

ADDRESS: 2037 S BROAD ST

Name of Resource: Beneficial Savings Fund Society, South Philadelphia Branch

Proposed Action: Designate

Property Owner: Moday Realty LLC

Nominator: Preservation Alliance for Greater Philadelphia

Staff Contact: Allyson Mehley, Allyson.Mehley@phila.gov

OVERVIEW: This nomination proposes to designate the property at 2037 S. Broad Street as historic and list it on the Philadelphia Register of Historic Places. The nomination argues that the former Beneficial Saving Fund Society Bank building, constructed in 1928, satisfies Criteria for Designation C, D, and E. This location served as the second branch office of this well-known local banking institution headquartered at 12th and Chestnut Streets. Beneficial engaged the prominent architectural firm of Horace Trumbauer to design the South Philadelphia branch building; the firm also designed the Beneficial headquarters at 1200 Chestnut Street. Sources suggest that Julian Abele, the first Black graduate of the University of Pennsylvania's architecture department in 1902 and Trumbauer's chief designer from 1909 to 1938, likely oversaw the design of the building.

As Philadelphia's residents moved further away from Center City during the early part of the twentieth century, banks increasingly constructed branches in outlying neighborhoods to serve their customers' banking needs. The branch banks including Beneficial's South Philadelphia branch were often among the most prominent and architecturally distinctive buildings in their neighborhoods. This building stands as a high-quality example of the Classical Revival neighborhood bank of the 1920s, satisfying Criteria C and D. It as an important work by the renowned Philadelphia architectural firm of Horace Trumbauer, with Julian Abele serving as chief designer during this period, satisfying Criterion E. The proposed period of significance is 1928 to 2012, which represents the year of construction through the year the bank sold the building.

STAFF RECOMMENDATION: The staff recommends that the nomination demonstrates that the property at 2037 S. Broad Street satisfies Criteria for Designation C, D, and E.



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: 2037 S Broad St

Postal code: 19148

2. NAME OF HISTORIC RESOURCE

Historic Name: Beneficial Saving Fund Society, South Philadelphia Branch

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: _____

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 1928 to 2012

Date(s) of construction and/or alteration: 1928

Architect, engineer, and/or designer: Horace Trumbauer, Julian Abele (attributed)

Builder, contractor, and/or artisan: _____

Original owner: Beneficial Saving Fund Society

Other significant persons: _____

CRITERIA FOR DESIGNATION:

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

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

8. MAJOR BIBLIOGRAPHICAL REFERENCES

Please attach a bibliography.

9. NOMINATOR

Organization Preservation Alliance for Greater Philadelphia Date May 1, 2023

Name with Title Kevin McMahon, consultant Email hstark@preservationalliance.com

Street Address 1608 Walnut Street, Suite 1702 Telephone 215-546-1146

City, State, and Postal Code Philadelphia, PA 19103

Nominator is is not the property owner.

PHC USE ONLY

Date of Receipt: 5/4/2023

Correct-Complete Incorrect-Incomplete Date: May 17, 2023

Date of Notice Issuance: May 18, 2023

Property Owner at Time of Notice:

Name: Moday Realty LLC

Address: 40 E. 69th Street

City: New York State: NY Postal Code: 10021

Date(s) Reviewed by the Committee on Historic Designation: June 21, 2023

Date(s) Reviewed by the Historical Commission: July 14, 2023

Date of Final Action: _____

Designated Rejected

5. Boundary Description

The property is located at the northeast corner of South Broad Street and Snyder Avenue, containing in front or breadth on the said Broad Street twenty-seven feet two and one-half inches and extending in length or depth eastward along the north side of Snyder Avenue one hundred and fifty feet to the west side of Watts Street.



Boundary Map for 2037 S. Broad Street.

OPA Account # 882963205

6. Physical Description

The Beneficial Saving Fund Society, South Philadelphia Branch, is a one-story, Classical Revival-style bank at the northeast corner of South Broad Street and Snyder Avenue in South Philadelphia. Designed by the renowned Philadelphia architectural firm of Horace Trumbauer and built in 1928, the limestone bank is one of two branches built by the Beneficial Saving Fund Society, the main bank being at 12th and Chestnut Streets, in the city during the 1920s.

