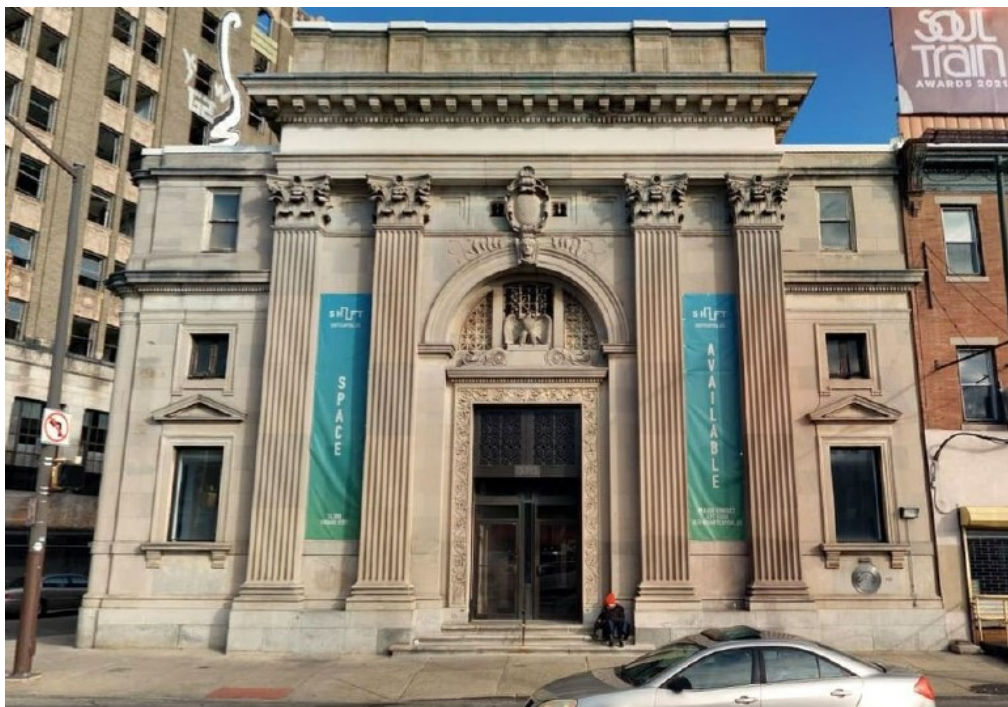


## COMMENT ON NATIONAL REGISTER NOMINATION

**ADDRESS: 3711-15 Germantown Avenue, North Philadelphia Trust Company**

**OVERVIEW:** The Pennsylvania Historical & Museum Commission (PHMC) has requested comments from the Philadelphia Historical Commission on the National Register nomination of 3711-15 Germantown Avenue located in North Philadelphia and historically known as the North Philadelphia Trust Company. PHMC is charged with implementing federal historic preservation regulations in the Commonwealth of Pennsylvania, including overseeing the National Register of Historic Places in the state. PHMC reviews all such nominations before forwarding them to the National Park Service for action. As part of the process, PHMC must solicit comments on every National Register nomination from the appropriate local government. The Philadelphia Historical Commission speaks on behalf of the City of Philadelphia in historic preservation matters including the review of National Register nominations. Under federal regulation, the local government not only must provide comments, but must also provide a forum for public comment on nominations. Such a forum is provided during the Philadelphia Historical Commission's meetings.

The nomination for 3711-15 Germantown Avenue proposes significance under Criterion C in the Area of Architecture. The North Philadelphia Trust Company building was originally constructed in 1904 to a design by architect Carl P. Berger. Owing to rapid business growth, the bank was significantly altered and enlarged between 1919 and 1920 based on a design by architect Philipp Merz. The three-story, Classical Revival-style limestone bank on a granite foundation stands at the intersection of Germantown Avenue, N. Broad Street, and W. Airdrie Street in North Philadelphia and its main entrance faces N. Broad Street. Although some elements of Berger's 1904 design remain, the building today retains its 1920 appearance and is largely attributed to Merz. The North Philadelphia Trust Company building exemplifies architectural trends that strongly favored the Classical Revival style for bank buildings between 1900 and 1930. The period of significance is 1904-1920, beginning with the year the original bank was completed and ending with the year the enlargement of the building was completed. The property is not listed on the Philadelphia Register of Historic Places.



**United States Department of the Interior**  
National Park Service

# National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions.

## 1. Name of Property

Historic name: North Philadelphia Trust Company

Other names/site number: N/A

Name of related multiple property listing: N/A

(Enter "N/A" if property is not part of a multiple property listing)

## 2. Location

Street & number: **3711-15 Germantown Avenue**

City or town: **Philadelphia** State: **PA** County: **Philadelphia**

Not For Publication:  Vicinity:

## 3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this \_\_\_ nomination \_\_\_ request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property \_\_\_ meets \_\_\_ does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

\_\_\_ national      \_\_\_ statewide       X  local

Applicable National Register Criteria:

A       \_\_\_ B       X  C      \_\_\_ D

<p>_____</p> <p><b>Signature of certifying official/Title:</b></p> <p>_____</p> <p><b>State or Federal agency/bureau or Tribal Government</b></p>	<p>_____</p> <p><b>Date</b></p>
---	---------------------------------

<p>In my opinion, the property ___ meets ___ does not meet the National Register criteria.</p>	
<p>_____</p> <p><b>Signature of commenting official:</b></p> <p>_____</p> <p><b>Title :</b></p>	<p>_____</p> <p><b>Date</b></p> <p>_____</p> <p><b>State or Federal agency/bureau or Tribal Government</b></p>

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#### 4. National Park Service Certification

I hereby certify that this property is:

- entered in the National Register
- determined eligible for the National Register
- determined not eligible for the National Register
- removed from the National Register
- other (explain:) \_\_\_\_\_

\_\_\_\_\_  
Signature of the Keeper

\_\_\_\_\_  
Date of Action

#### 5. Classification

##### Ownership of Property

(Check as many boxes as apply.)

- Private:
- Public – Local
- Public – State
- Public – Federal

##### Category of Property

(Check only **one** box.)

- Building(s)
- District
- Site
- Structure
- Object

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**Number of Resources within Property**

(Do not include previously listed resources in the count)

Contributing	Noncontributing	
<u>1</u>	<u>0</u>	buildings
<u>0</u>	<u>0</u>	sites
<u>0</u>	<u>0</u>	structures
<u>0</u>	<u>0</u>	objects
<u>1</u>	<u>0</u>	Total

Number of contributing resources previously listed in the National Register 0

---

**6. Function or Use**

**Historic Functions**

(Enter categories from instructions.)

COMMERCE/TRADE – Bank

**Current Functions**

(Enter categories from instructions.)

Vacant/Not in Use

**7. Description**

**Architectural Classification**

(Enter categories from instructions.)

Classical Revival

**Materials:** (enter categories from instructions.)

Principal exterior materials of the property: Limestone

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### Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

### Summary Paragraph

The North Philadelphia Trust Company is a three-story, Classical Revival-style, limestone bank on a granite foundation at the intersection of Germantown Avenue, North Broad Street, and West Airdrie Street in North Philadelphia. Built in 1904 to a design by Philadelphia-based architect Carl P. Berger, the bank was significantly altered and enlarged between 1919 and 1920, a project executed by then Philadelphia-based architect Philipp Merz. As explained in greater detail below, some aspects of Berger's design remain, but the existing building is largely the work of Merz.

*Site:* The building fronts on Germantown Avenue, which is the property's diagonal western boundary, and West Airdrie Street, the northern boundary (**Photo 1**). Both street-facing sides have concrete sidewalks, which are not included in the proposed National Register boundary because they did not play a direct role in the operation of the building. Despite having a Germantown Avenue address, the building effectively fronts on North Broad Street because of how the former intersects with the latter at an angle (**Figure 1**).

