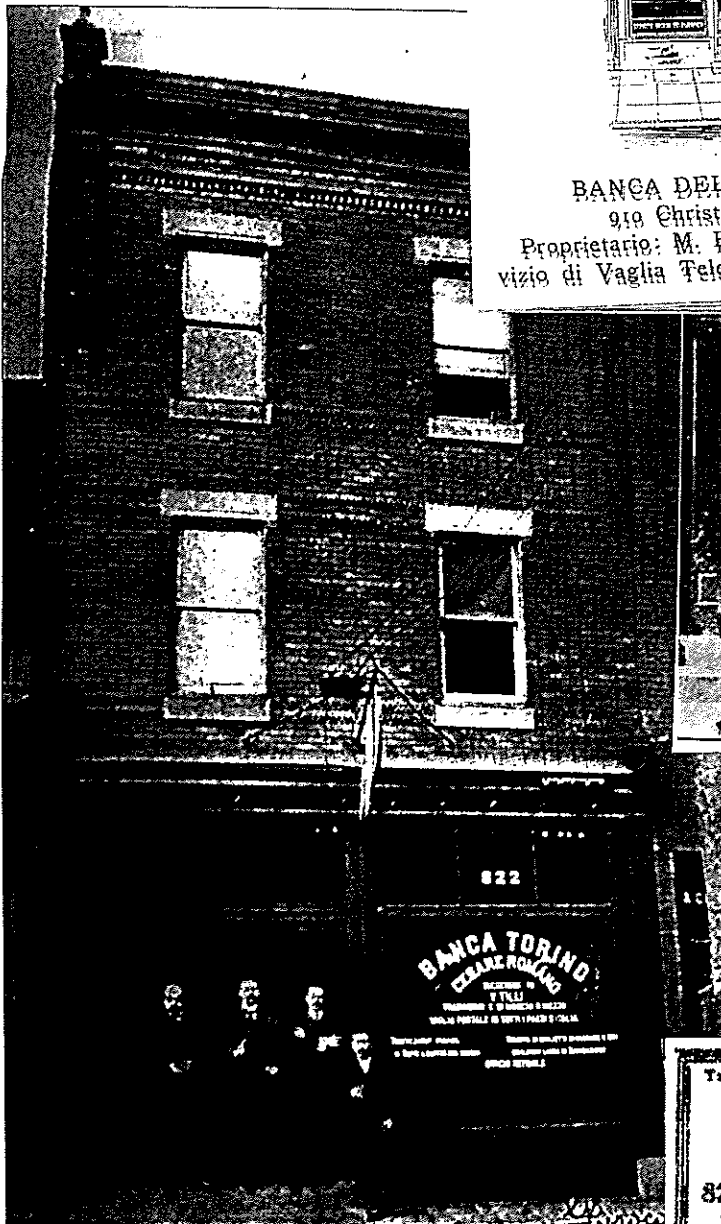
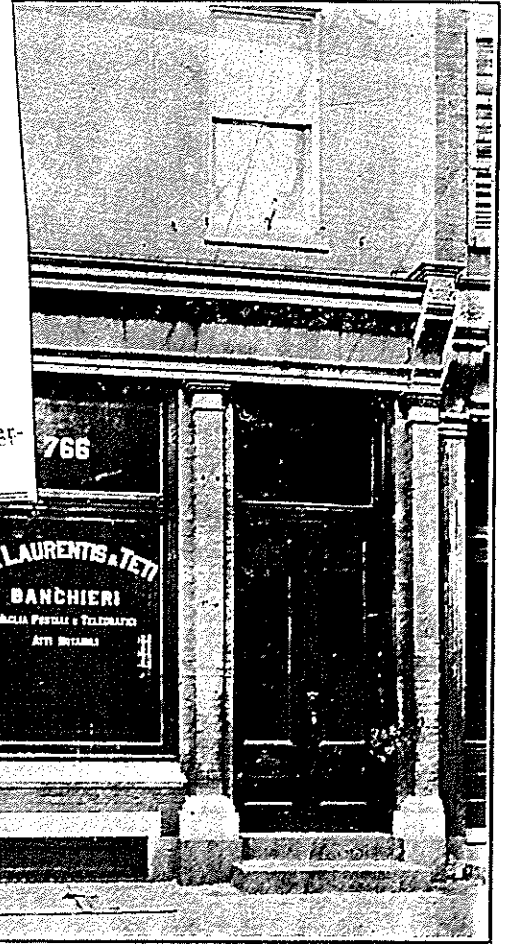
Banca coloniale Cerceo-Ciallella, 700 Christian St., Phila. — A questa Ditta Banca Coloniale, gestita con rettitudine, è unita una Agenzia di Navigazione, l'ufficio notarile e anche postale, privilegio che è una come ditta per la nostra colonia o una referenza alla stessa Ditta.

Short-Lived Italian Banks

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



BANCA DEL SANNO
918 Christian St.
Proprietario: M. F. Seneca = Ser-
vizio di Vaglia Telegrafici



