

**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: 731 S Broad St

Postal code: 19147

**2. NAME OF HISTORIC RESOURCE**

Historic Name: Provident Home Insurance Home Office

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: Offices

**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 1879 to 1974

Date(s) of construction and/or alteration: 1879, 1947

Architect, engineer, and/or designer: \_\_\_\_\_

Builder, contractor, and/or artisan: \_\_\_\_\_

Original owner: John Conchran

Other significant persons: Joseph A. Faisons, Lucinda Mackrey, and Edward W. Robinson Jr.

**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 Philadelphia Historical Commission Staff Date 6/15/2023

Name with Title Theodore Maust, Preservation Planner Email theodore.maust@phila.gov

Street Address 1515 Arch Street Telephone 215-686-9706

City, State, and Postal Code Philadelphia, PA 19102

Nominator  is  is not the property owner.

**PHC USE ONLY**

Date of Receipt: 6/15/2023

Correct-Complete  Incorrect-Incomplete Date: 6/15/2023

Date of Notice Issuance: 6/15/2023

Property Owner at Time of Notice:

Name: Philadelphia Area Labor Management Committee

Address: 731 S. Broad St.

City: Philadelphia State: PA Postal Code: 19147

Date(s) Reviewed by the Committee on Historic Designation: 7/19/2023

Date(s) Reviewed by the Historical Commission: 8/11/2023

Date of Final Action: 8/11/2023

Designated  Rejected

# NOMINATION FOR THE PHILADELPHIA REGISTER OF HISTORIC PLACES



*Figure 1: View of 731 S. Broad Street, looking Northeast. Image from Cyclomedia.phila.gov*

**PROVIDENT HOME INSURANCE HOME OFFICE**  
**731 S. Broad Street**  
**CONST. 1879**  
**PHILADELPHIA, PA 19147**

## **5. BOUNDARY DESCRIPTION: 731 S. BROAD STREET**

The property boundaries, as described on deeds of sale, are as follows: "ALL THAT CERTAIN lot or piece of ground with the buildings and improvements thereon erected SITUATE at the corner formed by the intersection of East side of Broad Street and North side of Fitzwater Street; CONTAINING in front or breadth on the said Broad Street Twenty feet Four inches and extending in length or depth Eastward along Fitzwater Street One Hundred Thirty feet. to a Twenty feet wide Street called Watts Street. BOUNDED on the North by ground now or late of John Penn Brock on the East by Richie Street (now Watts Street) on the south by Fitzwater Street and on the west by Broad Street."



Figure 2: Aerial Photo from Pictometry.phila.gov showing property boundaries.

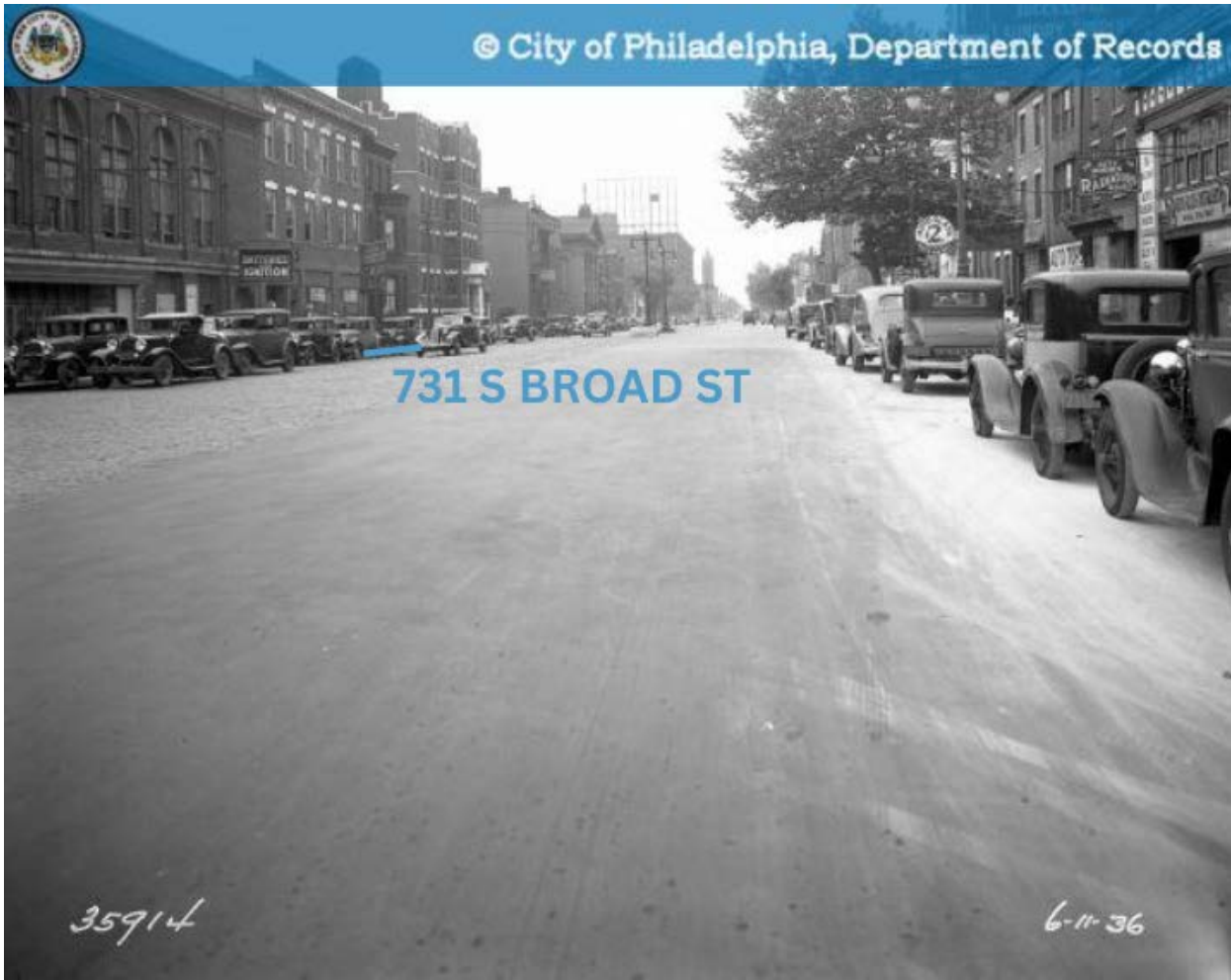


Figure 3: The original facade of 371 S. Broad Street can be seen in the distance in this 1936 photo looking south.