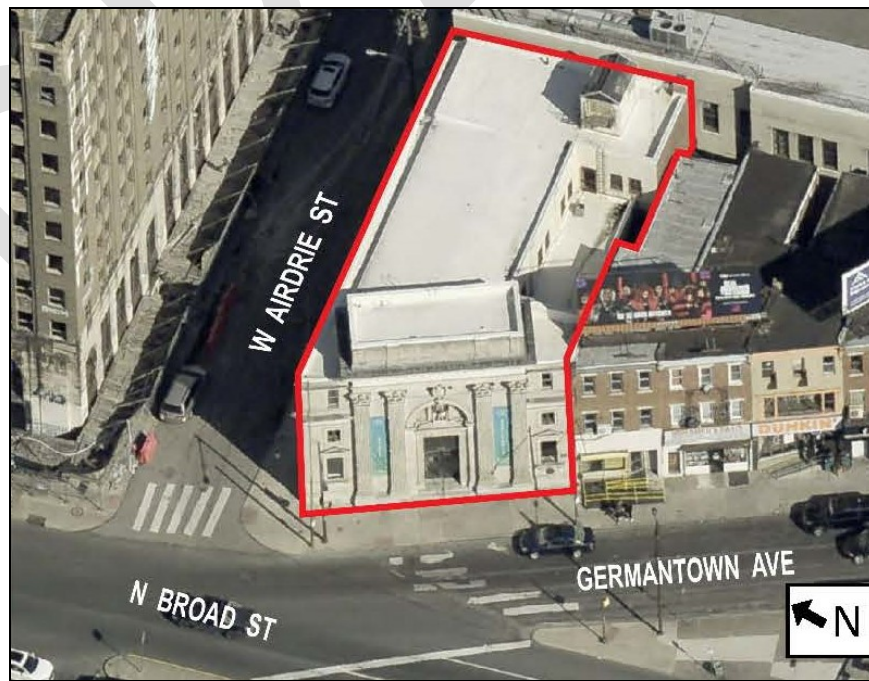


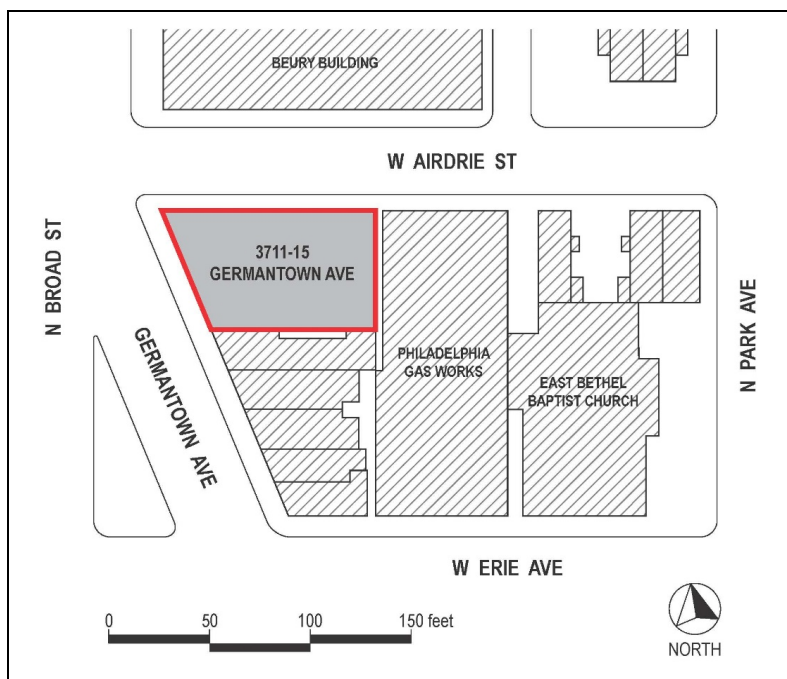
Figure 1: Aerial view (Pictometry, March 2022).

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**Figure 2:** Site plan with proposed National Register Boundary. The boundary conforms to the historic (and current) parcel. The sidewalks are not included in the boundary because they did not play a direct role in the operation of the building.

The intersection of Germantown Avenue and North Broad Street has been a major commercial node in upper North Philadelphia since the turn of the twentieth century. To the south, the bank abuts a row of three-story brick commercial buildings dating to the late 1890s or early 1900s, and to the west there is a two-story, Art Deco-style office building, which fronts on Erie Avenue, a major east-west street, to the south (the north elevation on Airdrie Street is the rear of the two-story office building). The latter was built by the Philadelphia Gas Works, the city's gas utility, as a satellite office and showroom in 1931. To the north, directly across Airdrie Street, is the 14-story, Art Deco-style Beury Building, built by the National Bank of North Philadelphia in 1926 and expanded in 1929-30. The Beury Building was individually listed in the National Register of Historic Places in 1985 (NRHP# 85001131) and is currently undergoing rehabilitation by the owner of North Philadelphia Trust. To the west, across North Broad Street, there is a row of three-story, Flemish Revival brick commercial buildings dating to the late 1890s.

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**Photo 1:** North elevation (Airdrie Street, to the left) and west elevation (Germantown Avenue, to the right), looking southeast from Broad Street.

*Exterior:* The west or primary elevation, which faces Germantown Avenue and is five bays-wide, is entirely a product of Philipp Merz's 1919-20 alterations (**Photo 2**). The three center bays, which take the form of a triumphal arch, are taller and extend slightly farther out than those to the north and south. The main entrance is in the center bay, slightly above grade, and is reached by granite steps (**Photo 3**). The entrance consists of late-twentieth century, aluminum-framed glass doors and transoms, but a fragment of the original wrought iron security gate exists above the doors, in front of where the transom was historically located (in the existing door assembly, the transom does not rise to the top of the opening, however). The entrance is framed by an elaborately carved architrave surround, which is topped by a denticulated cornice with an eagle on a pedestal flanked by floriated corbels. The eagle and corbels sit in front of a thermal (or Diocletian) window, which has Roman lattice-style painted iron grates. The entire entrance assembly, including the architrave surround and thermal window, is set within a taller arched surround, which is topped by a slightly projecting architrave with a keystone in the form of a human face. Above the keystone, there is a large cartouche. The bays to the north and south of the entrance each contain two Corinthian order, fluted pilasters that support the entablature. On the first story, the walls between each pair of pilasters contain small, rectangular aluminum windows from the late-twentieth century.

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**Photo 2:** West elevation, facing Germantown Avenue, looking east.



**Photo 3:** Main entrance on the west elevation, facing Germantown Avenue, looking southeast.

The two outer bays on the west elevation are virtually identical. Each contains a single-light, late-twentieth century aluminum window within a pedimented, architrave surround on the first

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story, deeply set wood casement windows with an architrave surround on the second story, a denticulated cornice between the second and third stories, a one-over-one, double-hung wood window on the third story, and a simple cornice with a short parapet above the third story. At the far north end of the west elevation, the corner of the building curves into the north elevation.

On the north elevation, which faces West Airdrie Street and is seven bays-wide, the first two stories date to the original 1904 building and the third story dates to the 1919-1920 alterations (**Photos 4, 5**). Within the granite foundation, there are numerous small, rectangular window openings with iron grates in front. Above the foundation, the first and fifth through seventh bays from the west (the right side of Photos 4 and 5) have a rusticated water table, above which are several single-light aluminum windows from the late-twentieth century within original openings framed by quoining on the sides and Classical pediments at the top. The easternmost bay contains a painted hollow metal door with a single-light aluminum transom, the door being reached by a metal stair that has partially collapsed. On the second story, several one-over-one, double-hung wood windows align with the first-story windows. The double-hung windows are framed by quoining on the sides and topped by lintels with exaggerated keystones and voussoirs. The second through fourth bays contain large, two-story, multi-light aluminum windows that replaced the original banking hall windows in the late twentieth century; they rest on tripartite paneled bases and, like the smaller second-story windows, are framed by quoining on the sides and topped by lintels with exaggerated keystones and voussoirs. At the third story, a denticulated cornice spans the entire north elevation, tying into the cornice on the west elevation. The third story contains one-over-one, double-hung wood windows in all bays. A simple cornice with a short parapet caps the north elevation, matching the treatment in the outer bays on the west elevation.



**Photo 4:** Western half of north elevation, facing Airdrie Street, looking south.

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**Photo 5:** North elevation, facing Airdrie Street, looking southwest.

There is a very narrow gap between the east elevation, which has exterior walls of red brick and no Classical ornamentation, and the two-story building to the east. The east elevation has numerous one-over-one, double-hung wood windows on all three stories.

On the south elevation, there is a light well above the first story. On the second story, the light well is very narrow, but significantly expands at the third story. The light well elevations have exterior walls of painted brick and numerous one-over-one, double-hung wood windows.

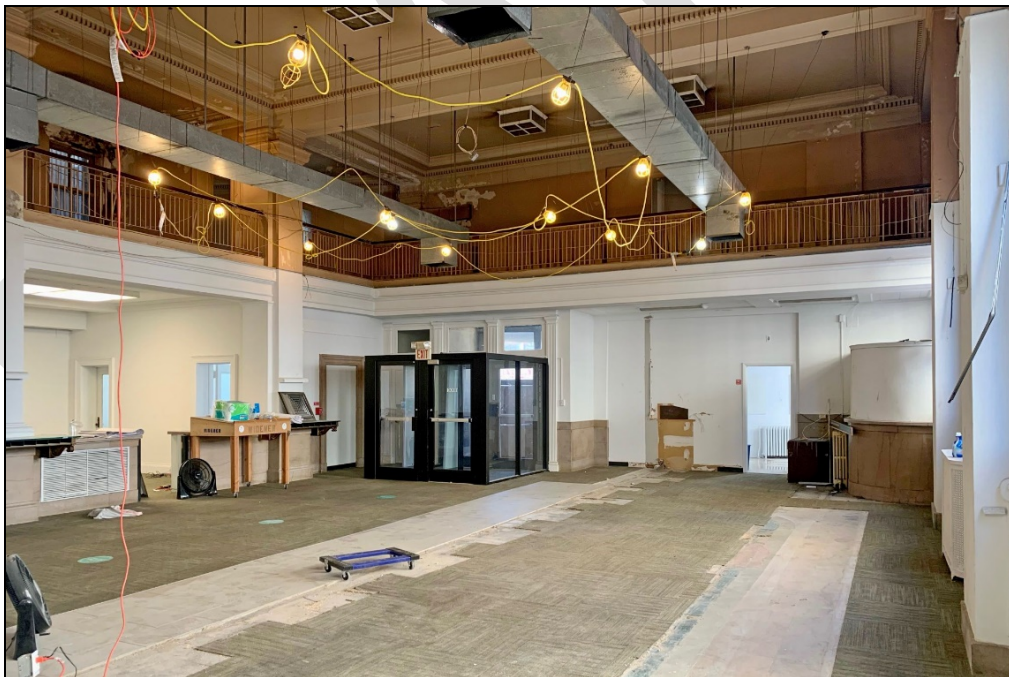
*Interior:* The primary interior space is the two-story banking hall, which is accessed through the main entrance on the west elevation, facing Broad Street. The entrance opens into a small vestibule with marble floors and walls, including two marble steps, and plaster ceilings, the vestibule leading to aluminum-framed access control doors dating to the late twentieth century. The banking hall is a rectangular space with carpeted floors (some strips of an original marble floor are visible) and a high, coffered plaster ceiling (**Photos 6, 7**). On the west, south, and east sides, the space is surrounded by a mezzanine level with an original painted metal guardrail. Until recently, the banking hall had a dropped ceiling that was located at the height of the mezzanine level, concealing the ductwork above and cutting off the large north elevation windows.

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**Photo 6:** Banking hall, looking east.



**Photo 7:** Banking hall, looking west.

On the south side of the space, the mezzanine is supported by square, Tuscan order plaster columns, which are echoed by pilasters on the north wall, between the north elevation windows. Below the mezzanine on the south side, there is an open office space, which is partially separated

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from the banking hall by low marble walls (**Photo 8**). The office space contains carpeted floors, plaster walls, and a plaster coffered ceiling.