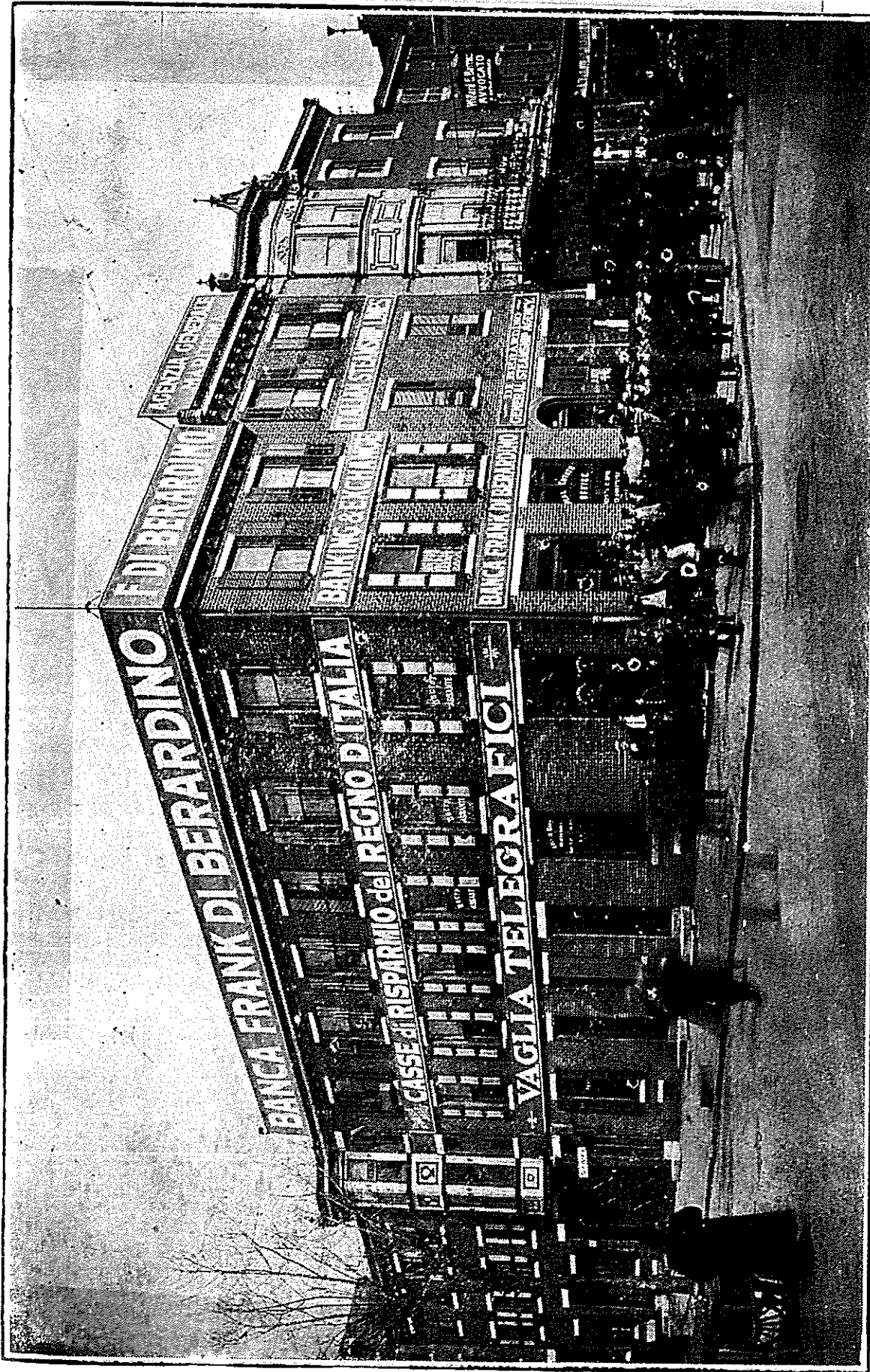
Left, the "Banca Torino" did not last long--by the early 1920s it became a "cafe" that catered to underworld sellers of illegal alcohol. The site at 822 South 8th St. held a succession of restaurants to the present.

Telefono: Walnut 4930

RESTAURANT E CAFE'
GIARDINO DI TORINO
DONATO GIAMPAOLO, Prop.

822 So. 8th Street, Philadelphia, Pa.

Vera Cucina Italiana — Prezzi all'Ordine ed alla Carta a Tutto Is Ore
SI RICEVONO ORDINI PER SANCHETTI E SPOSALIZI
Sala Superiori per Famiglie
RITROVO DEI BUON GUSTAI, CHE NULLA LASCIA A DESIDERARE
— PROVARE PER CREDERE —



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 "Monzu."

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.



Ufficio dell'Italo-American Co., N. W. Corner 9th and Christian st., istituito in successione dell'Italo-American Trust Co. fondato il 1902. La Ditta si occupa di affari bancari, Real Estate, collezioni e collocamento al lavoro. Direttori sono G. Serafini e G. Serafini i quali mantengono la loro azienda con quel prestigio e competenza.

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Philadelphia Real estate Record & Builders' Guide

"The Philadelphia Inquirer"

Temple University Urban Archives

Thanks to: _____

Philadelphia Historical Commission, Mrs. Kimberly Chantry

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

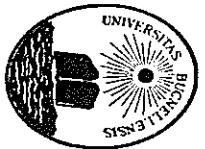
A P P E N D I X
of
Copies of Sources

The Ethnic Experience in Pennsylvania

Edited and with an Introduction by

John E. Bodnar

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Lewisburg
BUCKNELL UNIVERSITY PRESS

1973



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Wendell

The Origin and Development of the Italian Community in Philadelphia

9

RICHARD N. JULIANI

Richard N. Juliani is Assistant Professor of Sociology at Temple University. He completed his undergraduate studies at Notre Dame and holds a Ph.D. from the University of Pennsylvania.

Although individual Italians had been in Philadelphia since before the Revolutionary War, there is no evidence of any sizable Italian population in the city until the middle of the 19th century.¹ In December, 1853, Bishop John Neumann, himself a German immigrant, established St. Mary Magdalen de Pazzi as the first national parish for Italians in the United States.² The sacramental records, particularly for baptisms, provide the only existing social data on this first Italian community in Philadelphia.