## 6. ARCHITECTURAL DESCRIPTION

The building at 731 S. Broad Street was commissioned by Pennsylvania State Senator John Cochran as his residence and constructed in 1879. Descriptions of the house at that time categorized it as “fine” but did not include details of style or materials.<sup>1</sup> The 1895 atlases show the building largely at its current volume, but the rear ell features significant differences from the main block, suggesting that it was an addition.<sup>2</sup> The original façade can be seen in a photograph from 1936 (Figure 3), but was heavily modified to refit the residential property for the purposes of the Provident Home Industrial Mutual Life Insurance Company in 1947.<sup>3</sup> Soon after Provident Home was absorbed by North Carolina Mutual Life in 1974, the property became the headquarters of the Charles L. Pipes Detective Agency.<sup>4</sup> From 1990 to 1999, the building housed the offices of the Agoos and Lovera architectural practice.

<sup>1</sup> “Obituary: Hon. John Cochran, State Senator from the Second District,” *Philadelphia Inquirer*, 15 August 1881, page 8.

<sup>2</sup> Baist’s Property Atlas of 1888 may show just the original footprint but is ambiguous. Both Bromley’s 1895 Atlas of the City of Philadelphia and Baist’s Property Atlas of 1895 show an ell.

<sup>3</sup> Provident Home Industrial Mutual Life Insurance Company, 1966: *A Half Century of Progress*.

<sup>4</sup> Deed, 1991 Black Enterprise Clipping



The structure at 731 S. Broad Street is a three-story building, occupying the full width and approximately two thirds of the depth of a property measuring 20 feet, four inches by 130 feet. In style, the structure is a mix of nineteenth- and twentieth-century styles as the result of adaptation from a residential house to a commercial space with a succession of uses.

A small parking lot behind the building can be accessed from both Fitzwater Street and Watts Street.

The surrounding stretch of S. Broad Street is typified by a combination of a few surviving buildings built before 1950 and a variety of contemporary apartment buildings. Notably, just to the south on the west side of Broad Street sits the complex of the Tindley Temple United Methodist Church which includes the both the 1923-24 Tindley Temple (750-62 S. Broad Street, listed on the National Register of Historic Places as well as the Philadelphia Register of Historic Places) and the former Circle Mission Church Home (764-72 S. Broad Street, also known as Prettyman Hall).



Figure 4: Fitzwater Street Elevation. Image from [Cyclomedia.phila.gov](http://Cyclomedia.phila.gov).

#### *South Façade, Fitzwater Street*

The oldest portion of exterior fabric is found on the westernmost portion of the south façade at the corner of Broad and Fitzwater Streets. The second and third floors feature centered windows above a first-floor bay window. Two simpler windows appear to the right of the windows on the second and third floors respectively. Modification of the brickwork around these windows indicates that these windows were added later.

A succession of decorative brick courses utilizing a variety of colors and textures run across this portion of the façade. These courses turn the corner at the wall's easternmost edge, though later modification cuts them off. It appears from the 1936 photo of the property (Figure 3) that they once wrapped around to the front façade as well.

The original windows on this façade also feature a high degree of ornament, with textured brick arches above them and floral panels at the top corners. These windows also have stone sills. Originally the windows in the bay and above were arch-topped, but now they are two over two

double-hung rectangular wood windows with a build down from the original frame. The windows added later are also two over two double-hung wood windows and may be the first windows in those openings.

The distinctive features of the façade converge on the first-floor bay window. The checkered decorative brick course wraps around the faces of the bay and the floral panels emphasize the decoration of the arches above the windows. Above the windows of the bay, successive brick courses build to a cornice.



*Figure 5: The Fitzwater Street Bay. Image from [Cyclomedia.phila.gov](http://Cyclomedia.phila.gov)*

Along the bottom of this façade runs a stone water table, much of it now covered in stucco. On the three faces of the first-floor bay are three arched basement windows. Two more basement windows have square tops.

The rear portion of the south façade appears to be an addition, likely constructed before 1895.<sup>5</sup> The setback for the ell is sunken to allow a full-height basement floor. There is one exterior door

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<sup>5</sup> The 1888 Baist Atlas may show just the original footprint but is ambiguous. The 1895 Bromley Atlas of the City of Philadelphia and 1895 Baist Atlas show an ell.



at this lower level. The small stretch of east-facing façade leading into the ell shares the general style of the ell, suggesting that it was modified at the time of the addition.

While the south wall of this ell differs significantly from the front portion of the elevation, it also features ornament, especially at the cornice and around the windows. The cornice of this addition likely had some relation to the cornice of the older portion, which does not survive. Figure 3 shows a sizeable cornice on the original front façade which is similar in scale to the top of the existing bay and the cornice on the rear ell, giving a sense of what was once around the whole building.



*Figure 6: The southern portion of the Fitzwater Street elevation features windows with arched lintels ornamented with flourishes. Image from Cyclomedia.phila.gov*

The windows have arched lintels featuring flourishes and stars. Many of the windows were originally arch-top double-hung windows (either one over one or two over two) and several of these remain but others have been replaced with rectangular double-hung windows. The basement floor windows are of two types: small rectangular sliding windows and rectangular two over two double-hung windows.

Along the extent of the south façade, the basement and first-floor windows feature security grilles. Some of these appear to be of late-nineteenth or early-twentieth-century provenance, while others are much more recent.



*West Façade, Broad Street*

The front façade, facing west on Broad Street, is two bays wide and three stories tall. The 1936 photo (Figure 3) shows that this façade originally featured a stacked bay window that likely shared many of the flourishes of the existing bay on the Fitzwater elevation.

The 1947 renovation resulted in a limestone-clad façade in a Modern style. The renovated building has a large multi-light window (part casement, part fixed) on the first floor and similar but smaller sizes on the floors above. A small window provides light to the basement.