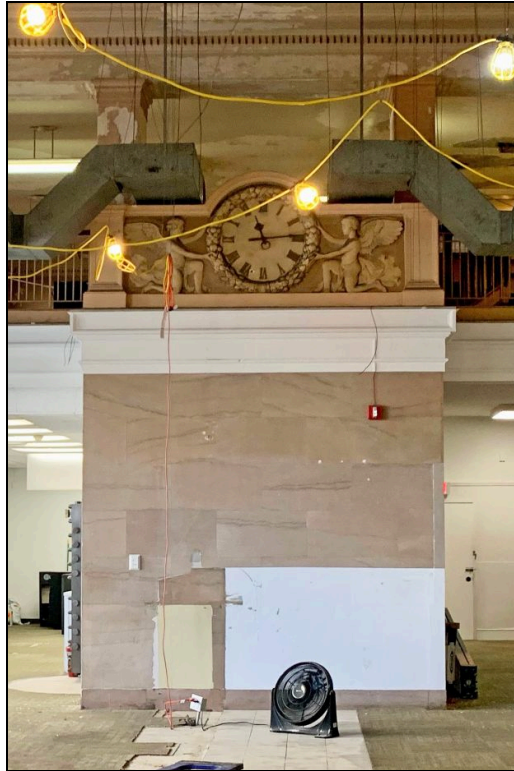


**Photo 8:** South side of the banking hall, below the mezzanine, looking east.

At the center of the east side of the space, there is a pink marble-clad wall below but extending slightly out in front of the mezzanine. The marble wall, which conceals a vault, is topped by a plaster cornice and a carved stone panel with a clock flanked by kneeling, winged figures (**Photo 9**). The vault is accessed from a corridor located south of (to the left of) the marble wall that extends eastward along the north elevation, below the mezzanine (**Photo 10**). A corridor of equal width is located on the north (or right) side of the vault, leading eastward to the main stair (**Photo 11**).

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**Photo 9 (left):** Marble wall and clock on the east side of the banking hall, looking east.



**Photo 10:** Corridor leading east from the banking hall, south side, looking east.

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**Photo 11:** Corridor leading east from the banking hall, north side, looking east.

Although the main stair was historically open to the corridor, it is currently separated by a drywall partition with two late-twentieth century painted wood doors. The stair, which rises from the basement to the third floor, is steel and has marble treads and risers, painted steel newel posts and railings, and a stained wood handrail (**Photo 12**). Just south of the stair, there is a small passenger elevator.



**Photo 12:** Main stair, looking southwest between the first and second floors.

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The second floor consists of the mezzanine level described above. East of the banking hall, the mezzanine level has an open office area with mid-twentieth century vinyl tile floors, plaster walls and ceilings, denticulated crown molding, and plaster-clad columns with matching crown molding (**Photo 13**). The space is open to the main stair on the east side. There is also a smaller private office at the southeast corner, just south of the stair and elevator. The private office has carpeted floors, plaster walls, and coved plaster ceilings. The main open office space, which is open to the main stair on the east side, continues west along the south side of the banking hall. At the far west end, the mezzanine contains what appear to have been a private office (at the southwest corner) and a storage room (at the northwest corner). The private office has carpeted floors, plaster walls and ceilings, and denticulated plaster crown molding. The storage room has painted concrete floors, plaster walls and ceilings with no ornamental features, and exposed plumbing lines at the ceiling.

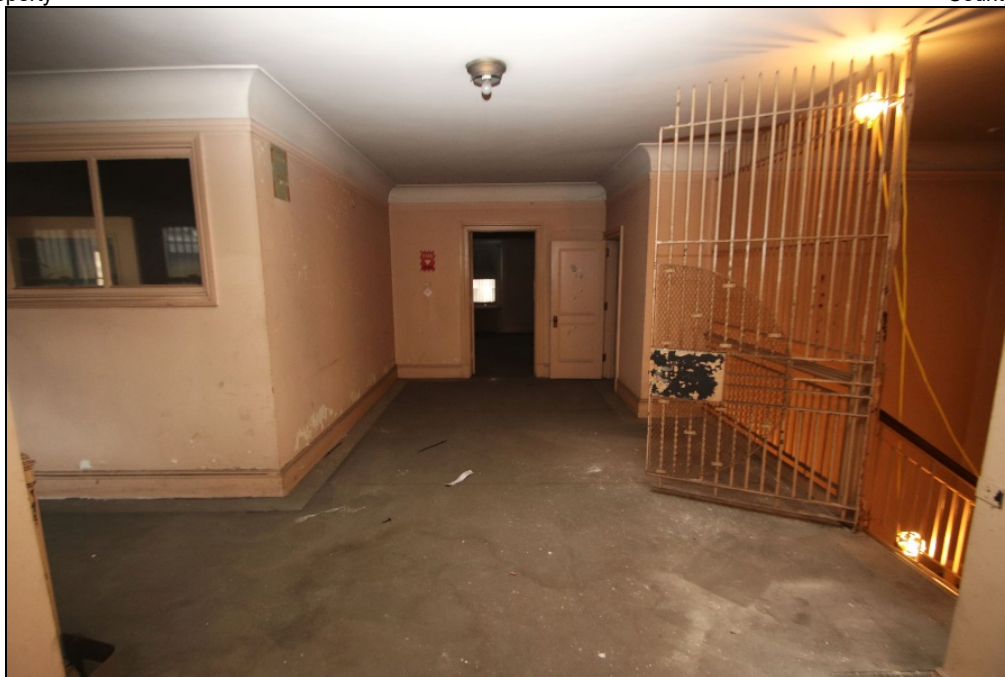


**Photo 13:** Mezzanine (second floor), east of the banking hall, looking south.

The third floor contains a several office spaces and what appears to have been a boardroom. At the top of the main stair, there is a short north-south corridor with concrete floors, plaster walls, and plaster ceilings with coved crown molding (**Photo 14**). On the east side, a painted metal gate separates the corridor from the stair.

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**Photo 14:** The north-south corridor at the east end of the third floor, adjacent to the main stair (at right), looking north.

A door on the north side of the corridor opens into the boardroom, which is a rectangular space with wood floors, plaster walls with painted wood baseboard, window trim, and a picture rail, as well as a vaulted plaster ceiling (**Photo 15**). A door on the south side of the corridor opens into a private office with concrete floors, plaster walls with painted wood baseboard, and plaster ceilings with coved crown molding. On the west side of the corridor, a narrower corridor extends westward along the lightwell on the south side of the building (**Photo 16**). This corridor has the same finishes as the other one, but also has several original painted and glazed wood doors, which have single-light, clear glass transoms and are flanked by clerestory windows, also with clear glass. These doors open into several large office spaces with concrete floors, plaster walls, and plaster ceilings with coved crown molding, matching the corridor finishes (**Photo 17**). At the far west end of the corridor, there are bathrooms and an additional small office space at the southwest corner, the latter featuring mid-twentieth century vinyl tile floors, plaster walls, and plaster ceilings with coved crown molding.

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**Photo 15** (left): Boardroom at the northeast corner of the third floor, looking northeast.



**Photo 16** (right): The east-west corridor, looking west.

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**Photo 17:** Typical third-floor office space, looking south.

The basement of the building contains two safe deposit vaults accessed through a small lobby at the bottom of the main stair at the east end of the building. The lobby contains marble floors and walls and a plaster ceiling with coved crown molding (**Photo 18**). A painted metal gate secures the lobby area from the main stair. The metal safe deposit boxes themselves remain largely intact within the two adjacent vaults (**Photo 19**). The remainder of the basement consists of storage rooms and mechanical spaces with utilitarian finishes such as concrete floors, painted or parged stone foundation walls, and concrete ceilings with extensive exposed ductwork and plumbing and electrical lines.

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**Photo 18** (left): Basement lobby, adjacent to the main stair (at center-right), looking northeast.



**Photo**

**Photo 19** (right): One of the two safe deposit vaults, looking east.

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*Integrity*

The North Philadelphia Trust Company building retains integrity. The aspect of design is conveyed through the building's distinctive Classical Revival form. The building's refined, symmetrical composition retains virtually all of its highly detailed original features, such as the four tall pilasters and ornately carved, arched door surround on the west elevation – together forming a quintessential triumphal arch motif – as well as window pediments, cornices, and other elements characteristic of Roman-inspired architecture. These features, primarily executed in limestone, also effectively demonstrate the high-quality materials and skilled workmanship required to produce such an architecturally sophisticated building.

The aspects of location and setting are also retained. The building remains on its original site, and the surrounding area's early-twentieth century commercial fabric, including landmarks like the 14-story Beury Building to the north as well as the more numerous three-story commercial buildings that form rows south of and to the west of the building, remains largely intact.

DRAFT

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## 8. Statement of Significance

### Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- A. Property is associated with events that have made a significant contribution to the broad patterns of our history.
- B. Property is associated with the lives of persons significant in our past.
- C. Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D. Property has yielded, or is likely to yield, information important in prehistory or history.

### Criteria Considerations

(Mark "x" in all the boxes that apply.)

- A. Owned by a religious institution or used for religious purposes
- B. Removed from its original location
- C. A birthplace or grave
- D. A cemetery
- E. A reconstructed building, object, or structure
- F. A commemorative property
- G. Less than 50 years old or achieving significance within the past 50 years

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**Areas of Significance**  
(Enter categories from instructions.)

ARCHITECTURE

**Period of Significance**

1904-1920

**Significant Dates**

N/A

**Significant Person**  
(Complete only if Criterion B is marked above.)

N/A

**Cultural Affiliation**

N/A

**Architect/Builder**

Carl P. Berger, architect  
Philipp Merz, architect

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**Statement of Significance Summary Paragraph** (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The North Philadelphia Trust Company is significant under Criterion C in the area of architecture as a major, high-quality example of early-twentieth century Classical Revival bank design by then Philadelphia-based architect Philipp Merz. Originally built in 1904 to plans by Philadelphia-based architect Carl P. Berger, the building was significantly altered and enlarged by Merz between 1919 and 1920, leaving only a small portion of Berger's design. The North Philadelphia Trust Company exemplifies architectural trends that strongly favored the Classical Revival style for bank buildings between about 1900 and 1930. The period of significance is 1904-1920, beginning with the year the original bank was completed and ending with the year the enlargement of the building was completed.