The majority of these early settlers came from a section of Northern Italy, beginning at Genoa, stretching down the Ligurian coast 35 kilometers to Chiavari and reaching inland 55 kilometers to Tortona in the region of Piedmont and 51 kilometers to the town of Bobbio in Liguria. Italians had also come, however, from other sections of the Kingdom of Sardinia and nearby regions of Northern Italy, as well as, in a handful of cases, Naples and Sicily, far to the

industries. Much disagreement has marked the study of the role of contract labor in stimulating immigration from Southern and Eastern Europe. Early writers, particularly Koren in his influential study of immigrant banks, placed great importance on the *padrone* system.²⁴ A very recent writer reached a similar conclusion in a study which presented the *padrone* system as the central mechanism of Italian immigration to America.²⁵ However, other scholars have expressed more skeptical and cautious views on the importance of contract labor and the *padrone* system.²⁶ Erickson concluded that no evidence ever showed that American industry actually imported many Hungarians or Italians.²⁷ Similarly, Nelli claims that a formal *padrone* system may have lasted until the 1880s, but only on a very limited scale. After the Foran Act, Nelli writes that the *padrone* system persisted, but had evolved into an informal operation, conducted by private agents. By the late 19th century, Nelli maintains, the agent no longer needed to recruit in Europe, but merely to meet the immigrant at the port, in order to hire him, mainly as a laborer for the railroads, construction companies, and city departments. But the federal investigations of the time, while documenting many violations of the contract labor laws, never conclusively demonstrated that the *padroni* had actually induced much migration, and by 1907, the Dillingham Commission could find only isolated cases of the *padrone* system.²⁸

Undoubtedly, some form of *padrone* existed in Philadelphia in the years of mass migration from Italy to the United States. Koren had noted an intimate connection between the *padrone* system and immigrant banks, and Philadelphia had 25 Italian banks in 1897, mainly concentrated near South 7th Street.²⁹ A souvenir book, published in 1908, on the 225th anniversary of the founding of Philadelphia, contained advertisements for several Italian firms providing an interesting variety of services. The V. D'Ambrasio Company at 8th and Fitzwater Streets, founded in 1886, which claimed to be the oldest Italian bank in Philadelphia, also was a real estate office and steamship agency. The Italo-American Company (Serafini and Ciavarelli Company) at 9th and Christian, engaged in general banking, steamship tickets, real estate, and foreign exchange. The Banca Calabrese

(Frank F. Bliotta Company), at 7th and Christian, advertised only in terms of building and contracting. G. Tumillo, established in 1887, on South 8th Street, was a banker and broker. Frank Di-Berardino, on Christian Street, with branches in West Philadelphia and in Pitsburgh, advertised as a steamship ticket agency. Cesare Romano, banker, broker, and steamship agent on South 8th Street, also advertised as the proprietor of the Pottstown Trap Rock Quarry and Crusher, bluntly stating: "Laborers Furnished for Railroad, Reservoir, Grading, Etc." The advertisement for C.C.A. Raldi Brothers and Company read: "Real Estate Brokers and Conveyances, Mortgages Negotiated, Money Loaned, Houses Bought and Sold, Rents and Interest Collected, Estates Managed." A separate advertisement for C.C.A. Baldi and Brothers, with two offices on South 8th Street, identified the firm as an Italian exchange bank, buying and selling foreign money, and as the representative of the Banco di Napoli.³⁰

Charles C. A. Baldi began as an interpreter and labor gang leader for the railroad in Manayunk, but became, unquestionably, the most successful and powerful Italian businessman in Philadelphia. But his wealth and influence were not attained without making great enemies of other prominent leaders of rival firms and factions. One very bitter passage in a generally acrimonious study of the Italians in America characterized Baldi in a manner which reflected this factionalism:

In one of our large cities there is a man of great cleverness, an outstanding example of the common type, who has graduated through all the stages of ciccone,³¹ lemon-vendor, undertaker, coal-dealer, banker, real estate agent and proprietor of an Italian newspaper, *L'Ostinque*. Among the Italians he has passed for a Roman Catholic; in the American residential district where he lives, he is a member of a Protestant church. He has been able to capitalize his reputation, without holding great office, as to be the colonial boss, so that no Italian considered that he could accomplish anything without recourse to his influence. Although evidently his first thought is for himself, he himself really believes that he is giving his life for his people. It may be said that another faction, enthusiastic over Americanism, is fighting his leadership

Memorandum

*Carter & Sillette (Mr.) The Riverside Metropolitan (1980) -
Beverly & Deane (1980)*

Bank Buildings in Nineteenth-Century Philadelphia

perhaps indicate the taste and preference of the architect more than changing public expectations for a bank building. But the banks boasted of them and used pictures of their buildings to advertise the grandeur of the bank (see Figure 3-7).

Furness designed banking houses both for the financial district in town and for the commercial centers developing in neighborhoods throughout the city. As Table 3-3 demonstrates, banks began to spring up outside the central financial district as early as the beginning of the nineteenth century. In 1810 the Bank of the Northern Liberties appeared, followed by the Schuylkill Bank and the Bank of Germantown four years later. Several others appeared in the 1830s, with a new cluster in the 1860s and more growth in the 1870s and 1880s. These banks began near customers rather than other bankers and concentrated on making loans to individuals or small businesses. Many served recent immigrant groups and thus came to be known in some banking circles as "sauerkraut banks." Located at Franklin Street and Girard Avenue, the National Security Bank, for example, was organized by the German residents of the northern area of the consolidated city. The neighborhood influence was usually preserved directly in the bank's charter. The Kensington Bank was required to select at least 9 of its 13 directors from residents of that part of Philadelphia.