The bank is a long, rectangular building with the narrow end fronting on Broad Street. On this side, the west elevation, which is one bay-wide, the building has walls of rusticated limestone and is framed by two tall, Tuscan order pilasters that support a cornice and parapet wall above. Between the pilasters, there is a tall door and window opening with an architrave surround topped by a denticulated cornice with corbels at each end. The lower part of the opening currently contains non-historic, unglazed, hollow metal double doors with wood-grained metal panels on the sides. Above the doors, there is a wide aluminum transom bar and a large, multi-light metal window.



Figure 1 (left): West and south elevations, looking northeast from Broad and Snyder (photo by Eve Miller).



Figure 2 (right): West elevation, looking east from Broad Street.

The south elevation, which faces Snyder Avenue, is similar in treatment to the west elevation, with rusticated limestone walls and Doric order pilasters between the bays and at each end of the building. At seven bays-wide, however, the south elevation is much longer than the west elevation. The center bay contains an entrance with an architrave surround matching the one on Broad Street and is also framed by pilasters, but it has an aluminum-framed glass door with

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sidelights rather than unglazed hollow metal doors. The three bays to the west and east of the entrance each contain non-historical, double-hung aluminum windows within architrave surrounds that sit atop a limestone water table. At the top of each window, there are modern vinyl awnings. Each window is framed by a pair of pilasters that support the cornice and parapet wall above.



Figure 3: South elevation, looking northeast from Snyder Avenue.



Figure 4: South elevation, looking northwest from Snyder Avenue.

The east elevation, which faces Watts Street, is one bay-wide, has flat limestone walls framed by rusticated pilasters supporting a cornice and parapet wall, and has a large central rectangular window flanked by three smaller rectangular windows (one to the south and two to the north). The central window is a non-historic double-hung aluminum unit behind an original iron security grate. The three smaller windows are also double-hung and each have original iron grates. Below the lower of the two smaller windows to the north of the central window is a hollow metal door.

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Figure 5: East elevation, looking west from Watts Street.

On the north elevation, the bank abuts an adjacent one-story building that fronts on Broad Street. Above the one-story building, the north elevation of the bank has stucco walls except at the easternmost end, where the walls are red brick and have slightly projecting piers.

7. Statement of Significance

The Beneficial Saving Fund Society, South Philadelphia Branch at 2037 South Broad Street in Philadelphia was built in 1928 as the second branch office of this well-known financial institution headquartered at 12th and Chestnut Streets in Center City. As they did for their home at 1200 Chestnut Street in 1915-18 and the first branch bank at 824 East Allegheny Avenue in Kensington in 1923-24, Beneficial commissioned the renowned architectural firm of Horace Trumbauer to design the new South Philadelphia branch in 1928. Sources suggest that Julian Abele, the first Black graduate of the University of Pennsylvania's architecture department in 1902 and Trumbauer's chief designer from 1909 to 1938, likely oversaw the design of the building. Like other Philadelphia banks of the period, Beneficial built numerous branches in outlying neighborhoods to serve customers who were increasingly moving away from Center City. Much like Beneficial's South Philadelphia Branch, these banks were often among the most prominent and architecturally distinctive buildings within their respective neighborhoods.

As a high-quality example of the Classical Revival neighborhood bank during the 1920s, and as an important work by the renowned Philadelphia architectural firm of Horace Trumbauer, with Julian Abele serving as chief designer during this period, the Beneficial Saving Fund Society, South Philadelphia Branch merits listing in the Philadelphia Register of Historic Places by satisfying the following criteria as established in the Philadelphia Historic Preservation Ordinance §14-1004 (1):

CRITERION C

Reflects the environment in an era characterized by a distinctive architectural style;

CRITERION D

Embodies distinguishing characteristics of an architectural style or engineering specimen;

and

CRITERION 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.