**Narrative Statement of Significance** (Provide at least **one** paragraph for each area of significance.)

*The Early History of the North Philadelphia Trust Company*

The North Philadelphia Trust Company was organized in 1903 by Frank A. Hartranft, a well-known lawyer and local politician, with other prominent business and civic leaders living in upper North Philadelphia, including Charles Lentz, a manufacturer of surgical instruments. This section of North Philadelphia, known as Tioga, had begun to develop with housing as early as the 1880s, and the construction of speculatively built blocks of rowhouses intensified in the 1890s, bringing thousands of new residents. Among the newcomers were Hartranft and Lentz who soon observed that the area was without adequate banking facilities, leading to discussions among an enthusiastic group of businessmen in late 1902 about the formation of a new neighborhood bank to both serve local residents' everyday banking needs as well as play a role in financing, and profiting from, the development of the surrounding neighborhoods.<sup>1</sup>

Around the turn of the century, trust companies like North Philadelphia Trust proliferated in the major financial centers of the United States, upending the system of national banks created during the Civil War. The National Banking Acts of 1863 and 1864 created a national banking system in which commercial or "national" banks, with charters from the federal government and overseen by the new Office of the Comptroller of the Currency, helped to stabilize the wartime economy by circulating a uniform national currency, backed by federal bonds, for the first time. The activities of national banks were strictly regulated; they could hold their customers' money and make a limited range of short-term loans, but could not issue mortgages, make investments, or act as fiduciaries. Although not part of the national banking system, trust companies, which had the power to receive deposits in trust, pay interest on deposits, purchase securities on behalf of their customers, and to administer estates, among other activities, were in many cases permitted by the states. The first trust companies were founded to serve as financial custodians to

<sup>1</sup> "A New Trust Company," *The New York Financier*, October 13, 1902; "New Trust Company," *Philadelphia Inquirer*, March 28, 1903.

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the wealthiest Americans, but with the rapid growth of the securities market in the late 1890s, their appeal broadened, and they became highly competitive with the national banks. Until national banks were finally permitted to perform trust activities with the Federal Reserve Act of 1913, trust companies expanded rapidly. By one account, there were only a few hundred trust companies in the United States in 1897. By 1910, however, that number had increased to over 1500.<sup>2</sup>

In Philadelphia, in particular, the growth of trust companies was “the one leading factor in the financial development of this city” in the decade after 1897.<sup>3</sup> By 1908, Philadelphia was home to around 60 trust companies of virtually every size and found in every developed part of the city, according to the Commonwealth of Pennsylvania’s Commissioner of Banking.<sup>4</sup> The vast majority of these were founded after 1897. Preceded by well over a dozen new trust companies and succeeded by many more, the founding of North Philadelphia Trust in 1903 came at the height of Philadelphia’s trust company boom.

#### *The Architecture of the North Philadelphia Trust Company*

In May 1903, the North Philadelphia Trust Company officially opened for business in temporary quarters in an existing three-story commercial building at 3750 Germantown Avenue.<sup>5</sup> Within a few months, the bank launched an architectural competition for the design of their permanent home, which would be located about a block to the southeast on a recently acquired property where Germantown Avenue crossed Broad Street and West Airdrie Street. Information relating to the competition is sparse. Of the fourteen architects who submitted designs, only three are currently known. Two of the entrants, the firms of Hale & Morse and Keisker & Nicholson, both of Philadelphia, exhibited their designs at the annual exhibition of Philadelphia’s T-Square Club, the city’s leading professional organization for architects, in November 1903.<sup>6</sup> The third, Carl P. Berger, also of Philadelphia, was announced as the winner of the competition in January 1904 in the *Philadelphia Real Estate Record and Builders’ Guide*.<sup>7</sup>

Carl P. Berger (1873-1947) was a prolific designer of houses, theaters, banks, and social halls, which appeared across the state of Pennsylvania, but especially in Philadelphia, during the first few decades of the twentieth century. Sanda L. Tatman’s biography of Berger for *Philadelphia Architects and Buildings* reads as follows:

Berger was born in Philadelphia, the son of the theatre and stage designer Carl P. F. Berger of Breslau, Germany. After an education in the Philadelphia public schools, Berger studied architecture at the Pennsylvania Museum and School of Industrial Art for the academic year 1893/94. There followed a period of

<sup>2</sup> Larry Neal, “Trust Companies and Financial Innovation, 1897-1914,” *The Business History Review* 45, no. 1 (Spring 1971): 38.

<sup>3</sup> “Successive Stages in the Growth of Trust Companies in Philadelphia, *Trust Companies* (July 1908), 444.

<sup>4</sup> *Fourteenth Annual Report of the Commissioner of Banking, Commonwealth of Pennsylvania* (Harrisburg, PA, 1909), 789-795.

<sup>5</sup> “Notes of the Street,” *Philadelphia Inquirer*, May 16, 1903.

<sup>6</sup> T-Square Club, *Catalogue of the Tenth Annual Architectural Exhibition* (Philadelphia: T-Square Club, 1903)

<sup>7</sup> “Architects’ Notes,” *Philadelphia Real Estate Record and Builders’ Guide*, November 25, 1903.

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apprenticeship with such architects as Angus Wade, Hazelhurst & Huckel, Harry Peale, Jr., and, finally, Horace W. Sellers, with whom he spent 1890 to 1899. In December, 1899, Berger opened his own office.

Berger was a member of the national AIA, its Philadelphia Chapter, and of the T-Square Club. Along with his 1917 membership application for the AIA, Berger submitted three examples of his work: apartments and store for H. C. Rumpff (1900); North Philadelphia Title and Trust Co. (1904); Pennsylvania Taximeter Co. (1916-17).<sup>8</sup>

For North Philadelphia Trust, Berger produced a compact domed edifice in the Classical Revival style, which had come to dominate bank architecture around the turn of the twentieth century (Figure 3). Built of limestone on a granite foundation, the new two-story building was defined by its symmetrical composition and highly articulated façade, which displayed characteristic Renaissance-inspired elements and ornamentation. On the Germantown Avenue side, the main entrance was framed by a sort of triumphal arch consisting of pairs of tall, Composite-order pilasters supporting a denticulated cornice and richly carved panel in the parapet. To the north and south of the entrance, the façade had window openings topped by projecting pediments on the first floor and splayed lintels with exaggerated keystones and voussoirs on the second floor, typical of the high level of articulation that became common in major bank buildings during this period. Reinforcing the bank's Classical grandeur, the building was topped by a central dome rising about a story and a half above the roof.

The North Philadelphia Trust Company opened its new building on November 12, 1904.<sup>9</sup> Information on the early activities and operations of the bank is scant, but it appears to have met with success nearly immediately. In 1905, North Philadelphia Trust paid its first dividend of 2%, a rate which by 1912 had reached 6%, demonstrating that the bank's investments were increasingly profitable.<sup>10</sup> In 1914, the Commonwealth of Pennsylvania's *Nineteenth Annual Report of the Commissioner of Banking* shed some light on the bank's business. As outlined in the report, North Philadelphia Trust held over \$1 million in individual deposits, about \$800,000 in loans of various types, over \$540,000 in mortgages, and nearly \$300,000 in securities like stocks and bonds.<sup>11</sup> These holdings were typical of single-branch trust companies in Philadelphia during this period, showing that North Philadelphia Trust served first and foremost as a neighborhood bank where customers from the local area could both deposit and invest their money, as well as take out a loan or mortgage. Faced with an increasing volume of business by the end of the 1910s, North Philadelphia Trust sought to dramatically enlarge its home, commissioning architect Philipp Merz to design the new building in July of 1918.

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<sup>8</sup> Entry for Carl P. Berger in Philadelphia Architects and Buildings: [https://www.philadelphiabuildings.org/pab/app/ar\\_display.cfm/22274](https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/22274).

<sup>9</sup> "Notes of the Street," *The Philadelphia Inquirer*, November 11, 1904.

<sup>10</sup> "North Phila. Trust Important Factor," *Philadelphia Record*, July 1912. This article, which appears in the Jane Campbell Scrapbook Collection at the Historical Society of Pennsylvania, is only marked with a month and year.

<sup>11</sup> *Nineteenth Annual Report of the Commissioner of Banking for the Year 1913* (Harrisburg: Commonwealth of Pennsylvania, 1914), 593.

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**Figure 3:** The first building of the North Philadelphia Trust Company, designed by architect Carl P. Berger and built between 1903 and 1904. Between 1919 and 1920, this building was largely replaced by the one that exists today.

Philipp Merz (1870-1946) was a recent arrival in the city, having worked as a designer for McKim, Mead & White in New York (1897-1908) before moving on to Chicago (1909), then Pittsburgh (ca. 1911), and then finally Philadelphia where around 1915 he appears to have entered the office of nationally renowned architect Horace Trumbauer. In 1917, Merz began to practice as an independent architect for the first time, employing the extensive knowledge of Classical design he gained while working for McKim, Mead & White, who had sent Merz to Italy around 1900 to study ancient and Renaissance-era architecture first-hand.<sup>12</sup> In his first independent projects in 1917, Merz designed the Classical Revival-style Northwestern National Bank at North Broad Street and Fairmount Avenue ([Figure 4](#)), a work which led to numerous subsequent commissions for bank buildings in and around Philadelphia over the next five years, including North Philadelphia Trust in 1918.