These banks competed vigorously with those in the financial district. Of course, financial alliances did not always follow geographic lines. In 1833 Jackson's withdrawal of funds from the Second Bank divided Philadelphia banks into two camps without geographic significance. The nine banks which sent a memorial to Jackson supporting restitution came from all over the city: Bank of North America, Bank of Pennsylvania, Commercial Bank, Mechanics Bank, Moyamensing Bank, Schuylkill Bank, and Farmers and Mechanics Bank. Six other widely distributed banks did not join in: Philadelphia Bank, Western Bank, Southwark Bank, Kensington Bank, Bank of the Northern Liberties, and Girard Bank.²⁶ But the rivalry between neighborhood and city banks surfaced later in response to a bank league organized by the downtown institutions in 1842. The Kensington Bank and Bank of Germantown refused at first to participate, although they and other neighborhood banks were eventually drawn into the clearinghouse.

As they prospered, some neighborhood commercial banks like the Moyamensing Bank (which became the Bank of Commerce) and the Western Bank moved downtown. On the other hand, new trust and safe deposit companies grew up in wealthy neighborhoods, saving their patrons the inconvenience of traveling into the city to retrieve papers and jewels.

Many banks in neighborhoods housed themselves in such modest quarters as stores or converted residences. The large ones often built in a style similar to that found on Bank Row, but few anywhere matched the flights of fancy achieved by Willis G. Hale in his downtown buildings for the Quaker City

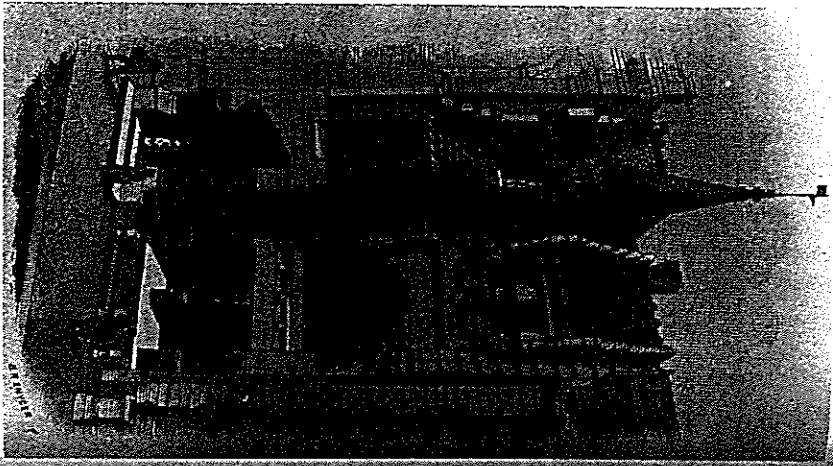
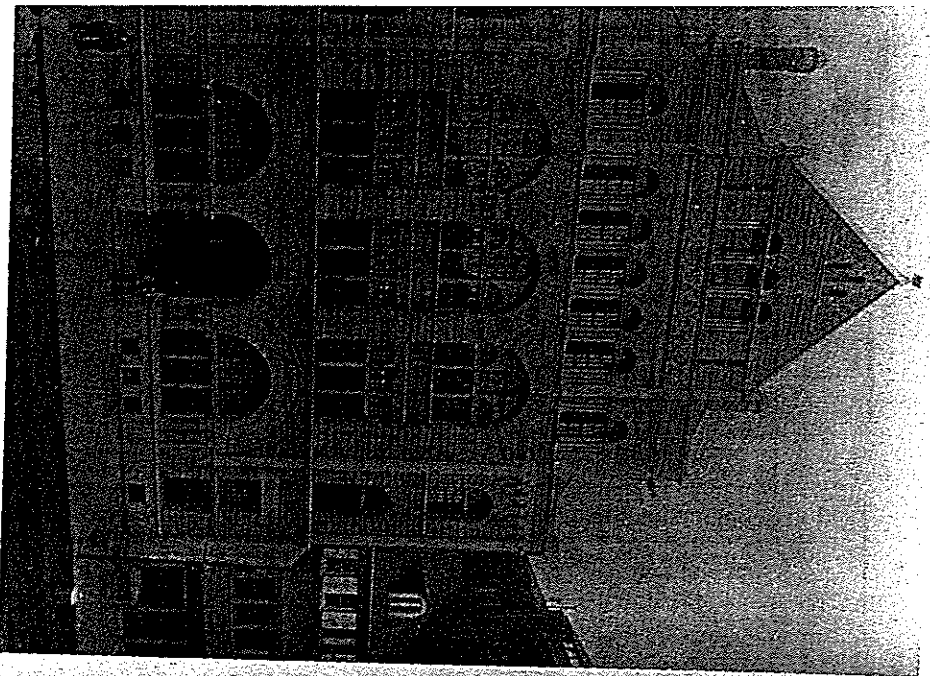


Figure 3-7. The National Bank of the Public, 1884, Frank Furness, architect. This drawing of the bank in an early publication of the Trades League of Philadelphia was accompanied by a drawing of the National Bank of the Public, 313 Chestnut Street, completed and prevailing red tone, Philadelphia pressed brick, with steep roof of red slate; the half-arch doorway and round tower, its conical roof, being prominent features." A detailed description of building's exterior and interior characteristics followed, including a list of its "vaults . . . of massive granite work, with the most approved steel lining"; its interior "much larger than its exterior rates, affording ample room in the apartments, and an unusually large space outside of the counters customers and the public." The drawing was, further, "heated by gas and from open stone fireplaces, admirably ventilated and lighted, most conveniently and comfortably arranged." Trades League of Philadelphia, *The City of Philadelphia as It Appears in the Year 1894* (Philadelphia: George S. Harris, 1894), p. 147.