Significant architectural features on this revamped elevation include geometric ornamental panels at the top of the façade and a dark green slate at the water table and surrounding the front door. The façade is crowned by a stepped parapet, and it seems likely that a matching brick feature on the Fitzwater façade was added at the same time, possibly at the cost of an existing cornice.



*Figure 7: Broad Street elevation. Image from Cyclomedia.phila.gov*



Figure 8: Photo of 731 S. Broad Street from 1966: A Half Century of Progress.





*Figure 9: A 1954 Philadelphia Evening Bulletin photograph shows the windows at 731 S. Broad Street open. At some point, likely around the 1990s ownership of Jorge Lovera and Ted Agoos, the front windows were replaced. The current windows feature larger lights, but largely match the previous style. The second- and third-floor windows appear to be fixed windows with the lower lights being operable casements.*

Below the second-floor windows are some remnants of late-twentieth-century lighting and marks left behind by the Provident Home signage.



Figure 10: A 2010 Philadelphia Inquirer photograph shows the front facade lighting intact at left.

### *North Façade*

The lot to the north of 731 S. Broad Street was vacant until the early twentieth century, but the construction of a private garage in 1910 (Figure 12) sealed off whatever that façade once looked like.<sup>6</sup> It seems plausible that this façade was designed as a party wall from the beginning, given the property's corner location and the fact that it uses the full width of the lot. From the rear (Figure 11), it appears that the current neighboring building has its own wall adjacent to the north façade of the building at 731 S. Broad Street.

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<sup>6</sup> It is possible that there was a previous building on this lot to the North: the 1910 Atlas of the City of Philadelphia (<https://www.philageohistory.org/rdic-images/view-image.cfm/BRM1910.Phila.005.Plate03>) shows a building occupied by the Bailey, Banks, and Biddle Company which may or may not have been the same structure as the private parking garage. No building is shown there on the 1901 City Atlas.





*Figure 11: View of the North wall from the rear (East). 731 S. Broad Street is to the left, including the chimney.*

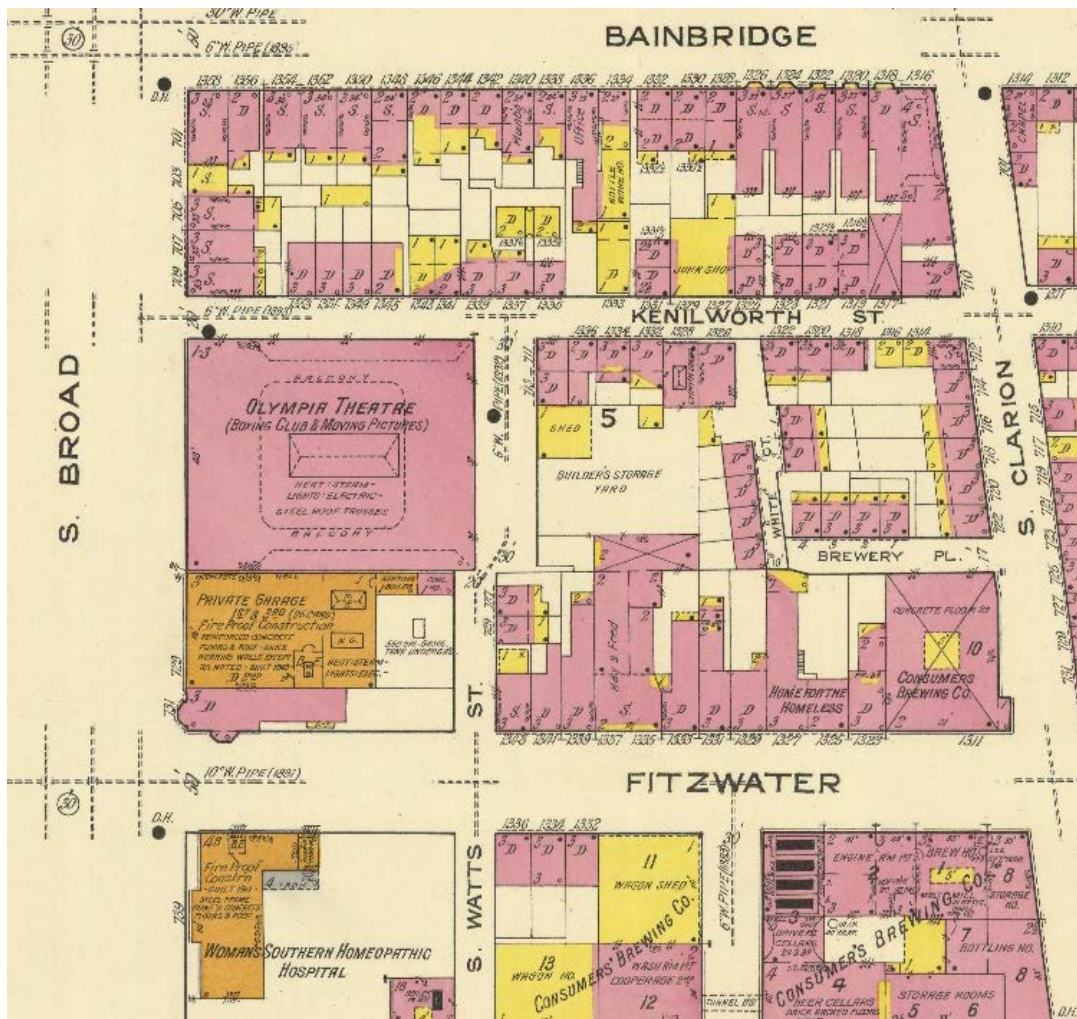


Figure 12: 1917 Sanborn Map showing 731 S. Broad St.