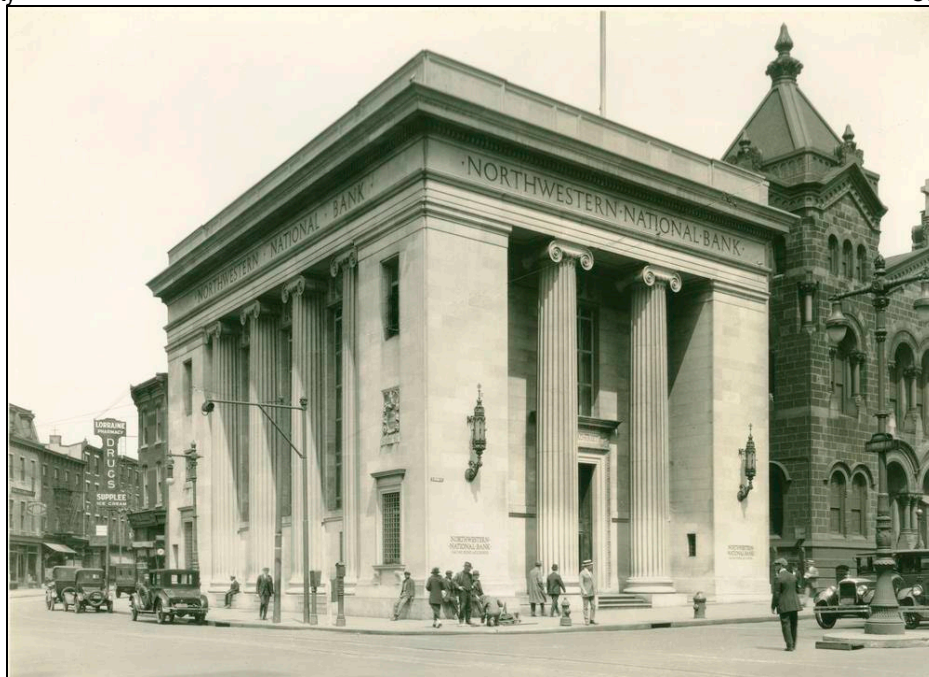
<sup>12</sup> Entry for Philipp Merz in Philadelphia Architects and Buildings:  
[https://www.philadelphiabuildings.org/pab/app/ar\\_display.cfm/26905](https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/26905).

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**Figure 4:** Northwestern National Bank at North Broad Street and Fairmount Avenue (northwest corner) around 1920 (from *Building a Nation: Indiana Limestone Photograph Collection* at Indiana University Bloomington).

Although reported in the *Philadelphia Real Estate Record and Builders' Guide* as an addition, Merz's work for North Philadelphia Trust dramatically transformed the bank's home, retaining only the north elevation of the earlier Berger-designed building (Figure 5).<sup>13</sup> In addition to increasing the Germantown Avenue frontage of the building by about 50% – the bank had earlier acquired and demolished the adjacent three-story building, visible in Figure 3 to make room for the expansion – Merz added a full third story, which required the removal of Berger's dome. These changes demanded a complete redesign of the front elevation. Working in limestone, which Berger had also used, Merz employed his extensive knowledge of Classical architecture and ornamentation in the project, making a triumphal arch with fluted Corinthian pilasters the visual focus of the building. While Berger, too, had attempted a triumphal arch in the 1904 building, his was slightly awkward in its proportions and had a tight, compressed quality, contrasting with Merz's altogether freer and more assertive composition in which the triumphal arch – topped by a strongly articulated cornice – pushed slightly forward of and above the side wings, making the whole front feel more three-dimensional. In this way, the triumphal arch became the primary organizational feature of the building rather than, in Berger's example, a subsidiary or merely decorative element.

<sup>13</sup> *Philadelphia Real Estate Record and Builders' Guide*, July 17, 1918, p. 417.

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**Figure 5:** The rebuilt North Philadelphia Trust as it appeared around 1920 (from Building a Nation: Indiana Limestone Photograph Collection at Indiana University Bloomington).

In March 1921, *Architecture* magazine, a widely circulated national periodical, published several of Merz's drawings for North Philadelphia Trust alongside an article by bank architect Philip Sawyer, of the New York City firm of York & Sawyer, entitled "Planning the Modern Bank" (Figure 6).<sup>14</sup>

<sup>14</sup> Philip Sawyer, "Planning the Modern Bank," *Architecture* XLIII, No. 3 (March 1921).

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Figure 6: Drawn by Philipp Merz, these details of North Philadelphia Trust appeared in *Architecture*, a nationally circulate magazine, in March 1921.

Although the feature in *Architecture* primarily discussed the programmatic and spatial requirements of bank buildings, not their stylistic treatment, the fact that Sawyer, a nationally respected authority on bank design, chose to publish several exterior details of North Philadelphia Trust suggests that he believed it to be a work of quality. Photographic images of North Philadelphia Trust were also included in a lengthy promotional booklet entitled “Indiana Limestone Bank Buildings,” published in 1924 by the Indiana Limestone Quarryman’s

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Association to encourage bankers to use limestone in their new buildings.<sup>15</sup> In fact, a detail of the entrance was the first image to appear in this publication, as a frontispiece alongside the introduction (Figure 7). And the Association regularly used the same photographs of North Philadelphia Trust in the frequent advertisements they placed in industry-focused periodicals like *Bankers' Magazine* and *The Bankers Monthly* throughout the 1920s (Figure 8).

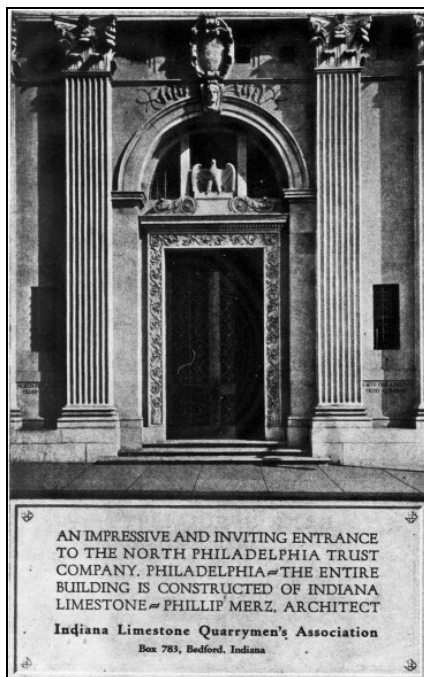


**Figure 7** (left): Photograph of the front entrance as it appeared around 1920. This image was used as the frontispiece in “Indiana Limestone Bank Buildings,” a 1924 publication of the Indiana Limestone Quarrymen’s Association.

<sup>15</sup> “Indiana Limestone Bank Buildings” (Bedford Indiana: Indiana Limestone Quarryman’s Association, 1924), 2, 49.

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**Figure 8** (right): Front entrance image as used in advertisements of the Indiana Limestone Quarrymen's Association that appeared in *Bankers' Magazine* and *The Bankers Monthly* throughout the 1920s.

### *The Classical Revival Bank in Philadelphia 1900-1930*

The North Philadelphia Trust Company was one of dozens of 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, American architecture had been defined by a Victorian eclecticism, with stylistic sources 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.<sup>16</sup> In 1893, when the architects involved in laying out and designing the buildings at the World's Columbian Exposition in Chicago went in a Classical direction, that began to change. 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 to mitigate the perceived chaos of the American city with Classical order and grandeur. For the next thirty years, the Roman and Italian Renaissance styles dominated American architecture, and in particular the architecture of banks.

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 represent the freewheeling speculation and unsound economic policy that produced the financial crisis. As

<sup>16</sup> Charles E. White, Jr., “A Bank Building for a Narrow Lot,” *The Bankers Magazine* (May 1905), 821.

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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.”<sup>17</sup> Bankers now understood that the bank building, Belfoure continues, “should be a dignified, magnificent structure that stands for solidity, strength, and above all trust.”<sup>18</sup> Classical and Renaissance architecture, viewed as more noble and restrained, 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.<sup>19</sup>

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 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.”<sup>20</sup> 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](#)).



**Figure 9:** The Girard Trust Company Building at South Broad and Chestnut Streets, as it appeared around 1910. Designed by the firm of Furness & Evans with McKim, Mead & White, the bank was built in 1907 (Detroit Publishing Company Collection, Library of Congress).

<sup>17</sup> Charles Belfoure, *Monuments to Money: The Architecture of American Banks* (Jefferson, NC: McFarland & Company, 2005), 127.

<sup>18</sup> Belfoure, 127.

<sup>19</sup> Charles B. Young, “Bank Buildings for a Century,” *Bankers’ Magazine* (November 1936), 407.

<sup>20</sup> Belfoure, 124.

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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 architect John Andrew Gallery.<sup>21</sup> 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 a Philadelphia during the early twentieth century period. Although his name has not been directly connected to Girard Trust, it is possible that Merz himself had a hand in the building’s ornamental design, which he specialized in while working for McKim, Mead & White.

Many banks built in Philadelphia during this period did not conform as closely to specific classical monuments. Because most banks did not have the benefit of a site as commodious as Girard Trust, they often resorted to more flexible classical models. To this end, one of the most popular forms of bank architecture in Philadelphia and other cities became the enframed block, as classified by architectural historian Richard Longstreth.<sup>22</sup> This type of bank typically had a recessed entrance fronted by a pair of columns (sometimes four) within a more solid rather than colonnaded wall. Recalling Greek and Roman *distyle in antis* temples, in which the sidewalls 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, and especially those at corner locations. A few of the best Philadelphia examples include the Beneficial Savings Fund Society at 12<sup>th</sup> and Chestnut Streets in Center City, designed by the firm of Horace Trumbauer and built in 1916; 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 10-12). Merz himself would copy this model in his Northwestern National Bank at North Broad Street and Fairmount Avenue, which was built in 1917-18 (Figure 4). In all four 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 exactly.