*Carter & Sillette
The Riverside Metropolitan (1980)*



The Pennsylvania Company for Insurances on Lives and Granting
183. Designed by Addison Hutton. Courtesy of the Free Library of

to 2020 Chestnut, which was too residential and too far west to be successful. Finally, in 1889 it settled on the northeast corner of Broad and Chestnut. Designed by Addison Hutton, the firm's eight-story "skyscraper" in the Romanesque tradition was called Morris's Folly (after Girard's president, Effingham B. Morris). But offices for tenants were rented within a few months, and four more stories and two more elevators were added in 1894. By 1900 the company was feeling cramped and moved across the street into a Pantheon that reflected the earlier archeological phase of banking style.

The Girard Trust's addition of four stories in 1894 shows the direction of yet another kind of move: upward. To accommodate larger staffs and respond to rising land values downtown, several banks added floors or erected new, tall office structures. In 1892 the Philadelphia (national) Bank added several stories to its building at 421 Chestnut Street. It also moved its banking room from the back of the building to the front, affording greater convenience to customers and, according to the bank's president, increasing business.²¹ Furness uplified the Provident on Chestnut Street, although the vertical addition which he designed fights hard, stylistically, against being tall. When Drexel and Company needed more room, it hired Wilson Brothers, a Philadelphia firm, to wrap an 11-story office building around its original marble and brick banking temple. The A-frame buttressing system of the design was technically advanced, and the owners considered the structure to compare "favorably with the largest of the new buildings in New York and Chicago."²²

Other banks built tall structures from scratch, housing themselves on the first few floors and renting out the others. One style, as we have seen, was Romanesque, really a national style for office buildings following the precedent of the major national architect of the period, H. H. Richardson. The influence of Frank Furness, however, kept Philadelphia from being completely overtaken by Romanesque structures as other American cities were during the period.

Philadelphia: Leader in Financial Architecture

During the century, different banking functions and different banking firms sought appropriately different physical presences. Fashions in banks changed. Fashions in the criticism of banks also changed. At the turn of the century a quiet style won praise. Writing in 1904, for example, an "ex-reporter" lamented the loss of geographic and architectural cohesion in the financial community around Third Street and Bank Row. He saw the home of the Second Bank as a model because "it is less pretentious, less suggestive of the architect, more in the unconsciously noble style."²³ Most later banks he thought floriid, only "pretty." He liked the "harmonious union of massiveness and elegance" of the 1893-94 building for the Bank of North America

Round-Trip to America

THE IMMIGRANTS
RETURN TO EUROPE,
1880-1930

Mark Wyman

Cornell University Press

ITHACA AND LONDON

1993

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

Croatians: Between 33 and 40 percent for 1900-14; a more recent estimate for Croats 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 1918. A more recent estimate of 19.3 percent includes Canadians.¹⁷

Fins: 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 13 to 23 percent.²⁰

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

Italians: 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

Migration between the United States

Race or nationality	Immigrants into U
Bohemian, Moravian (Czech)	77,7
Bulgarian, Serbian, Montenegrin	104,80
Croat, Slovene	225,90
Dalmatian, Bosnian, Herzegovinian	30,65
Dutch, Flemish	141,00
English	706,68
Finnish	105,34
French	304,24
German	669,56
Greek	366,45
Hebrew	958,64
Irish	432,66
Italian (north)	401,92
Italian (south)	1,624,35
Lithuanian	137,71
Magyar	226,81
Polish	788,95
Portuguese	128,52
Romanian	95,68
Russian	210,32
Ruthenian (Russniak)	171,82
Scandinavians (Norwegian, Danish, Swedish)	448,846
Scottish	301,075
Slovak	225,033
Spanish	153,218
Welsh	26,152

Source: U.S. Secretary of Labor, *Eleven* 133.

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

Lithuanians: 20 percent from recent study.²⁶

"DROVES 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.⁶²

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.⁶³

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-

books

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."⁴⁴

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 'Hunkies' 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."⁴⁵

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 leathern 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 \$200 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 esti-

mated at \$100 million individual money and the dollar amount goes

HOUSING CONGESTION

Closely related to that to put up with dismally that was primitive and hence stemmed from "the desire of employees," as a government in sleeping rooms, together in a communal "boss" to handle cooking "boarding boss" system

Immigrant housing especially by social work bodies. F. Elisabeth Society, surveyed Pittsburgh found to exist in every corners of a family's smoke and dust hanging, she lamented, "was into the manager of New York poverty in the city's Jewish caused partly by "horrible from these conditions. A railroad crew in India the vermin on beds and for bed coverings. He feeble, emaciated remains

Government inquiries slums: immigrants made 91 percent of Philadelphia Commission showed spe numbers per room, rents the commission discovered headed by immigrants skewed, however, by the

Richard N. Juliani

I Building Little Italy

Philadelphia's
Italians Before
Mass Migration

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“Little Italy”: Demographic and Social Patterns

At first glance, one of the great anomalies in the history of Italy is that almost at the same moment that national independence was finally achieved, great numbers of Italians began to leave their homeland. As emigration increased, they also shifted in their destinations and began the climb that in later decades made Italians the largest component of the “new immigration” to the United States. With the growth in the number of Italians in Philadelphia, other residents were also more likely to encounter them. But while the perceptions of and attitudes toward Philadelphia Italians might have posed some threat in an earlier time, the future of Italians now depended less on what others thought of them and more on what they would do for themselves. As they began to concentrate in their residential locations and to establish their own communal institutions, Italians in Philadelphia were also taking control of their future.