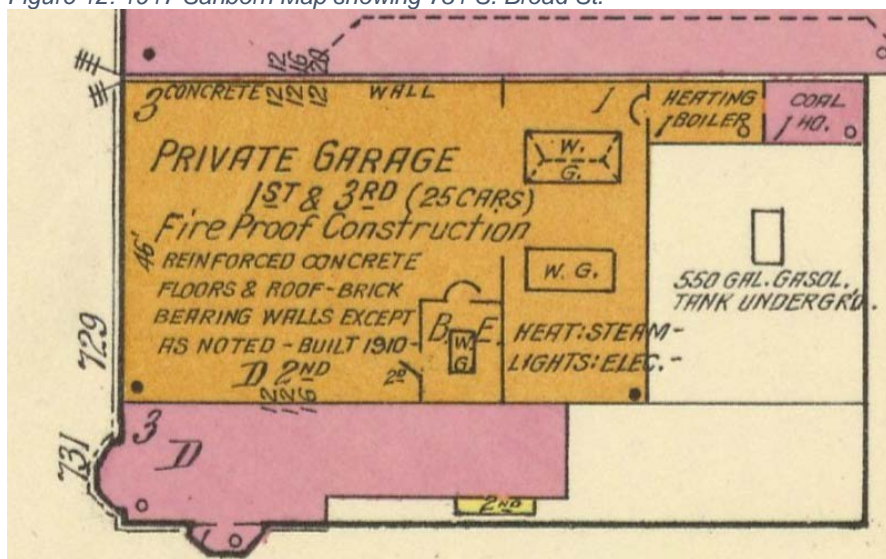


Figure 13: Detail of 1917 Sanborn Fire Insurance Map.



## *East Façade*

The rear façade has also been significantly modified at unknown points in the building's history. Window openings have been filled with glass block and a fire escape runs down the rear with fire-exit doors on each floor. These modifications attest to the commercial use of the building from the 1940s onward. A chimney is located along the northeast corner of the building. Also notable at the rear is a mosaic mural dating to the 1990-1999 tenancy of the architectural firm of Agoos and Lovera, bearing the partners' names, which occupies a rear south-facing wall onto the small parking lot (Figure 14).



Figure 14: The rear and parking lot of 731 S. Broad Street. Image from [Cyclomedia.phila.gov](http://Cyclomedia.phila.gov)

## **7. SIGNIFICANCE**

The property at 731 S. Broad Street is historically significant and should be listed individually on the Philadelphia Register of Historic Places. Pursuant to Section 14-1004(1) of the Philadelphia Code, the property satisfies Criteria for Designation A, C, D, and J. The property:

- 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;
- C. Reflects the environment in an era characterized by a distinctive architectural style;
- D. Embodies distinguishing characteristics of an architectural style or engineering specimen; and
- J. Exemplifies the cultural, political, economic, social, or historical heritage of the community.

The period of significance is from the building's construction in 1879 to the acquisition of Provident Home Industrial Mutual Life Insurance Company by North Carolina Mutual Life Insurance Company in 1974.

## Criteria A and J

### *History of African American Insurance Companies*

Philadelphia occupies a significant place in the history of Black-owned insurance companies. The Free African Society was established in Philadelphia in 1787, from which the African Insurance Company emerged in 1810, considered the first of its kind in the nation.<sup>7</sup>

Nearly a century later, in his book *The Philadelphia Negro* (1899), W. E. B. DuBois observed that mutual aid organizations played a significant role in Black Philadelphians' lives. DuBois recorded that 1021 families (42% of Philadelphia's Black population) belonged to petty insurance societies, of which there were 31 operating in the Seventh Ward.<sup>8</sup>

In 1902, John C. Asbury and others founded the Keystone Aid Society, an industrial insurance company which would go on to weather several economic recessions. The Society brought Asbury significant wealth and led to a career in politics.<sup>9</sup>

### *The Provident Home Industrial Mutual Life Insurance Company*

On November 20, 1915, a group of Black men chartered the Provident Home Beneficial Society. Among its founders were Phillip H. Edwards, Walter C. Beckett, Dr. V. Pinnock Bailey, Melvin O. Gordon, Alphens E. Eve, and Alexander G. McKenzie. The new beneficial society had a small one-room, unlit, office at 17<sup>th</sup> and Catherine Streets.<sup>10</sup>

The Flu of 1918 brought significant challenges for the young concern, to the degree that claims had to be paid off in increments, owing to a lack of cash. However, within a few years, the ship had been righted. In 1921, Provident Home moved to a similarly humble office at 940 N. 13<sup>th</sup> Street.<sup>11</sup>

In 1927, the Commonwealth of Pennsylvania began to regulate mutual aid societies such as Provident Home more stringently. When the state auditors looked at Provident Home's books, they recommended liquidation and the organization's leaders had to plead their case to regulators in Harrisburg. During this trip to meet with regulators, Provident Home and several other mutual aid societies in Philadelphia decided to merge to better meet state requirements. A law school student and part-time salesman at Provident Home, Joseph Faison, drew up paperwork for a merger with both the Acme Beneficial Society and the United Aid Society.<sup>12</sup>

Following the state audit and merger, Provident Home created a committee to assess the organization's existing systems of financial reporting and set out better protocols. In addition, the Board of Directors created the post of Superintendent to better supervise the insurance agents' reporting. These changes led to a more professional organization and a more stable

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<sup>7</sup> Henry McKoy, "How the Fall of NC Mutual Hurt Black America," *The Assembly*, January 20, 2022: <https://www.theassemblync.com/business/how-the-fall-of-nc-mutual-hurt-black-america/>

<sup>8</sup> W.E.B. DuBois, *The Philadelphia Negro, A Social Study*, 1899; pages 185-186.

<sup>9</sup> Kevin Block and Adrian Trevisan, "Christian Street/Black Doctors Row Historic District Nomination" to the Philadelphia Register of Historic Places.

<sup>10</sup> 1966: *A Half Century of Progress*; 2-3.

<sup>11</sup> 1966: *A Half Century of Progress*; 4-5.

<sup>12</sup> 1966: *A Half Century of Progress*; 6.



financial base. That year, Provident Home also opened more comfortable offices at 1734 Christian Street.<sup>13</sup>



Figure 15: 1734 Christian Street, now the site of the YMCA.