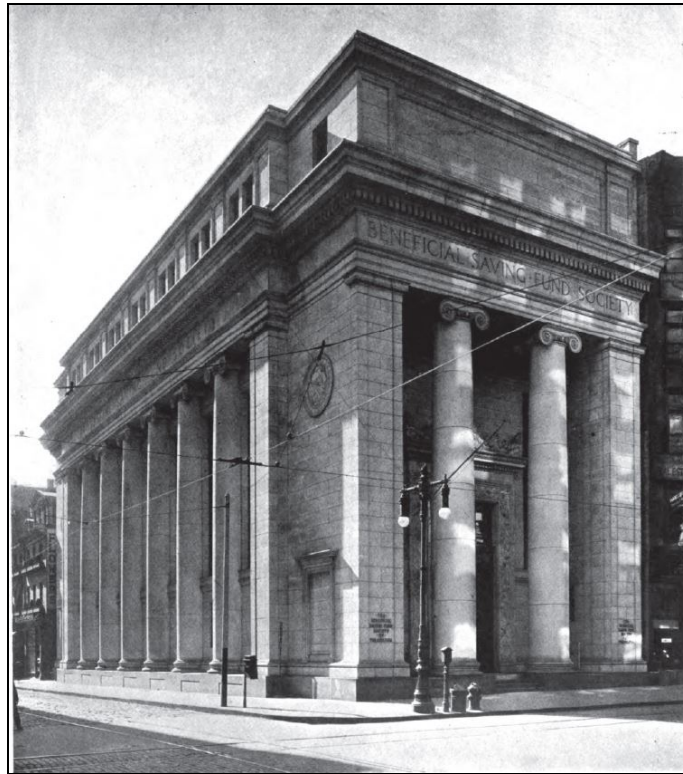
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<sup>21</sup> John Andrew Gallery, *Philadelphia Architecture: A Guide to the City* (Philadelphia: Foundation for Architecture, 1994), 96.

<sup>22</sup> Richard Longstreth, *The Buildings of Main Street: A Guide to American Commercial Architecture* (Walnut Creek, CA: AltaMira Press, 2000), 100.

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**Figure 10:** The Beneficial Saving Fund Society at 12<sup>th</sup> and Chestnut Streets in Philadelphia (southwest corner), designed by the firm of Horace Trumbauer and built in 1916. This image appeared in *Architectural Record*, May 1919.



**Figure 11:** The Federal Trust Company at South Broad and Federal Streets in Philadelphia (northeast corner), designed by John T Brugger and built in 1922, shown around 1925 (from *Building a Nation: Indiana Limestone Photograph Collection* at Indiana University Bloomington).

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**Figure 12:** The Lancaster Avenue Title & Trust Company at 3961 Lancaster Avenue in Philadelphia, designed by Charles C. Schweiker and Charles H. Furster in 1923 (from Building a Nation: Indiana Limestone Photograph Collection at Indiana University Bloomington).

With its front defined by the triumphal arch motif, the North Philadelphia Trust Company is more like Girard Trust in its replication of an identifiable form from ancient Rome than it is the more modern interpretations of classical form in the examples cited above. Unlike the temple form, the triumphal arch historically was an unoccupied building that, because of its lack of interior space and limited depth, could easily be adapted as a frontispiece to a modern building without any corresponding structural or formal constraints. In other words, Merz's use of a triumphal arch meant that he did not have to rely on the temple front or columniation in general, which could have resulted in a loss of interior space, to link the building to a recognizable archetype from the classical world. The triumphal arch endowed the building with a sense of grandeur despite its relatively small size. While not as common as the enframed block form, the triumphal arch did appear in other early twentieth century banks in Philadelphia, the best example being the Excelsior Trust and Saving Fund Company at 1006 Lehigh Avenue in North Philadelphia (Figure 13).<sup>23</sup> Designed by the firm of Horace Trumbauer and built in 1925, Excelsior illustrates the visual impact that the triumphal arch provided even on a relatively small, mid-block site.

<sup>23</sup> Harrison R. Haas, Excelsior Trust Company, Nomination to the Philadelphia Register of Historic Places, 2017.

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**Figure 13:** Excelsior Trust and Saving Fund Company at 1006 Lehigh Avenue, designed by the firm of Horace Trumbauer and built in 1925 (image from Mutual Assurance Collection, Athenaeum of Philadelphia).

### *Philipp Merz, Architect*

In addition to the building's significance as a major work in the Classical Revival style, the North Philadelphia Trust Company is significant as one of the relatively small number of works designed by architect Philipp Merz. Although his name is not widely recognizable today, Merz was well-known in his day for his exceptional skill in ornamental design, which, beginning in 1897, he employed as a draftsman and then designer in some of the top architectural firms in the Northeastern United States. Despite his somewhat brief time as an independent architect in Philadelphia, from 1917 to 1922, Merz won numerous large commissions for various building types, but especially banks. At least three of his bank designs, including North Philadelphia Trust, were published in national architectural periodicals during the late 1910s and early 1920s.

Philipp Merz was born outside Frankfurt, Germany in 1870 and emigrated to the United States in 1893, settling in New York City. Nothing is currently known of Merz's life or education in Germany, although immigration records indicate he was working as an architect prior to his departure.<sup>24</sup> A 1947 obituary suggests that Merz pursued architecture as an alternative to painting because he was colorblind.<sup>25</sup> Not long after his arrival in New York, the same obituary explains, Merz obtained a position as a woodcarver and was later "discovered" by architect Stanford White of McKim, Mead & White, arguably the most famous American architectural firm of the

<sup>24</sup> Staatsarchiv Hamburg. *Hamburg Passenger Lists, 1850-1934* [database on-line]. Provo, UT, USA: Ancestry.com Operations, Inc., 2008. Accessed January 26, 2023.

<sup>25</sup> Obituary for Phillip Merz, *Empire State Architect* (May-June 1947), 22.

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day. By March of 1897, Merz had joined McKim, Mead & White as a draftsman, focusing on ornamental design.<sup>26</sup>

Among the hundreds of young men who worked for McKim, Mead & White as draftsmen over the firm's decades of existence, Merz stood out. Working primarily under White – one obituary claimed Merz was White's "protégé" – Merz contributed much to the design of numerous Manhattan landmarks, including St. Bartholomew's Church on Park Avenue at East 51<sup>st</sup> Street (1903), the Tiffany & Company Building at 401 Fifth Avenue (1903-05), and the Gorham Building at West 36<sup>th</sup> Street and Fifth Avenue (1904-05), among others.<sup>27</sup> While the church was executed in the Romanesque Revival style, the latter two projects, emulating Italian Renaissance palazzos, were highly representative of McKim, Mead & White's urban work during this period. Against the backdrop of the City Beautiful Movement, which sought to bring Classical order and grandeur to the perceived chaos of the American city, McKim, Mead & White's early twentieth-century work emphasized balance, symmetry, and restraint.<sup>28</sup> Showcasing the firm's adept handling of the Classical orders, their understanding of Renaissance proportions, and their strategic use of ornamentation, the Tiffany & Company and Gorham buildings are two of the firm's quintessential projects from this period. Both buildings are individually designated New York City Landmarks, and the Tiffany & Company Building was designated a National Historic Landmark in 1978 (NRHP #78001886).

By the time of his involvement in the Tiffany & Company and Gorham projects, Merz had been "for many years in charge of the work in ornamental design" for McKim, Mead & White, according to the *Pratt Institute Monthly*, which reported on Merz's hiring as an instructor in the Department of Fine Arts at Pratt in 1903.<sup>29</sup> According to the same publication, "Merz is said to be the finest draughtsman of ornament in New York, and has lately spent a year in Italy, making careful detailed drawings of many of the best examples of historic ornament contained in the great Italian museums." Merz's experience with McKim, Mead & White, along with his firsthand study of ancient and Renaissance monuments in Europe, provided him a strong foundation in Classical design that would serve him well when he later ventured out as an independent designer.

Merz remained with McKim, Mead & White until the end of 1908.<sup>30</sup> From there he moved on to Chicago, where he married in 1909.<sup>31</sup> It is currently not known if Merz found employment in an architectural office in Chicago, although his stay in the city was somewhat brief. By 1911, Merz had moved again, this time to Pittsburgh, obtaining a position with Janssen & Abbott, one of the best-known architectural firms in that city. Merz's detailed drawings of the Pittsburgh Y.W.C.A., a large Colonial Revival-style work that he designed with Janssen & Abbott, appeared in

<sup>26</sup> Charles Moore, *The Life and Times of Charles Follen McKim* (New York: Houghton Mifflin, 1929), 333.

<sup>27</sup> Henry W. Clune, "Tragic Passing," *Democrat and Chronicle* (Rochester, NY), October 5, 1946; Obituary for Phillip Merz, *Empire State Architect* (May-June 1947), 22.

<sup>28</sup> Leland M. Roth, *American Architecture: A History* (Boulder, CO.: Westview Press, 2001), 290-291.

<sup>29</sup> "Department Notes," *Pratt Institute Monthly* (December 1903), 73.

<sup>30</sup> Moore, 333.

<sup>31</sup> Evangelical Lutheran Church in America, Church Records, 1781-1969, database at ancestry.com.