The growing number of Italians in the city represented the first important dimension of this transition. From 1820, when the U.S. government began counting, until 1860, some 11,202 individuals originating from the Italian mainland, another 2,030 natives of Sardinia, and 560 more from Sicily also came to America. In all, 13,792 people with origins on the Italian peninsula or the islands landed at American ports during these four decades. But in the late 1850s, migration between Italy and the United States increased substantially. In 1854, the number reached 1,263, a much greater figure than for any previous year except 1833, more than twice as large as 1853, and more than three and a half times as 1852. In each of the next six years, the number of Italians hovered just above 1,000, with the exception of 1859, when arrivals fell to slightly below 1,000. In 1861, it dropped to a much lower level—until 1865, when a higher number reappeared.³⁴

In 1860, the federal census reported 622 persons born in Italy as residing in Pennsylvania. This number was exceeded in only three other states: California, the most popular place for Italians, with 2,805; New York, with 1,862; and Louisiana, with 1,134. The Census Bureau reported 485 Italian-born residents in Philadelphia, the second largest settlement in the nation, behind the 1,463 Italian-born in New York but ahead of the 249 in Boston in 1860. The manuscript census

records, however, revealed only 417 Italian-born residents in Philadelphia.³⁴ It had grown by 300–370 people in ten years, an increase of more than 250 percent, and perhaps as much as 315 percent, depending on which number is used. But the total for Italians was still relatively small, compared with the huge numbers of Irish and Germans, or even the 3,299 Scots and 2,625 French who remained distinctive elements of the local population.³⁵

The growth of the Philadelphia Italian population was accompanied by an important change in where they lived. In 1850, there were only slight concentrations in Middle Ward and Dock Ward of the city, in the First and Second Wards of Moyamensing, and in the First Ward of Southwark, which in each case did not exceed fifteen people. In another ten years, Italians displayed a pattern of clustering that was quite different.

By 1860, the Italian population in Philadelphia reached a level that made sizeable concentrations also possible (see Table 9). The largest number, 299 (more than 70 percent of all Italian residents), lived in the Second, Third, and Fourth Wards, just below South Street, the area that previously was the Township of Moyamensing and the Southwark District. The Second Ward, which extended from Wharton Street northward to Christian Street and from the Delaware River west to Passyunk, then west along Ellsworth Street to Broad Street, contained 129 individuals born in Italy, the largest single concentration. The Second Ward was typical of the entire area, with a large number of native-born Americans and Irish immigrants but also many Germans and English, a sprinkling of Canadians, French, and Swiss, and pockets of Italians. Just above it, the Third Ward, which ran from Christian Street north to Fitzwater Street and from the Delaware River to Broad Street, held another 99 individuals born in Italy. The Fourth Ward, which fell between Fitzwater Street and South Street and the Delaware River and Broad Street, housed 71 natives of Italy. At this time the area unmistakably held the roots of the Italian neighborhoods that eventually dominated much of South Philadelphia.

In contrast to what this population would later become, however, the backgrounds of Italian residents remained skewed toward origins in Northern Italy in 1860. With the final unification of their nation of origin still in the future, many immigrants preferred to give regional status as their places of origin; others identified themselves, or were identified by census enumerators, as being from Italy. When they

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

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 arrival 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 centripetal direction. The earlier hucksters, statue 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, respect, and sometimes even affection from the membership of their community. Rather than pursue personal gain through the exploitation of later arrivals, Italian leaders during these years sought to achieve their own success through more legitimate and honorable means. They organized Italians into voluntary associations and other forms of communal institutions; they participated in campaigns to rid the community of abuse and shame; they provided sources of pride and standards of accomplishment for other Italians to emulate; and they served to articulate the Italians as a group to the rest of the city as a larger entity. Through these functions, the personal efforts of these men also built a stable and enduring community for Italians in Philadelphia.

Although the local press continued to identify the *padrone* system in the years ahead, the "institutional completeness" of the Italian community may actually have provided a protective buffer for immigrants in Philadelphia. By the early 1870s, an elaborate internal institutional structure made the Italian community of Philadelphia visible and attractive to prospective immigrants. What the Italian community of Philadelphia had already become by the 1870s is partly the answer to the question of why later immigrants chose that particular destination. The more developed character of the community itself offered advantages and amenities that enhanced the employment and housing opportunities provided by the city at large.

A careful study of subsequent years might reveal, however, that the community was not enough of a refuge to protect later immigrants from exploitation. In another decade or two, when the period of mass immigration had truly begun, the hegemony of these early leaders was challenged. Philadelphia was not immune to efforts by employment agents, bankers, and aspiring "bosses" seeking to mobilize immigrant Italians for their own selfish and corrupt objectives. At that point also, the internal conflicts among leaders and within the Italian community were aired more publicly. But the relative success or failure of later *padrone* leaders followed what had already been accomplished within the Italian community.

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

power, the further acculturation that have proceeded more rapidly. Factors emerged that impeded a deterioration of their

Nativism and Ne

The decade of the 1870s saw the migration to Philadelphia of Rembrandt Peale in his effort of going to Italy. Later Philadelphia, and many other cities, saw a flood of immigrants. From a trickle, within a veritable flood. As the number of arrivals, while no longer as high as earlier, were more educated and less skilled than those of earlier years.

Beyond the extrinsic factors, it is virtually impossible to understand the hostility of Italian immigrants. Failed efforts of objectivity in the study of immigration, the evaluation of the immigrant-born became a serious matter, and the conclusions reached with their new American Italian immigrants arrived and their people seem to have been romantic and sentimental. Italy was no longer a land of wealthy, privileged immigrants which ignorant and millions each day.