Despite the long tradition of mutual aid societies offering insurance within Black communities, by the 1920s, most options for Black Americans to purchase life insurance were exploitative. A 1928 editorial from the *Philadelphia Tribune* reported that Black Americans then held nearly \$2 billion in life insurance, but only \$300 million of that from Black-owned insurance companies. One white-owned insurance company, Metropolitan Life, had policies worth \$1 billion for Black Americans and regularly collected \$33 million in premiums from those customers. While 9,000 Black Americans held jobs in insurance, none of them were employed by Metropolitan Life. The *Tribune* went on to recommend that African Americans buy their insurance policies from Black-owned companies.<sup>14</sup> The *Tribune* weighed in on Metropolitan Life Insurance again one year later when the company implemented racial segregation in its

Philadelphia offices, directing Black policy holders to separate branches. At that point, the *Tribune* reported that the company still had no Black employees.<sup>15</sup>

As Provident Home weathered the Great Depression, adding seasoned insurance agents who had relocated to Philadelphia from the American South, such as James McKenzie from Jacksonville, Florida, and Lonnie Polk and George Cannady from North Carolina.<sup>16</sup> In need of more agents, Polk and Faison, who was quickly becoming a leader in the organization, decided to recruit from the ranks of Philadelphia's Black churches. They received permission from clergy to speak to congregations about the work Provident Home was doing and reportedly recruited 125 agents in this manner to work on a commission basis.<sup>17</sup> Faison later recalled walking along soup lines and offering commission work to those in the queue.<sup>18</sup>

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<sup>13</sup> 1966: *A Half Century of Progress*; 8.

<sup>14</sup> "Insurance Facts," *Philadelphia Tribune* March 1, 1928, accessed via *Goin' North*: <https://goinnorth.org/items/show/239>

<sup>15</sup> Edgar W. Roster, "Metropolitan Jim Crow Plan Hits Philadelphia," *Philadelphia Tribune*, January 17, 1929, accessed via *Goin' North*: <https://goinnorth.org/items/show/165>

<sup>16</sup> 1966: *A Half Century of Progress*; 6, 10. Joseph A. Faison was also from North Carolina and came to Philadelphia to attend Temple University for pre-law. Dorothy Anderson, "Philly's Wealthiest Negro Business Headed by Joseph A. Faison," *Philadelphia Tribune*, April 26, 1955, page 34.

<sup>17</sup> 1966: *A Half Century of Progress*; 7.

<sup>18</sup> Laurence Geller, "Joseph A. Faison Relinquishing President's Chair of Provident Home Insurance Co. After 23 Years," *Philadelphia Tribune*, Dec 5, 1970; pg. 4.

By the end of the 1930s, Provident Home was experiencing significant growth: the organization's assets were reported to be \$36,000 in 1936 but had risen to over \$131,000 in 1941.<sup>19</sup> The war economy offered opportunities in industrial jobs for Black Philadelphians and Provident Home saw a growing customer base. In 1942, the company was further chartered as a limited life insurance company, and the next five years saw the company's assets break the \$400,000 mark.<sup>20</sup>

The growth of the preceding decade and a half led Provident Home to acquire a new headquarters. In 1946, the company purchased the building at 731 S. Broad Street, which had been vacant for several years, and commissioned a significant renovation. In 1966: *A Half Century of Progress*, the new home office is portrayed as a significant statement about the company's ambitions to its clientele and staff:

"The modern edifice, extensively renovated to serve the expanding firm's needs, gave Provident Home a window to Philadelphia's main thoroughfare which proved to be an asset to the business in terms of the confidence and respect the stately, dignified facility gave to visitors and passers-by. It was the most pretentious building owned by a Negro business in Philadelphia."<sup>21</sup>

Figure 16: 1960 advertisement in the Philadelphia Daily News.

"A GOOD INSURANCE"

## PROVIDENT HOME

Shows You How To Protect



Your Loved Ones  
with a NEW

### 10-YEAR PAYMENT LIFE POLICY

including these **GUARANTEED FEATURES**

- Every cent paid into policy paid back at death.
- Full face value of policy paid at death.
- **TWICE** the value of policy paid in case of accidental death.
- No payments made after 10 years, yet you're insured for life.
- Half value of policy paid in cash immediately for a permanent disability, plus a paid up policy for life.

**YOU OWE IT TO YOUR FAMILY . . . AND TO YOURSELF!**

Write Call...

**PROVIDENT HOME**  
DISTRICT OFFICE  
16th & LOMBARD STS.  
PHILA. 46, PA.



... Anytime  
**PE 5-6000**

**PROVIDENT HOME INDUSTRIAL MUTUAL LIFE INSURANCE COMPANY**  
JOSEPH A. FAISON, President  
HOME OFFICE: 731 S. BROAD STREET, PHILADELPHIA 47, PA.

The building at 731 S. Broad Street would be the Provident Home's home office until 1974, when the company was acquired by North Carolina Mutual Life.<sup>22</sup>

<sup>19</sup> 1966: *A Half Century of Progress*; 10.

<sup>20</sup> 1966: *A Half Century of Progress*; 11.

<sup>21</sup> 1966: *A Half Century of Progress*; 11.

<sup>22</sup> North Carolina Mutual Life retained the property at 731 S. Broad before selling it to the Charles L. Pipes Detective Agency in 1976. "Real Estate Transactions," *Philadelphia Inquirer*, June 20, 1976; page 2-1.



Provident Home developed branch offices in Pittsburgh, Harrisburg, and Chester in the 1930s and expanded its service to Philadelphians, first opening a dedicated South Philadelphia office in 1957 and then a branch in Tioga in 1964.<sup>23</sup>

The late 1940s and 1950s were perhaps Provident Home's most successful period, when it was a national player among Black-owned insurance companies. In 1949, the company hosted the annual gathering of the National Negro Insurance Association, bringing around 1,000 representatives of the 60 member companies to meet across Broad Street at the Tindley Temple M. E. Church.<sup>24</sup> Throughout the mid-century period, Provident Home was listed in national publications such as the *Negro Year Book*, the *Ebony Handbook*, and the *Negro Almanac*.<sup>25</sup> The 1949 edition of the former lists the company as the third largest of 18 "industrial legal reserve companies" (see Figure 17) and one of only a few outside of the deep South.<sup>26</sup>