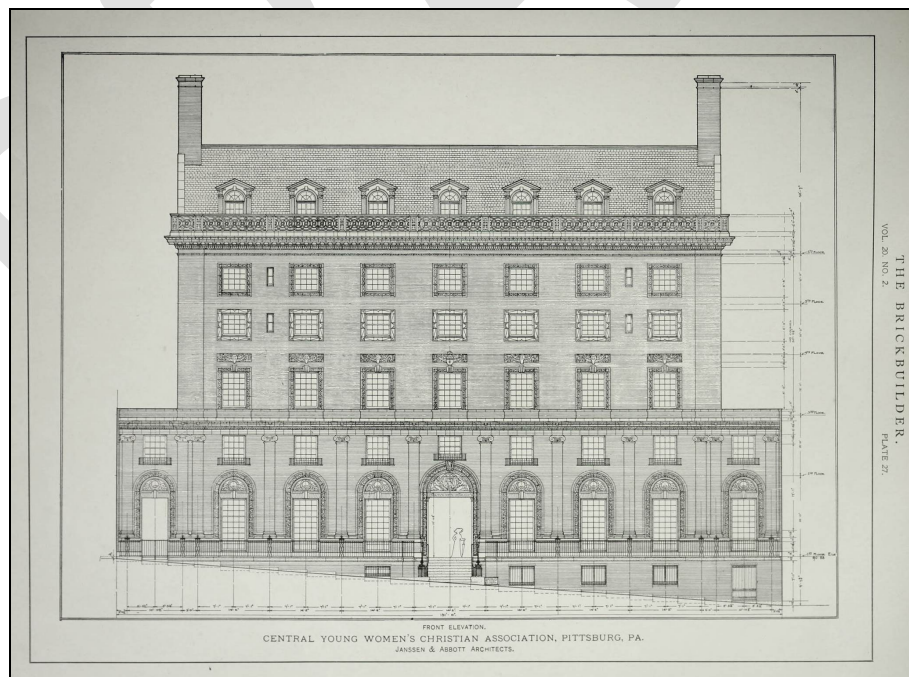
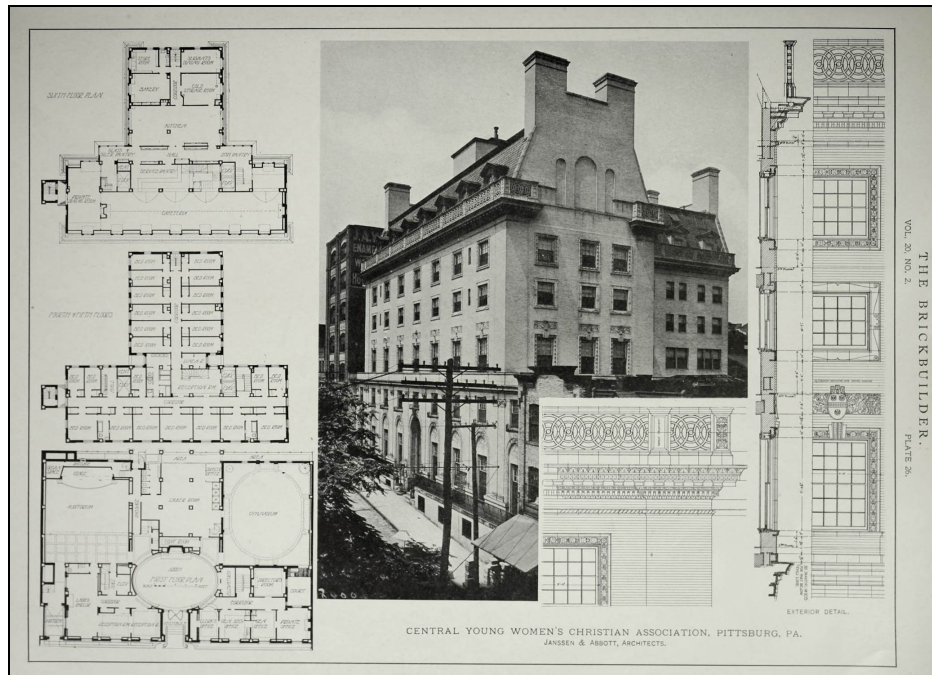
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*Brickbuilder*, a national architectural magazine, in 1911 (Figure 14).<sup>32</sup> Around the same time, Janssen & Abbott were completing work on several major Pittsburgh landmarks, such as the imposing, Renaissance Revival-style Pittsburgh Athletic Association, although the extent of Merz's involvement in the firm's other projects is unknown.



**Figure 14:** The Pittsburgh Y.W.C.A. as drawn by Merz, from the February 1911 edition of *The Brickbuilder*.

<sup>32</sup> *Brickbuilder* 20, no. 2 (February 1911), plates 26 and 27.

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Around the middle of the 1910s, Merz found himself in Philadelphia, possibly to accept a position as designer in the firm of Horace Trumbauer, according to architectural historian Sandra L. Tatman.<sup>33</sup> Although Merz's employment with Trumbauer has not been independently verified (Tatman does not provide a source), the firm would have been a natural fit for Merz. Like McKim, Mead & White, Horace Trumbauer's firm was nationally known for major civic projects in finely wrought interpretations of Classical and Renaissance models. If Merz did work for Trumbauer, his tenure at the firm would have been brief, for by 1917 Merz had finally begun to practice as an independent architect. In April of that year, the *Philadelphia Real Estate Record and Builders' Guide* reported that Merz had been commissioned to design the new building of the Northwestern National Bank at the northwest corner of North Broad Street and Fairmount Avenue, a two-story, Classical Revival-style building that was completed in 1918 and remains standing today (Figure 4).<sup>34</sup>

By the time Merz began to practice independently, he was well positioned to win major commissions like the Northwestern National Bank even as a comparative newcomer to the Philadelphia architectural scene. Merz's impressive career history, with nearly 20 years of experience working for the top firms in the country, would have made him a desirable choice among potential clients, such as Northwestern National and North Philadelphia Trust, who perhaps sought buildings with the design quality and refinement of those designed by Stanford White or Horace Trumbauer, but without the fees associated with these two designer's larger and more established firms.

Following Northwestern and North Philadelphia Trust, Merz went on to design several more banks, although they were all located outside the City of Philadelphia. These works included the Broadway Trust Company in downtown Camden, New Jersey, which was built in 1920 (Figure 15).

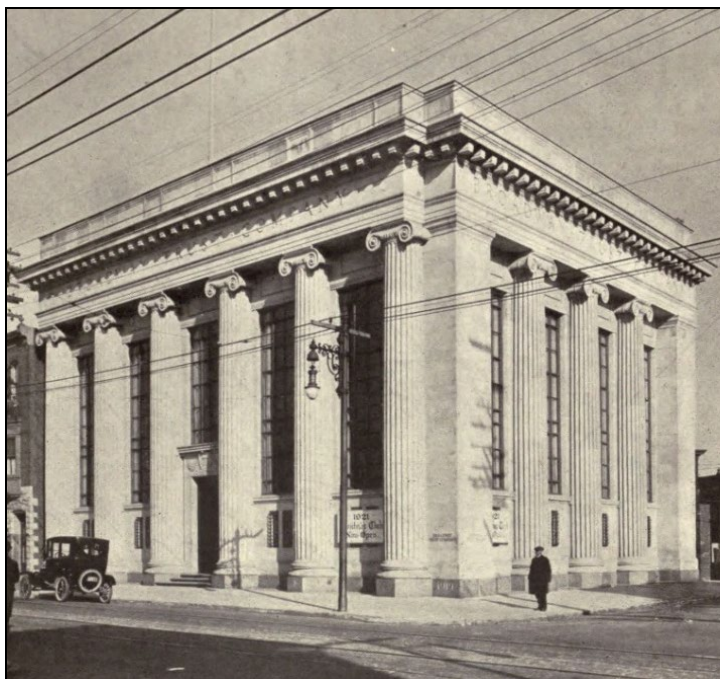
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<sup>33</sup> Entry for Philipp Merz in Philadelphia Architects and Buildings:  
[https://www.philadelphiabuildings.org/pab/app/ar\\_display.cfm/26905](https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/26905).

<sup>34</sup> *Philadelphia Real Estate Record and Builders' Guide*, Vol 32, No. 14 (April 4, 1917), 241.

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**Figure 15:** The Broadway Trust Company in Camden, New Jersey, designed by Merz in 1920, as it appeared in the March 1921 edition of *Architecture*.

In this bank, which was illustrated alongside North Philadelphia Trust in the March 1921 edition of *Architecture*, Merz returned to the abstracted temple form which he used at Northwestern, adding a higher level of detailing in the form of fluted ionic columns, which formed a peristyle around the façade.

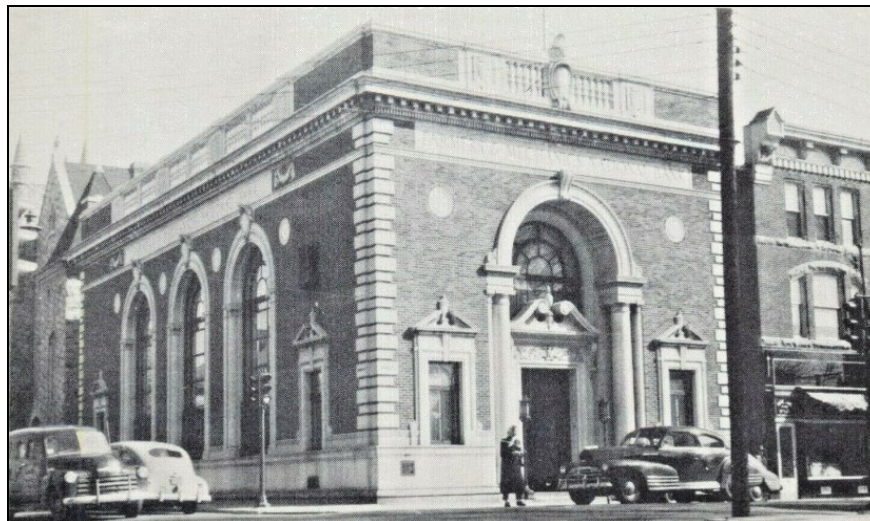
In addition to a second bank in Camden, the East End Trust Company, which Merz designed in 1920 (the building no longer stands), Merz designed the Farmers' and Mechanics National Bank in Phoenixville, Pennsylvania, also in 1920 (Figure 16). Unlike his previous banks, which employed limestone as the primary exterior material, here Merz designed a more Georgian Revival-influenced building using red brick with limestone accents. With its large arched windows supported by Tuscan order columns, smaller windows with pedimented tops, and a denticulated cornice with a balustraded parapet, Merz made clear the Classical origins of this design.

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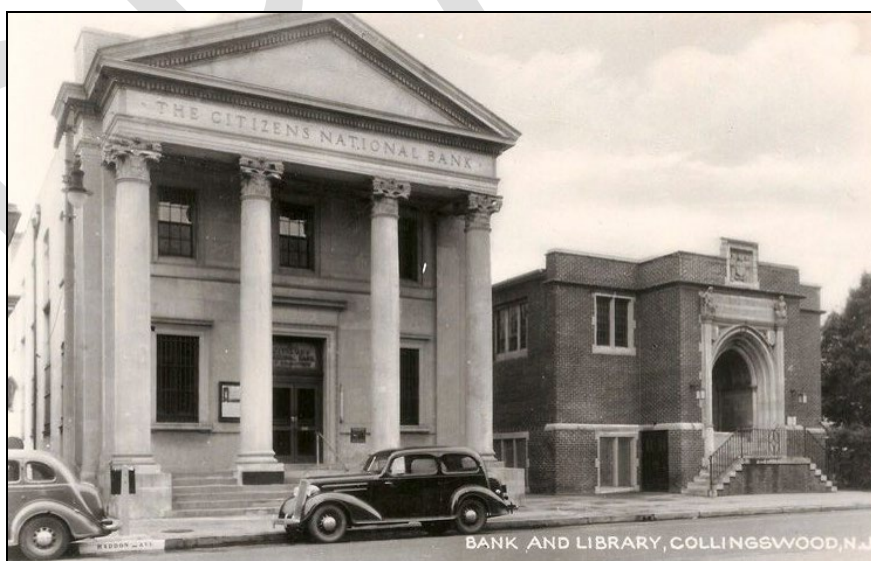
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**Figure 16:** The Farmers' and Mechanics Bank in Phoenixville, Pennsylvania, designed by Merz in 1920, seen here in an early postcard view.