What initially appeared, however, was perhaps

Comparative History
Theda Skocpol, editors

*Of Men: Science, Technology, and
Influence*, by Michael Adas

*Of Promise: Italians in Buenos Aires
1870-1914*, by Samuel L. Baily

Doyle

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

There were, as I discussed in preceding chapters, several significant structural differences between the Buenos Aires and New York Italian communities. In 1850, the New York community was just under a thousand individuals, less than one-tenth the size of the Buenos Aires community. Furthermore, this number in New York constituted only the tiniest fraction of the total population of the city—0.1 percent. The Italian community grew very slowly over the next two decades, in part because of limited immigration, and in part because the new migrants—increasingly from the South—used New York as a way station to other parts of the United States. In New York before the 1890s, there were fewer permanent Italians than in Buenos Aires who were available to create and develop migrant institutions of any size, wealth, and influence.

Nevertheless, this relatively small Italian community was large enough to support some institutions before the 1890s. The first Italian-language newspaper, *L'Eco d'Italia*, which began publishing as a weekly in 1849 and became a daily in 1883, was an important source of communication within the early community. Later, and especially around the turn of the century, there were many other Italian-language newspapers published in New York. Most were of short duration and small circulation.

The newspaper with the largest circulation and the one that was most long-lived was *Il Progresso Italo-Americano*. Tuscan businessman Carlo Bigliotti established the paper in 1879 because of his anger when *L'Eco d'Italia* did not give sufficient attention to a letter he had sent to the editor. Barsotti had begun operating boarding houses for Italian immigrants in New York City during the early 1870s. He used this business as a base for a successful career in labor contracting and banking. *Il Progresso* was inconsequential for a few years, but in 1882—when Barsotti hired the professional journalist Adolfo Rossi as editor—circulation began to increase. By 1890, there were 6,500 copies of the paper printed each day, and circulation grew rapidly thereafter.²¹

Il Progresso built its leading position among Italian-language dailies providing information needed by the recently arrived immigrants. Page one of the four-page daily was perhaps the least useful, being generally devoted to major news about Italy, New York, and the United States. Of greater relevance to most immigrants was the information contained in the rest of the paper. At the bottom of page one were notices of arriving and departing boats and other shipping news. The second page consisted of announcements of mutual aid society meetings, reports on community events, and frequently a list of Italians who had letters waiting for them at the New York Post Office. The section of classified ads must have been of special interest. In nearly every issue of the paper during this period there were a variety of ads from employers and labor agents in need of workers,

men seeking wives, and proprietors anxious to sell grocery stores, barber shops, restaurants, and saloons.²²

A few examples of classified ads provide a sense of the importance of the paper both to the newly arrived immigrants and to those who had been in the country some time. An educated man of thirty with a good job was seeking to correspond with a young Italian woman—born in New York of Italian parents—with regard to marriage. An Italian employer or agent in Jersey City was looking for experienced carpenters to work in New York or outside the city. The owner of a ten-room, two-story Brooklyn house with basement, just twenty-five minutes from New York and suitable for two families, wanted to sell his home. The owner of a newly furnished barber shop connected to two habitable rooms wanted to sell the business because, after twelve years, he was returning to Italy. A Washington, D.C., businessman wanted four young Italians to sell fruit from handcars and preferred those from the southern provinces of Avellino and Salerno.²³

Over half of the paper consisted of commercial ads for Italian businesses, professionals, and goods of presumed interest to the immigrant community. Scanning these columns of advertisements one could locate banks, boarding houses, steamship agents, food and wine stores, restaurants, doctors, pharmacies, and a wide range of medical cures, among other things, all within the Italian communities of New York. Frequently a number of services were offered by the same business in the same ad. The Hotel Firenze at 65 W. Houston Street in lower Manhattan, for example, offered individual or shared rooms with food, but it also had a billiard parlor, a wine shop, and an agency for the purchase of railroad and steamship tickets.²⁴

In addition to providing useful information to its readers, *Il Progresso* promoted the business and personal interests of its publisher. Among the ads that appeared regularly on page two were those for the Banca Italo-Americana and the Libreria Italiana, both owned by Barsotti. The bank headquarters were at 2 Center Street, but it also had branches at 31 Mulberry Street, 72 Thompson Street, and at 2209 First Avenue in Harlem, as well as a branch in Naples. The bank offered to send money to any Italian post office, to sell railroad and steamship tickets for anywhere in Europe or the United States, to pay 5 percent a year on savings accounts, to loan money on objects of value, to serve as a notary public, and to give free legal advice and service. The paper also frequently listed the arrival of "our immigrants," with towns of origin and the agents who had arranged the trip in conjunction with Barsotti's bank.²⁵

Il Progresso also served the personal as well as the business interests of its owner. Barsotti was one of the prominent who constituted the elite of the growing Italian community of New York City. The prominent were

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 resulting inability of the community to meet the newcomers' basic needs, it is not surprising that a number of non-immigrant-run institutions attempted 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 establishing the short-lived Italian Home. It was, as Stabili notes, the ties of the Italian elites (prominenti) to the labor agencies and banks, and their resulting 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

Recording Secretary Sarah Mc Italian government, again sou labor contracting system and the arriving immigrants to sp reau, published a list of app agents to meet the immigrant ety subsequently expanded it cial assistance.⁴⁴

The Protective Society was created to help the new immi viduals during its first two ye more than thirteen thousand purpose of providing an alter local Italian leaders, the socie

The Benevolent Institute, al by the Italian government, we ing the next decade or so bef der the dedicated leadership c clothing, and temporary shel help. In addition, Piva sought dispensaries and, by 1912, wa East 83rd Street. Piva worke nenti, but the community ne port the construction of the h societies sponsored festivitie ber 20th, raising \$3,626 for the sequent years raised additior

Thus the Italian governm trolled efforts, made a smal pressing needs of the new im portion of the mass of new a