A Brief History of Beneficial Saving Fund Society

The Beneficial Saving Fund Society of Philadelphia was founded in 1853 by a group of prominent businessmen and other leading figures from the city's Catholic community. The creation of the new bank came at the encouragement of Bishop John Neumann, who advocated for the creation of financial institutions to help secure the money of working-class Catholics, especially immigrants. The preamble to the bank's charter stated "Whereas, experience has demonstrated the beneficial results to the industrious and careful, of having a place of investment for their earnings, where the deposits of tradesman, mechanics, laborers, servants, and others shall be perfectly secure." Located in a building on 13th Street south of Market, the Beneficial Saving Fund Society opened its doors on January 30, 1854. Of the bank's first 165 depositors, all were

immigrants. In 1855, Beneficial moved into its first permanent home, in Simes' Building at the northwest corner of 12th and Chestnut. And in December 1860, the institution acquired and moved into a three-story, Federal-style brick building directly across the street, at the southwest corner of 12th and Chestnut. The bank would remain on this corner for nearly a century and a half.¹

Similar to the Philadelphia Savings Fund Society, which was founded in 1816 as the first mutual savings bank in the United States, Beneficial "assisted people of modest means in achieving long-term financial goals by promoting habits of systematic savings and mutual cooperation," in the words of historian David L. Mason.² Beneficial's customers, Mason continues, "made weekly or monthly deposits that the managers accumulated and invested for their benefit," typically in "low-risk securities like government bonds in order to preserve capital and earn steady income." Following its opening in 1854, the Beneficial Saving Fund Society quickly became one of the leading banks among Philadelphia's immigrant and working-class communities, attracting hundreds of customers in its first decade. At the end of its first year of business, Beneficial reported deposits of about \$60,000. Ten years later deposits had grown more than five-fold to \$307,000, and this figure would double about every ten years for the next half century.³



Figure 1 - The Beneficial Saving Fund Society building as it appeared in 1880, and after the 1887 additions and alterations (Free Library of Philadelphia).

The ever-growing ranks of Beneficial customers led the institution to dramatically expand its headquarters several times beginning in 1880. That year, Beneficial demolished its relatively

¹ Daniel J. Dougherty, *One Hundred Beneficial Years, 1853-1953* (Philadelphia: Beneficial Saving Fund Society, 1953).

² David L. Mason, "Savings Societies," *The Encyclopedia of Greater Philadelphia* (website), <https://philadelphiaencyclopedia.org/essays/savings-societies/>, accessed April 28, 2023.

³ Dougherty, 93.

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small, three-story home and replaced it with a four-story building designed by leading Catholic architect Edwin Forrest Durang in a High Victorian version of the Renaissance Revival style (Figure 1). And in 1887, after having acquired the adjacent property at 1202 Chestnut Street in 1885, Beneficial built a 6-story addition and added two stories, including a mansard roof, to the 1880 building to create a unified though overbearing whole (Figure 1).⁴ Much of this building was devoted to tenant office space, with Beneficial occupying only a portion of the first floor. By 1915, this space had proven inadequate for the still growing business, and Beneficial began planning for a new building that year. The 1880/1887 building was subsequently demolished and replaced by the Classical Revival-style building, designed by the firm of Horace Trumbauer, that still exists at 12th and Chestnut today (Figure 2). The building was completed in 1918.



Figure 2 - The new Beneficial Saving Fund Society building as designed by the firm of Horace Trumbauer and completed in 1918 (Historical Society of Pennsylvania).

Following the practice of other large Center City banks, the Beneficial Saving Fund Society started to build branch offices during the 1920s to “keep pace with the city’s growth in area and population” and “project its services into the more populous districts which were located at some distance from the main office and at the time lacked handy banking facilities.”⁵ The first branch was in Kensington, at 826-828 East Allegheny Avenue, where Beneficial once again hired the firm of Horace Trumbauer to design a bank along Classical lines in keeping with the main office at 12th and Chestnut (Figure 3).

⁴ “Another Chestnut Street Improvement,” *Philadelphia Real Record and Builders’ Guide*, March 14, 1887, pp. 113.

⁵ Dougherty, 52.

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Figure 3 - The Beneficial Saving Fund Society, Kensington Branch at 826-28 E. Allegheny Avenue, designed by the firm of Horace Trumbauer and built in 1923-24, shown here with a later, 1950s-era addition (from *One Hundred Beneficial Years, 1853-1953*).