Black-Operated Insurance Companies, Part 1. Industrial Legal Reserve Companies, 1949						
Name of company	Location	Premium income	Total income	Insurance in force	Increase in insurance in force	Admitted assets
Douglas Life Insurance Co.	New Orleans, La.	\$126,001	\$139,118	\$1,876,113	\$-188,054	\$152,747
The Federal Life Insurance Co.	Washington, D.C.	165,072	183,259	3,662,691	679,954	344,123
Good Citizens' Life Insurance Co.	New Orleans, La.	769,212	814,071	7,022,111	1,017,803	380,322
Keystone Life Insurance Co.	New Orleans, La.	305,759	324,109	4,092,510	236,293	213,137
Lincoln Industrial Life Insurance Co.	Birmingham, Ala.	105,944	109,097	1,716,274	106,419	111,960
People's Industrial Life Insurance Co.	New Orleans, La.	794,150	863,605	11,252,508	1,684,628	1,135,156
People's Life Insurance Company Inc.	Mobile, Ala.	216,568	223,810	2,901,682	-350,119	205,955
Protective Industrial Insurance Co.	Birmingham, Ala.	286,787	298,548	2,489,901	-255,176	140,740
Protective Mutual Life Insurance Co.	Chicago, Ill.	48,478	53,309	1,503,948	39,310	76,808
Provident Home Industrial Mutual Life Insurance Co.	Philadelphia, Pa.	564,827	585,253	7,782,069	-426,233	541,407
Security Life Insurance Co.	Jackson, Miss.	141,011	143,207	2,040,035	67,049	70,034
Southern Life Insurance Co.	Baltimore, Md.	102,924	146,073	2,133,523	-10,112	377,446
Standard Industrial Life Insurance Co.	New Orleans, La.	426,391	468,621	6,910,684	188,976	743,716
St. John Berchman's Industrial Life Insurance Co.	New Orleans, La.	59,799	61,391	778,048	123,278	55,161
Supreme Industrial Life Insurance Co.	New Orleans, La.	164,944	175,520	2,786,758	000	153,305
Union Protective Assurance Co.	Memphis, Tenn.	476,541	493,992	8,300,020	1,642,740	622,181
Unity Mutual Life Insurance Co.	Chicago, Ill.	451,437	473,107	11,823,492	-487,278	442,273
Victory Industrial Life Insurance Co.	New Orleans, La.	102,774	103,513	1,377,642	134,676	83,824
Total for 18 Industrial Legal Reserve Companies		5,308,619	5,659,603	80,450,009	4,204,154	5,850,295

Source: "Negro Operated Insurance Companies, 1949." Guzman, Jessie Parkhurst, ed. *Negro Year Book: A Review of Events Affecting Negro Life 1952*. New York: William H. Wise, 1952, p. 132. Primary source: Research Department, North Carolina Mutual Life Insurance Company, 1950.

Figure 17: Table from the 1952 *Negro Year Book* excerpted in *Historical Statistics of Black America* (1995).

Throughout Provident Home's existence, its leaders were active in a variety of community efforts. In the booklet celebrating 50 years of the company, a full page was given to a list of over 100 organizations in which "31 top management personnel" then served, including branches of the N.A.A.C.P, the Armstrong Association, Mercy-Douglass Hospital, Black fraternities, many churches, and neighborhood associations.<sup>27</sup> Edward W. Robinson Jr., who became president of

<sup>23</sup> 1966: *A Half Century of Progress*.

<sup>24</sup> "Insurance Group to Convene Here," *Philadelphia Inquirer* Jun 19, 1949; page 19.

<sup>25</sup> Provident Home is listed in the following national publications, all digitized at Archive.org: 1941-1946 edition of the *Negro Year Book* (<https://archive.org/details/negroyearbookrev00guzmrich/page/214/mode/2up?q=provident>), 1952 edition (<https://archive.org/details/negroyearbook52tuskrich/page/134/mode/2up?q=731>), *The Ebony Handbook* 1974 (<https://archive.org/details/ebonyhandbook0000unse>), and *The Negro Almanac* 1976 (<https://archive.org/details/negroalmanacrefe0000plos>)

<sup>26</sup> 1952 *Negro Year Book* excerpted in *Historical Statistics of Black America* (1995), edited by Jessie Carney Smith and Carrell Peterson Horton.

<sup>27</sup> 1966: *A Half Century of Progress*: 42.

Provident Home in 1970, led local efforts to curb gang violence, went on to serve as a state financial regulator, and taught college courses on African-American History.<sup>28</sup>

Also notable among Provident Home's leadership corps was Lucinda Mackrey, who started in the company as a clerk in 1925 and rose to vice president-secretary by 1965. Over her career, Mackrey won numerous community awards for her trailblazing as a female executive in the world of insurance.<sup>29</sup> By 1966, Provident Home had at least 10 women who had been employed there for at least one decade.<sup>30</sup>

### *Decline of Black-owned Insurance Companies*

In 1974, the Provident Home Industrial Mutual Life Insurance Company merged with North Carolina Mutual Life, another Black-owned insurance company.<sup>31</sup> North Carolina Mutual Life, founded in 1898, had a similar trajectory in many ways as Provident Home, but by 1974 was a national force, expanding into more American cities and eventually becoming the largest Black-owned business in the world.<sup>32</sup>

There had been a hope that civil-rights gains of the 1960s and early 1970s and racial integration would lead white Americans to patronize Black-owned businesses but, as Henry McKoy put it in an article about North Carolina Mutual Life's decline, "Black dollars went into the white community without reciprocation, leaving Black America economically hollow."<sup>33</sup>

The decade following Provident Home's absorption into North Carolina Mutual Life saw a flurry of mergers of Black insurance companies, with 11 merging between 1977 and 1989. The businesses that ceased operations or which were acquired typically were those which served the poorest customers. The narrowing of the market in Black-owned insurance companies led more Black Americans to buy policies at white-owned insurance companies and furthered a vicious cycle. By 2006, North Carolina Mutual Life sold its headquarters building, constructed in 1966. In 2018, the company entered receivership and was liquidated in 2022.<sup>34</sup>

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<sup>28</sup> "Insurance Firm Seeks to End Teenage Gang Warfare," *The Philadelphia Inquirer*, Jul 6, 1970; page 7; Vernon Clark, "Edward W. Robinson Jr., 94, business leader and mentor to African American Community," *Philadelphia Inquirer*, June 17, 2012; "Enrollment is Extended for Black Heritage Course," *Doylestown Intelligencer*, September 28, 1968; Pg. 25.