The Catholic Church

The Catholic Church durir foundations established duri porate Italian immigrants. It Italian parishes, the ethnic n pate in the church. Yet schol was, especially before Wor church, through the creation immigrants to develop a se them into the mainstream of

Priest, Parish, and People

Saving the Faith in Philadelphia's "Little Italy"

RICHARD N. JULIANI

University of Notre Dame Press

Notre Dame, Indiana

2007

Calculating the total number of immigrants and American-born members of their families was more difficult. In the late 1890s estimates varied from slightly over 20,000 in Philadelphia to almost 50,000 in New York City and Brooklyn. Claiming 80,000 in Philadelphia and 20,000 more in its surrounding areas in 1906, the principal Italian newspaper of the city contended that many of them, already naturalized or with some knowledge of English, were passing themselves off as Americans. While the U.S. Census reported 76,734 first- and second-generation Italians in 1910, and 136,293 in 1920, another newspaper estimated the Italian population at about 200,000 in 1917. Exceeded by other groups during the previous century, Italians were second only to the Irish in Philadelphia by 1920.¹

With peak immigration, more Italians than ever before had become residents of Philadelphia. Largely from the Abruzzi and Sicily but also from other regions of the South and with a modest number of Tuscans and Genoese, they reportedly occupied ninety blocks of South Philadelphia. Italians toiled as farmhands and ditchdiggers; as laborers in bridge, street, and railroad construction, sent from Philadelphia to wherever their work was needed; or as barbers, tailors, bricklayers, stonemasons, and carpenters, and even as physicians and in other professions in the city. Their presence had exacerbated a debate over the personal character and desirability of Italians. The consular general of Italy reported that the Italian was generally well regarded and that his amply demonstrated energy, sobriety, and honesty made him preferred above other types of workers. But the majority of Philadelphians, who did not appreciate the Italian imprint on what they regarded as their city, did not share this view. When a prominent writer returned after a long absence, she declared: "To be honest . . . I do not like to find Philadelphia a foreign town. . . . I do not like to find streets where the name on almost every store is Italian."² Nevertheless, Italians had built an extensive community of their own in Philadelphia—families and households, immigrants who had resettled there, children who were born there, adults who were spending their lives there, and the elderly who would die there. After a half-century of gestation, and despite some recent dispersion of population, their institutional and commercial life remained concentrated near Christian Street between South Sixth and South Eleventh Streets.³

Italians shopped at the many groceries owned by their countrymen in Little Italy. They bought meat at the large butcher shop that slaughtered two hundred sheep, thirty steers, and fifty calves each week, or in other smaller markets. While milk, butter, and eggs were sold in stores, they were also delivered by horse and wagon. Italians, similarly, bought produce in stores, or hucksters delivered fruit and vegetables to homes. Each morning, fresh bread came from the ovens of bakeries. Italians seeking specialties from their homeland found rustic sausages and cheeses, true Neapolitan pasta, and Sicilian-style bread. And most of them

knew the formidable macaroni factory of Guano and Raggio on South Seventh Street, just east of St. Mary Magdalen de'Pazzi Church.

Italians siked their thirst at places owned and operated by other Italians, who brewed their own beer, sold imported and domestic wines and liquor, and served customers in saloons or restaurants. Perhaps mindful of the dangers of alcohol, some of them also sold tea or produced their own *acqua gissosa*. They satiated their appetite for gelato, soft drinks, and candy at confectionaries and "ice cream saloons" owned by their fellow countrymen. They found a wide range of goods and services provided by their own community, which included barber shops, laundries, shoe stores and shoe repair shops, hatters, jewelers, custom tailors, fabric and notions stores, leather goods, and even bookbinding. And they shopped in stores whose now-enterprising proprietors had once been street musicians.

To seek employment, deposit their earnings in a savings account, remit money to families in Italy, or buy steamship tickets to return themselves, Italians dealt with the Italian Exchange Bank. There were also the Banco Torino, Banca Cantoni, Banca d'Italia, Banca Napoli, Banca Calabria, Banca Alessandroni, and Banca Provinciale Romana as well as agencies whose names were intended to inspire confidence but actually varied in stability, honesty, and dependability. Some banks competed with other firms by offering wireless communication with steamships on the Atlantic. While banks were often also employment agencies, one firm limited itself to finding jobs for barbers. If Italians wanted to rent or buy property, they had their own real estate dealers. If they needed mortgages, they applied for loans from the First Italo-American Building Association. They could fill their newly acquired homes with furniture and adorn rooms with statuettes made by Italian firms in the community. If they needed home improvements, Italians hired Italian carpenters and other tradesmen. If things required repair, they relied on the abilities of Italian mechanics. To protect their property and families, they bought fire and life insurance from Italian agents of major companies in the community. And if they wanted images of themselves in their new life, they were photographed at studios in Little Italy.

Newly arrived immigrants found rooms in Little Italy at a hotel with a restaurant and beer saloon or in one of the many smaller *pensioni* and private homes, where their relatives or *pension* already lived. More distinguished or prosperous newcomers stayed at Albano Personi's Basso Hotel in center city. And if Italians wanted to board or hire horses, they could find several livery stables.

Italians found security within the network of their own labor unions, political clubs, beneficial societies, and women's auxiliaries, which the Italian Federation of Philadelphia now attempted to coordinate. Based on town of origin, occupation, or some shared interest, often under the protection of a patron

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 exist 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](https://twitter.com/IngaSaffron) (<http://twitter.com/IngaSaffron>) |
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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 seem 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 flowery, 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 founder, Gennara 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 Juliani graciously translated the article.)

Banca D'Italia didn't stand out from the crowd very long. Three years after it opened, Lorenzo Bozzelli erected an equally lavish, ¹⁸⁹⁵ 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 Bozzelli'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.