Five years later, in 1928, Beneficial did the same at the northeast corner of South Broad Street and Snyder Avenue, “in order to meet the needs of thousands of South Philadelphia depositors,” as the *Philadelphia Inquirer* reported (Figure 4).⁶ Consistent with Beneficial’s long tradition of catering to immigrant groups, much of the staff at the South Philadelphia branch were drawn from the local Italian community so that depositors could “if necessary, discuss financial matters in their own language.”⁷ Speaking on the opening of the South Philadelphia branch in late 1928, Beneficial president Louis G. Pequignot said that “it has always been the policy of the institution to strive in every way to make it easy for the residents of Philadelphia to save money, and this is but a continuation of the programme which started with the opening of the Kensington office...in 1924.”⁸ By 1930, Beneficial had 69,000 depositors on its books, according to one advertisement.⁹



Figure 4 - The Beneficial Saving Fund Society, South Philadelphia Branch at 2037 S. Broad Street, designed by the firm of Horace Trumbauer and built in 1928 (from *One Hundred Beneficial Years, 1853-1953*).

⁶ “New Bank Branch,” *Philadelphia Inquirer*, November 28, 1928.

⁷ Dougherty, 54.

⁸ “New Bank Branch,” *Philadelphia Inquirer*, November 28, 1928.

⁹ Beneficial Saving Fund Society advertisement, *Philadelphia Inquirer*, December 3, 1930.

By the middle of the twentieth century, Beneficial had firmly become part of the city's banking establishment having grown into a full-service financial institution with customers of every kind, not just immigrants. Beneficial continued to open branch offices wherever their customers were moving, which after 1950 meant Northeast Philadelphia and the nearby suburbs. Even after Beneficial started to draw most of its customers from outside the city - by 2000 there were 33 branches, most located in the surrounding counties - the main office at 12th and Chestnut and the first two branches in Kensington and South Philadelphia remained in operation. By the early 2000s, however, as Beneficial began to consolidate its Philadelphia operations, the bank started to sell off its three oldest buildings. The South Philadelphia Branch remained open until 2012 and Beneficial sold the building that year.¹⁰ The building sat vacant until 2016, when the new owner leased it to the Wendy's fast food restaurant chain. Wendy's, who made alterations like replacing many of the windows with those that exist today, closed this location in 2020. The building has been vacant since 2020 but remains an important reminder of the history of the Beneficial Savings Fund Society, which was acquired by WSFS, formerly known as the Wilmington Savings Fund Society, in 2019.

The Classical Revival Bank in Philadelphia 1900-1930

The Beneficial Savings Fund Society, South Philadelphia Branch, was one of many Classical Revival-style banks that appeared across Philadelphia – as they did in virtually every American city – during the first three decades of the twentieth century. For many years, the architecture of banks had been defined by a Victorian eclecticism, with modes as varied as the Romanesque Revival, Gothic Revival, Italianate, and French Néo Grec styles used in often highly original designs meant to “attract attention in a sort of spectacular, fire-works-display manner,” in the words of architect Charles E. White, Jr.¹¹



Figure 5 (left) - The Guarantee Trust Company at 316-20 Chestnut Street, designed by Frank Furness and built 1873-75 (Free Library of Philadelphia). Demolished.

Figure 6 (right) - The National Bank of the Republic at 313 Chestnut Street, designed by Frank Furness and built 1883-84 (Free Library of Philadelphia). Demolished.

¹⁰ Beneficial Mutual Savings Bank to 2037 South Broad Street LLC, December 21, 2012, Philadelphia Deed 52587767.

¹¹ Charles E. White, Jr., “A Bank Building for a Narrow Lot,” *The Bankers Magazine* (May 1905), 821.

In Philadelphia during the late nineteenth century, architect Frank Furness led the way in producing eye-catching and eccentric bank buildings that combined elements of the English High Victorian Gothic and Néo-Grec styles, both of which offered greater flexibility of form and made suggestions toward a more direct expression of structure and internal function (Figures 5 and 6). While Furness's highly original and personal style did not widely influence the development of bank architecture nationally, it nonetheless characterized the period from the 1870s through the early 1890s when, as argued by architectural historian George E. Thomas, a bank building often had "no deeper purpose than simply to call attention to itself in the commercial strip, its character [depending] more on attracting attention than on being attractive."¹² Other Philadelphia architects, such as Willis G. Hale and Baker & Dallett, excelled in this area, even if their work was not as stylistically innovative as Furness's (Figures 7 and 8). Like the Furness banks, these works were striking in their visual impact, offering creative interpretations of historical styles that frequently characterized bank buildings in Philadelphia and other American cities during the late-nineteenth century.