<sup>29</sup> John Saunders, "Trib Charities' Annual Award Will Go to Lady Ins. Executive, L. B. Mackrey," *Philadelphia Tribune*, Apr 17, 1965; pg. 8

<sup>30</sup> *1966: A Half Century of Progress*.

<sup>31</sup> "Black Insurance Merger," *Philadelphia Daily News*, Dec 27, 1974, page 10; "Merger Revealed," *Statesville Record And Landmark* (Statesville, North Carolina) Jan 17, 1975; page 4.

<sup>32</sup> Henry McKoy, "How the Fall of NC Mutual Hurt Black America," *The Assembly*, January 20, 2022: <https://www.theassemblync.com/business/how-the-fall-of-nc-mutual-hurt-black-america/>

<sup>33</sup> McKoy, "How the Fall of NC Mutual Hurt Black America."

<sup>34</sup> McKoy, "How the Fall of NC Mutual Hurt Black America."



## Criteria C and D

Despite the significant alterations, the building at 731 S. Broad Street remains a distinctive architectural specimen. The features of the Fitzwater Street elevation bear witness to the design intent of the original, late-nineteenth-century front façade on Broad Street. The twentieth-century front facade is notable in its own right as a distinctive example of mid-century commercial architecture.

### *1879 Construction*

The surviving south wall (Fitzwater Street) of the original building on the property, built in 1879, is an excellent example of late-nineteenth-century townhouse architecture, with the ornamented brick courses and decorated bay elevating a house otherwise modest in scale. The revival of polychrome brickwork is generally thought to have been instigated by British critic and architectural theorist John Ruskin, in his 1849 book *The Seven Lamps of Architecture*, where he lauded not only Medieval and Gothic architecture as “truer” than the Classical, but also the “honest” medieval use of materials as both structure and decoration, above the use of applied colors or veneered materials. British Architect William Butterfield made lavish use of the technique in his All Saints Margaret Street Church, built between 1850–59, with an exterior of banded and diaper patterned brickwork in black and cream on a red brick background. The polychrome brick bands of the original 1879 side façade of the residence at 731 S. Broad Street evidence the influence of the British Gothic revival style and represent a rare surviving example of the style in Philadelphia.



Figure 18: Composite image showing the decorative brick courses. Images from [Cyclomedia.phila.gov](http://Cyclomedia.phila.gov), composition by Ted Maust.

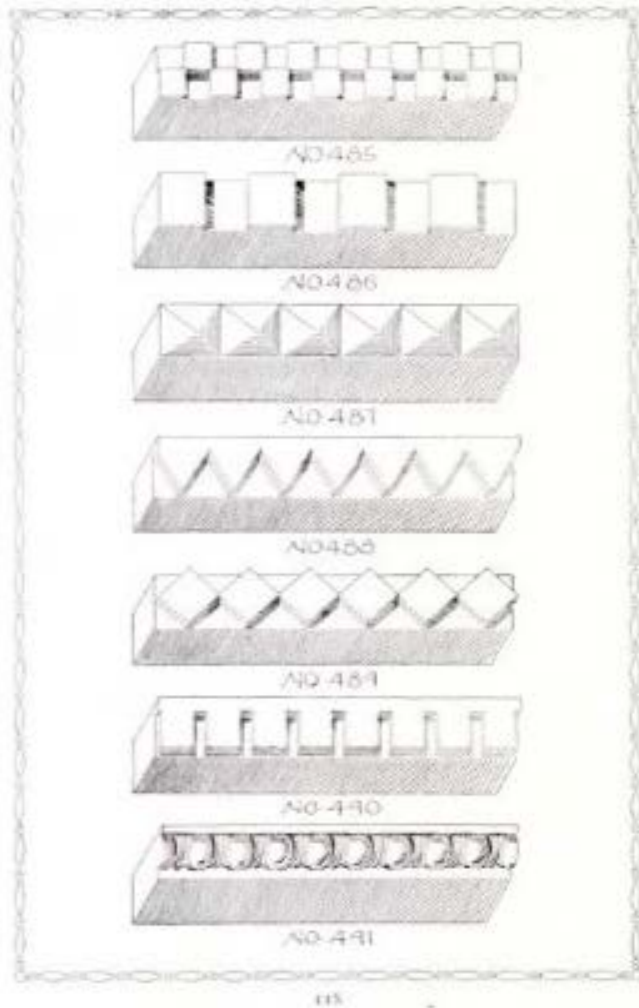


Figure 19: Illustration from a catalogue of bricks offered by the Hydraulic-Press Brick Companies, 1895. The building at 731 S. Broad features bricks in a similar style to Nos. 481 and 489.

Brick factories using hydraulic presses proliferated throughout the United States after the American Civil War and enabled the production of a wide variety of decorative bricks. A page from a catalog from one such company shows similar shapes to some of those used in the decorative banding along 731 S. Broad Street (Figure 19).

Just three years before State Senator John Cochran moved into his newly built house at 731 S. Broad Street, brickmakers of the world had gathered in Philadelphia for the Centennial International Exhibition of 1876.<sup>35</sup> Cochran himself was a member of the Centennial Committee, and it seems plausible that the displays there influenced the design of his house.<sup>36</sup>

### 1947 Renovation: A “Stately, Dignified Facility”

The 1947 renovations of the building can be seen as an adaptation of the Stripped Classicism of public buildings in the 1930s and 1940s to a smaller scale. This resulted in an uncommon façade, which eschewed the more elaborate Art Deco flourishes in favor of a solid, tasteful elevation. This aesthetic was a statement of ambition by Provident Home Insurance, which sought to use the architectural vocabulary of much larger institutions to convey reliability and stature. Images of the building were used in several print advertisements for the company, becoming a de facto logo.

<sup>35</sup> *International Exhibition. 1876 Official Catalogue. Complete in One Volume.* J. R. Nagle and Co., Philadelphia, PA. Digitized at Archive.org:

<https://archive.org/details/officialcatalogu00cent/page/n9/mode/2up>

<sup>36</sup> “Obituary: Hon. John Cochran, State Senator from the Second District,” *Philadelphia Inquirer*, 15 August 1881, page 8.