Figure 7 (left) - The Independence National Bank at 430 Chestnut Street, designed by Willis G. Hale and built in 1886 (Free Library of Philadelphia). Demolished.

Figure 8 (right) - The American Trust, Loan and Guaranteed Investment Company at 648 N. Broad Street, designed by Baker & Dallett and built in 1890 (Free Library of Philadelphia). Extant but altered.

By the early 1890s, however, the era of exuberant Victorian bank design had started to wane. In 1893, the architects involved in laying out and designing the buildings at the World's Columbian Exposition in Chicago went in a Classical direction, changing the course of American architecture. The fair's Beaux Arts-style buildings, which were defined by their symmetry, balance, employment of the Classical orders, and the uniform application of light-colored, artificial stone (to simulate more expensive limestone or marble), were immediately influential. The fair played a significant role in the development of the City Beautiful movement, in which planners and architects sought

¹² George E. Thomas, "Frank Furness: The Flowering of an American Architecture," in *Frank Furness: The Complete Works*, eds. George E. Thomas, Jeffrey A. Cohen, and Michael J. Lewis (New York: Princeton Architectural Press, 1996), 46.

to mitigate the perceived chaos of the American city with Classical order and grandeur. For the next thirty years, the Greek, Roman, and Italian Renaissance styles dominated American architecture, and banks were no exception.

The return to Classical architecture in the 1890s came at a defining moment in the American banking industry. The Panic of 1893 led to the failure of hundreds of banks across the United States, shattering confidence in the nation's banking system. Soon, the architectural exuberance and frivolity that had characterized bank architecture for years came to symbolize the freewheeling speculation and unsound economic policy that produced the financial crisis. As explained by architectural historian Charles Belfoure, bankers "surmised that one way to instill confidence again was through the physical appearance of the bank itself. After seeing the buildings at the [Chicago] fair, they realized that a bank designed in the classical manner could do just that."¹³ Bankers now understood that the bank building, as Belfoure continues, "should be a dignified, magnificent structure that stands for solidity, strength, and above all trust." Classical and Renaissance architecture, viewed as more noble and chaste, accomplished all these things. In addition, the bankers recognized that the use of Greek and Roman temples as treasuries in antiquity, and the origins of banking in Renaissance Italy made the architecture of these eras suitable for use in modern bank buildings. Finally, the Classical Revival style seemed to represent the imperial ambitions of a United States that was becoming increasingly powerful on the world stage, "matching the hopes and ambitions for world leadership which were stirring in the American people," as written by architect Charles B. Young.¹⁴



Figure 9 - The Girard Trust Company at Broad and Chestnut Streets, designed by Furness & Evans with McKim, Mead & White and built in 1907 (Library of Congress). Extant.

As the third largest city in the United States and a major financial center, Philadelphia would witness a wealth of bank construction between about 1900 and 1930. During this period, both the

¹³ Charles Belfoure, *Monuments to Money: The Architecture of American Banks* (Jefferson, NC: McFarland & Company, 2005), 127.

¹⁴ Charles B. Young, "Bank Buildings for a Century," *Bankers' Magazine* (November 1936), 407.

major financial institutions of Center City and the ubiquitous neighborhood banks, located in virtually every corner of the city, would all embrace the Classical Revival, a style which, in the words of Belfoure, “would cement the image of a bank in the public’s mind forever.”¹⁵ Among the earliest and still most prominent examples is the domed Girard Trust Company building at South Broad and Chestnut Streets in Center City, designed by the Philadelphia firm of Furness & Evans with McKim, Mead & White in 1907 (Figure 9). Faced in white marble reminiscent of the monuments of Ancient Rome, Girard Trust has “all the characteristics of a classical temple,” in the words of city planner and preservationist John Andrew Gallery.¹⁶ With its pedimented temple front and dome, the building is one of the more direct interpretations of a classical monument – in this case, Rome’s Pantheon – to appear in Philadelphia during the early twentieth century. The Northern Central Trust at 3650 North Broad Street, designed by Alexander M. Adams and built in 1922, also employed the temple form in an impressive way, but merely as a frontispiece on an otherwise rectilinear building (Figure 10). Similar in its use of an identifiable form from ancient Greece or Rome as the defining feature of the front facade, Philip Merz’s design for the enlarged North Philadelphia Trust Company at 3711 Germantown Avenue, built in 1919-20, channels the triumphal arch (Figure 11).



Figure 10 (left) - The Northern Central Trust at 3650 N. Broad Street, designed by Alexander M. Adams and built in 1922 (Indiana University Bloomington). Extant but heavily altered.

Figure 11 (right) - The North Philadelphia Trust Company at 3711 Germantown Avenue, designed by Philip Merz and built 1919-20 (Indiana University Bloomington). Extant.

One of the most popular forms of bank architecture in Philadelphia and other cities between 1900 and 1930 was the enframed block, as classified by architectural historian Richard Longstreth.¹⁷ This type of bank typically had a recessed entrance fronted by a pair of columns (sometimes four)

¹⁵ Belfoure, 120.

¹⁶ John Andrew Gallery, *Philadelphia Architecture: A Guide to the City, Second Edition* (Philadelphia: Foundation for Architecture, 1994), 96.

¹⁷ Richard W. Longstreth, *The Buildings of Main Street: A Guide to American Commercial Architecture* (Walnut Creek, CA: AltaMira Press, 2000), 114-115.

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within a more solid rather than colonnaded wall. Recalling Greek and Roman *distyle in antis* temples, in which the side walls of the building extended out to the front of the porch, the enframed block created an impression of stability and permanence even on small sites, especially those at corner locations. A few of the best Philadelphia examples are the Northwestern National Bank at North Broad Street and Fairmount Avenue, designed by Philip Merz and built in 1917-18; the Federal Trust Company at South Broad and Federal Streets in South Philadelphia, designed by John T. Brugger and built in 1922; and the Lancaster Avenue Title & Trust Company at 3961 Lancaster Avenue in West Philadelphia, designed by Charles C. Schweiker and Charles H. Furster in 1923 (Figures 12-14). In all three works, the respective designers created allusions to the classical temple – employing the orders and classical principles like symmetry, balance, and proportion – rather than copying the temple form directly.



Figure 12 (left) - The Northwestern National Bank at North Broad Street and Fairmount Avenue, designed by Philip Merz and built 1917-18 (Indiana University Bloomington). Extant.

Figure 13 (right) - The Federal Trust Company at South Broad and Federal Streets, designed by John T. Brugger and built in 1922 (Indiana University Bloomington). Extant.



Figure 14 - The Lancaster Avenue Title & Trust Company at 3960 Lancaster Avenue, designed by Charles C. Schweiker and Charles H. Furster and built in 1923 (Indiana University Bloomington). Extant.

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Like these examples, the design of the Beneficial Saving Fund Society, South Philadelphia Branch, was clearly influenced by the architecture of the classical world (Figure 15). The temple form is implied through the pilasters that appear in the walls on all three exposed sides, supporting an entablature above. Additionally, the building displays the architect's understanding of the Classical orders - in this case the Tuscan order - and the proportions that governed the relationships between the width and height of the pilasters, and between the height of the pilasters and the height of the entablature. But the rusticated treatment of the walls between the pilasters, and the relative planarity of the exterior walls overall, suggests a Renaissance influence that often appeared in banks of the era, particularly during the late 1920s. The somewhat flatter and more sharply rectilinear form of the building approaches the so-called stripped classicism of Paul Cret, who redesigned the Integrity Trust Company at 719 Chestnut Street along classical lines in 1927-29 (Figure 16). The design of the South Philadelphia Branch may also have served as an acknowledgement of the simpler geometries of the increasingly popular Art Deco style without completely abandoning the Classical tradition. The growing influence of the Art Deco style in bank architecture is represented in part by the Western Savings Fund Society branch at 3549 Germantown Avenue, designed by Willing, Sims and Talbutt and built in 1925 (Figure 17). This building was designated to the Philadelphia register of Historic Places in 2018.¹⁸



Figure 15 - The Beneficial Saving Fund Society, South Philadelphia Branch at 2037 S. Broad Street, designed by the firm of Horace Trumbauer and built in 1928 (from *One Hundred Beneficial Years, 1853-1953*).

¹⁸ Oscar Beisert, North Philadelphia Office of the Western Saving Fund Society, 3549 Germantown Avenue, Nomination to the Philadelphia Register of Historic Places, 2018.