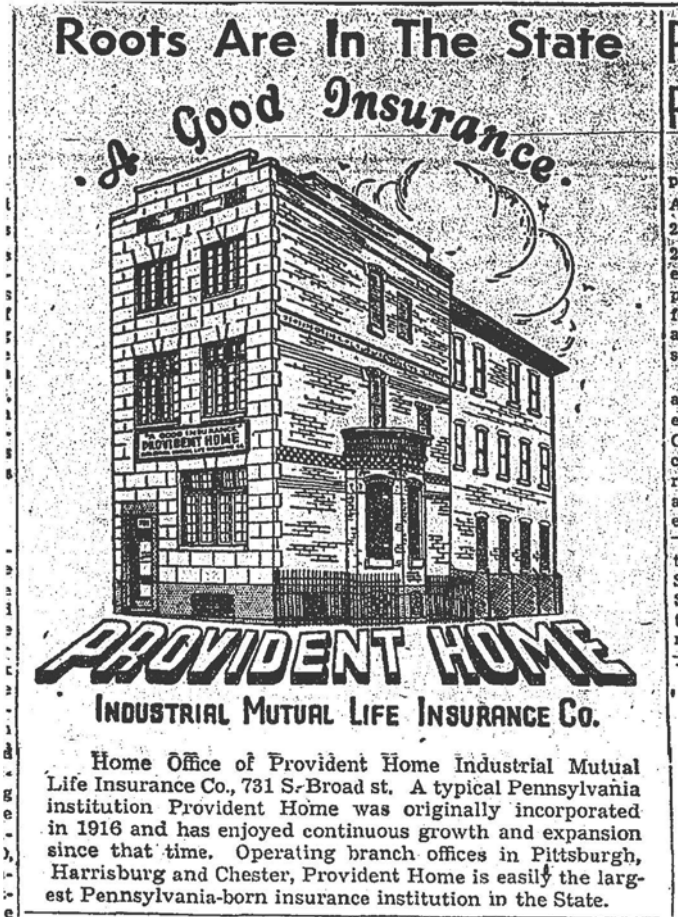


Figure 20: An advertisement in the Philadelphia Tribune in 1952 uses the home office at 731 S. Broad Street as a logo.

The building at 731 S. Broad Street, with its Stripped Classical front facade and Gothic Revival side façade, satisfies Criteria for Designation C and D. It reflects the environments in eras characterized by the Stripped Classical and Gothic Revival architectural styles, and it embodies distinguishing characteristics of both architectural styles.

## Conclusion

The property at 731 S. Broad Street is historically significant and should be listed individually on the Philadelphia Register of Historic Places. Pursuant to Section 14-1004(1) of the Philadelphia Code, the property satisfies Criteria for Designation A, C, D, and J. The property:

- 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;
- C. Reflects the environment in an era characterized by a distinctive architectural style;
- D. Embodies distinguishing characteristics of an architectural style or engineering specimen; and
- J. Exemplifies the cultural, political, economic, social, or historical heritage of the community.

The period of significance is 1879 to 1974.



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### Image Credits:

Figures 1, 4, 5, 6, 7, 11, and 14: Street photos accessed from Cyclomedia.phila.gov.

Figure 2: Aerial photo from Pictometry.phila.gov showing property boundaries. Street names and North arrow added by Ted Maust.

Figure 3: The original facade of 371 S. Broad Street can be seen in the distance in this 1936 photo looking south. Image from DOR Archives, Public Works Collection, 6/11/1936, accessed via PhillyHistory.org:

<https://www.phillyhistory.org/PhotoArchive/Detail.aspx?assetId=15290>

Figure 18: Composite image showing the decorative brick courses. Images from Cyclomedia.phila.gov, composition by Ted Maust.

Figure 8: Photo of 731 S. Broad Street from *1966: A Half Century of Progress*. scanned by the staff of the Stuart A. Rose Manuscript, Archive, and Rare Books Library at Emory University.

Figure 9: A 1954 *Philadelphia Evening Bulletin* photo shows the windows open. "Veterans Parade," photo from *Philadelphia Evening Bulletin*, August 3, 1954, accessed via Temple University Digital Collections:

<https://digital.library.temple.edu/digital/collection/p15037coll3/id/15224/rec/1>

Figure 10: A 2010 *Philadelphia Inquirer* photo shows the front facade lighting intact at left. Photo by April Saul to illustrate "An Urban Makeover" by Alan J. Heavens, *Philadelphia Inquirer*, March 7, 2010:

[https://www.inquirer.com/philly/business/20100307\\_An\\_Urban\\_Makeover.html](https://www.inquirer.com/philly/business/20100307_An_Urban_Makeover.html)

Figures 12 and 13: Accessed from the Penn State University collection of Sanborn Fire Insurance Maps: <https://digital.libraries.psu.edu/digital/collection/maps1/id/16744>

Figure 15: 1734 Christian Street, now the site of the YMCA, from *1966: A Half Century of Progress*, scanned by the staff of the Stuart A. Rose Manuscript, Archive, and Rare Books Library at Emory University.

Figure 16: *Philadelphia Daily News*, July 14, 1960: page 14.

Figure 17: Table from the 1952 *Negro Year Book* excerpted in *Historical Statistics of Black America* (1995), edited by Jessie Carney Smith and Carrell Peterson Horton, accessed via Archive.org: <https://archive.org/details/historicalstatis00smit>

Figure 18: Composite image showing the decorative brick courses. Images from Cyclomedia.phila.gov, composition by Ted Maust.

Figure 19: Eastern Hydraulic-Press Brick Company, "Suggestions in brickwork, with illustrations from the architecture of Italy, together with a catalogue of bricks made by the Hydraulic-press Brick Companies," 1895, accessed via Archive.org:  
[https://archive.org/details/suggestionsinbri00east\\_1/page/36/mode/2up](https://archive.org/details/suggestionsinbri00east_1/page/36/mode/2up)

Figure 20: *Philadelphia Tribune* October 18, 1952: page 24.

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Baist's Property Atlas of the City and County of Philadelphia, Penna, complete in one volume, of 1888, accessed via PhilaGeoHistory.org: <https://www.philageohistory.org/rdic-images/view-image.cfm/BST1888.Phila.015.Plate08>

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