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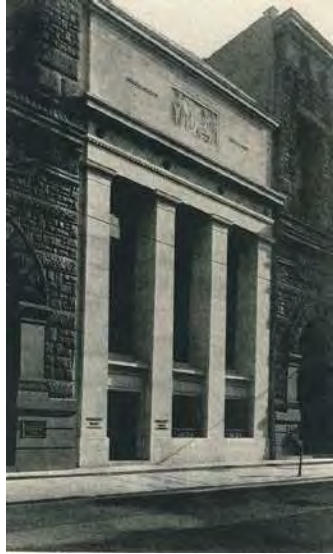


Figure 16 (left) - The Integrity Trust Company at 719 Chestnut Street, designed by Paul Cret and built 1927-29 (Free Library of Philadelphia). Extant.

Figure 17 (right) - The North Philadelphia Office of the Western Savings Fund Society at 3549 Germantown Avenue, designed by Willing, Sims and Talbutt and built in 1925 (Free Library of Philadelphia). Extant.

The Firm of Horace Trumbauer

The Beneficial Saving Fund Society, South Philadelphia Branch, was designed by the Philadelphia firm of Horace Trumbauer in 1928. Born in Philadelphia in 1868, Horace Trumbauer learned architecture as a draftsman in the office of G.W. and W.D. Hewitt, which he entered in 1882. There Trumbauer worked on residential projects for Philadelphia's elite, such as Henry Howard Houston's Chestnut Hill estate, Druim Moir, and occasionally other building types, like St. Martin's-in-the-Fields Episcopal church, also in Chestnut Hill. In 1890, Trumbauer struck out on his own, founding his own firm. During his first few years in independent practice, Trumbauer completed many residential projects in and around Philadelphia, especially in Wendell & Smith's planned developments of Pelham in Germantown and Overbrook Farms in West Philadelphia. By the end of the decade, Trumbauer was winning commissions for some of the largest houses ever built in the Philadelphia area, such as P.A.B. Widener's Lynnewood Hall in Elkins Park, cementing his position as an architect of choice to the Philadelphia elite for decades to come. Trumbauer's connections also led to dozens of commissions for many of the city's most prominent commercial and institutional buildings, such as the 22-story Land Title Building Annex on Broad Street (1902, in collaboration with Daniel H. Burnham & Co.), the Widener Building next to City Hall (1914), the Public Ledger Building on Independence Square (1923), and the Philadelphia Museum of Art (1916-28, with Zantzinger, Borie and Medary), to name just a few. As these projects demonstrate, in the words of historian Frederick Platt, "Like most architects of his time, Horace Trumbauer bore no allegiance to one particular style," designing works according to the preferences of the client in the Georgian Revival, Elizabethan, Italian Renaissance, and Classical Revival styles, among others.¹⁹

¹⁹ Frederick Platt, "Horace Trumbauer: A Life in Architecture," *The Pennsylvania Magazine of History and Biography* (October 2001), pp. 316.

Many of the Trumbauer firm's projects after 1909 were designed not by Trumbauer himself, but by his recently promoted chief designer, Julian Francis Abele. Born in Philadelphia in 1881, Abele was educated at the Institute for Colored Youth, later entering the University of Pennsylvania where he began to study architecture in 1898. In 1902, Abele became the first Black graduate of the University's architecture department. Abele soon entered Trumbauer's firm, and not long after departed for several years of travel and study in Europe, a trip that was funded by Trumbauer. Abele returned to Philadelphia in 1906 and reentered Trumbauer's firm as a designer. By 1909, Abele had succeeded Frank Seeberger as Trumbauer's chief designer, becoming responsible for day-to-day management of many of the firm's projects.

According to Abele's biographer, Dreck Spurlock Wilson, virtually all of the Trumbauer firm's work in limestone during this period was designed by Abele, although final approval was always Trumbauer's.²⁰ A key characteristic of Abele's work, and one that differentiates his projects from others in the office, as Wilson asserts, is its delicate quality. Wilson writes that Abele had the "ability to detail stonework in such a way that he gave the building the appearance that it was much lighter in weight than the limestone would suggest."²¹ While Abele was never officially credited for any project during his tenure as Trumbauer's chief designer - nor was his predecessor, Seeberger - Wilson assigns responsibility for the Beneficial Savings Fund Society, South Philadelphia Branch, to Abele because it was built of limestone and because it displayed this kind of skillful manipulation of the material that defines his work. The building exhibits a lightness that belies the solidity and weight of the stonework that makes up its walls.

Abele's name never appeared on a drawing coming from Trumbauer's office; according to firm tradition, only Trumbauer's did. Some have suggested, too, that Trumbauer hoped to avoid some clients becoming aware that their projects were the work of a Black designer, reflecting pervasive racial prejudices. Still, Abele was recognized by contemporaries in the architectural field as a highly skilled designer. Architect Henry Magaziner recalled that "[Abele] drew with unmatched facility," and that "he was conscious of good architecture everywhere and very careful to relate his buildings to what was around them."²² And Fiske Kimball, who served as director of the Philadelphia Museum of Art between 1925 and 1955, overseeing the construction of the new museum designed by Trumbauer and Abele with the firm of Zantzinger, Borie and Medary, said Abele was "one of the most sensitive designers anywhere in America."²³ Although Abele's contributions were largely forgotten following his death in 1950, within the last twenty years his significant impact on the field of American architecture has become more widely understood and appreciated. Apart from the Philadelphia Museum of Art, major works now agreed to have been executed primarily by Abele are the Widener Memorial Library at Harvard University (1912-15),

²⁰ Dreck Spurlock Wilson, *Julian Abele: Architect and the Beaux Arts* (New York: Routledge, 2019), 87.

²¹ Dreck Spurlock Wilson, interview by Kelly Dender for "The Julian Abele Project," at Monmouth University, November 11, 2020: <https://guides.monmouth.edu/c.php?q=1088816&p=8028075>. Accessed April 30, 2023.

²² Henry Jonas Magaziner, "As I remember Julian Abele," interview, November 9, 1989, Athenaeum of Philadelphia, Abele biography file.

²³ Susan E. Tift. "Out of the Shadows." *Smithsonian Magazine* (March 2005).

the Free Library of Philadelphia (1917-27), and the sprawling West Campus of Duke University in Durham, North Carolina (1924-50).

The Banks of Horace Trumbauer and Julian Abele

Perhaps more so than other architects, the firm of Horace Trumbauer, with Julian Abele serving as chief designer between 1909 and 1938, benefitted from numerous commissions for bank buildings in Philadelphia during the early twentieth century. The firm's first known bank was the Hamilton Trust Company, built in 1906 at the southeast corner of 40th and Market Streets in West Philadelphia ([Figure 18](#)).²⁴ This Classical Revival-style work, while clearly a work influenced by the architecture of Ancient Rome and Renaissance Italy, is heavy and muscular in appearance, characteristics common among the Trumbauer firm's work prior to Abele taking over as chief designer, according to Wilson. Later bank commissions, all of which Wilson attributes to Abele as the primary designer, include the main office of the Beneficial Saving Fund Society at 12th and Chestnut (1915-18), Beneficial's Kensington and South Philadelphia branches (1923-24 and 1928, respectively), and the Excelsior Trust Company at 1006 East Lehigh Avenue in North Philadelphia ([Figure 19](#)). The latter was designated to the Philadelphia Register of Historic Places in 2017.²⁵ All four works display an adept handling of the Classical orders and understanding of proportions that characterized the work of the Trumbauer firm during the early twentieth century, demonstrating that the firm played a major role in the development of bank architecture in Philadelphia between 1900 and 1930.



Figure 18 (left) - The Hamilton Trust Company at 40th and Market, designed by the firm of Horace Trumbauer and built 1906-07 (*AIA/T-Square Club Yearbook, 1907*). Demolished.



Figure 19 (right) - The Excelsior Trust Company at 1006 E. Lehigh Avenue, designed by the firm of Horace Trumbauer and built in 1925 (Mutual Assurance Collection, Athenaeum of Philadelphia). Extant.

²⁴ "New Banking House Across Schuylkill," *Philadelphia Inquirer*, June 11, 1905. Permits for the building were issued in January 1906.

²⁵ Harrison R. Haas, Excelsior Trust Company, 1006 E. Lehigh Avenue, Nomination to the Philadelphia Register of Historic Places, 2017.

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