It appears that Merz's final work in the Philadelphia area was the Collingswood National Bank (later renamed Citizens' National Bank) in Collingswood, New Jersey, for which he designed a new front in 1922 (Figure 17). In this project, Merz gave the existing temple-fronted brick building a new limestone façade with pedimented lintels, and refined the detailing of the columns and cornice, making the building more elegant in its presentation and a more accurate display of classical form. Reporting on the anniversary of the bank in 1925, *The Morning Post* described that "in designing the new façade, [Merz] reproduced a building of equal dimensions which he visited in Italy."<sup>35</sup>



**Figure 17:** The Collingswood National Bank (later Citizens National Bank), designed by Merz in 1922, seen here in an early postcard view.

<sup>35</sup> "Bank Anniversary at Collingswood," *The Morning Post* (Camden, NJ), November 6, 1925.

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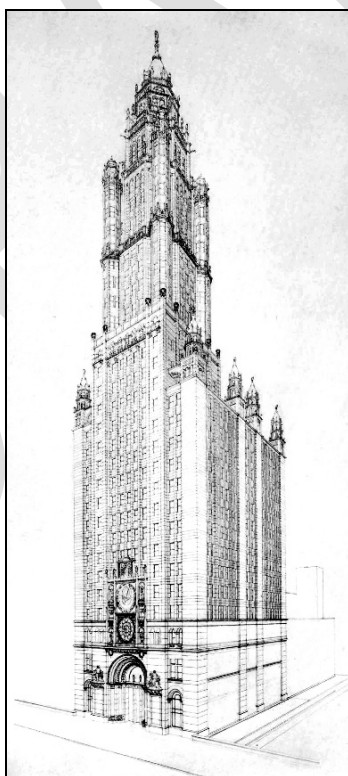
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Merz's portfolio did not only include banks. Between 1918 and 1922, the *Philadelphia Real Estate Record and Builders' Guide* shows that Merz designed numerous small commercial buildings in Philadelphia and Camden, as well as an isolation ward building for the Lutheran Orphan's Home & Asylum in the Germantown section of Philadelphia in 1922. None of these buildings survive, but Merz's only known ecclesiastical work remains standing. Referring back to the churches he helped to design with Stanford White in New York, Merz won a commission to design the new St. Mark's Lutheran Church at North Broad Street and Cheltenham Avenue (southwest corner) in Philadelphia in 1921. Executed in the Gothic Revival style, St. Mark's was one of the few cases where Merz did not rely on his skills in classical design.

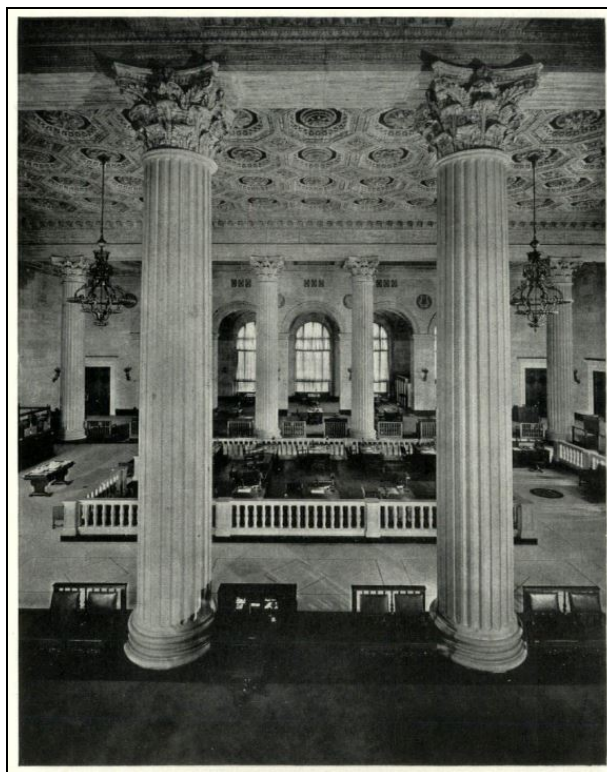
Merz left Philadelphia in 1922, moving back to New York City where he entered the employment of Charles G. Duffy, a well-known architect and designer who specialized in interior work. Just before he left Philadelphia, Merz pursued an entry in the international competition to design the new Chicago Tribune Building. Merz's design for the high-rise tower was uncharacteristically medieval in character, correctly anticipating the Gothic direction that the newspaper eventually chose in architect Raymond Hood's winning design (Figure 18). While Merz's competition was not successful, he did find himself involved in several major high-rise projects. In 1924, for example, Merz and Duffy designed the enormous Renaissance-style banking room in the new 37-story Straus Building in Chicago, apparently Merz's first foray into bank architecture since he had departed Philadelphia (Figure 19).



**Figure 18** (left): Merz's entry in the 1922 competition for the new Chicago Tribune Building.

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**Figure 19** (right): The banking hall of the Straus Building in Chicago, designed by Merz with Charles G. Duffy in 1924.

Continuing his streak of apparent restlessness, Merz moved yet again in the late 1920s, this time to Rochester, New York, where he became a lead designer in the architectural firm of Gordon & Kaelber. In this position, Merz became heavily involved in the design of the River City campus of the University of Rochester, employing the Classical Revival style in major works like the Rush Rhees Library and the other academic buildings facing the main quad, such as the Samuel Allan Lattimore Chemistry Building, all of which remain in use by the university ([Figures 20, 21](#)). By 1936, Merz was back in New York City, although it is unknown if he was still working as an architect. In 1944, Merz returned to Rochester where he died in 1946.<sup>36</sup>

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<sup>36</sup> Henry W. Clune, "Tragic Passing," *Democrat and Chronicle* (Rochester, NY), October 5, 1946; Obituary for Phillip Merz, *Empire State Architect* (May-June 1947), 22.

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**Figure 20** (left): The Rush Rhees Library at the University of Rochester, one of numerous campus buildings designed by Merz while working for Gordon & Kaelber, and built between 1927 and 1930 (University of Rochester).



**Figure 21** (right): The Samuel Allan Lattimore Chemistry Building at the University of Rochester, designed by Merz and built between 1927 and 1930 (from *The University of Rochester: A Story of Expansion and its Background*, 1930).

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Although Merz completed comparatively few works as an independent architect, they exhibited a superior understanding and implementation of classical design principles, with his banks becoming especially important examples. The North Philadelphia Trust Company, in particular, exhibited Merz's skill not just in ornamental design, but a compositional ability in which he exploited the visual impact of the triumphal arch to create a work that more closely linked the building to a classical prototype than many other banks of the period.

*North Philadelphia Trust – Later Years*

The North Philadelphia Trust Company remained in operation until 1954. Like the many dozens of small to mid-sized trust companies founded in the city after 1897, North Philadelphia Trust was eventually merged into a larger bank, in this case the Girard Trust Company. Following the 1954 merger, the North Philadelphia Trust building continued as the primary North Philadelphia branch for this much larger institution. In 1983, when Girard merged with Mellon Bank of Pittsburgh, the building once again continued in use as a branch bank. In recent years, the first floor of the building was occupied by Citizens Bank, which closed only in 2022, leaving the building completely vacant for the first time in its history. For at least several decades prior to 2022, the basement, mezzanine (second floor), and third floor have been unused, leaving them in a relatively good state of preservation. Even the banking hall on the first floor, which retains most of its original finishes and features, was not significantly altered over the years. A dropped ceiling was installed in the banking hall at some point in the last few decades, but this treatment was recently removed to restore the space to its original volume.

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## 9. Major Bibliographical References

**Bibliography** (Cite the books, articles, and other sources used in preparing this form.)

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Gallery, John Andrew. *Philadelphia Architecture: A Guide to the City*. Philadelphia: Foundation for Architecture, 1994.

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

Young, Charles B. “Bank Buildings for a Century.” *Bankers’ Magazine* (November 1936).

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**Periodicals (Newspapers and Trade Journals)\*:**

- Brickbuilder*
- Democrat and Chronicle* (Rochester, NY)
- Empire State Architect*
- The Morning Post* (Camden, NJ)
- The New York Financier*
- Philadelphia Inquirer*
- Philadelphia Real Estate Record and Builders' Guide*
- Philadelphia Record*
- Pratt Institute Monthly*

\*see footnotes for specific citations

**Previous documentation on file (NPS):**

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # \_\_\_\_\_
- recorded by Historic American Engineering Record # \_\_\_\_\_
- recorded by Historic American Landscape Survey # \_\_\_\_\_

**Primary location of additional data:**

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other
- Name of repository: \_\_\_\_\_

**Historic Resources Survey Number (if assigned):** \_\_\_\_\_

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## 10. Geographical Data

**Acreege of Property** ~0.1 acres

Use either the UTM system or latitude/longitude coordinates

### Latitude/Longitude Coordinates

Datum if other than WGS84: \_\_\_\_\_

(enter coordinates to 6 decimal places)

1. Latitude: 40.009716 Longitude: -75.150820

### Verbal Boundary Description (Describe the boundaries of the property.)

The boundary of the property is shown as a dotted line on the accompanying map entitled “**Figure 2: Site Plan with National Register Boundary.**” The sidewalks along Germantown Avenue and West Airdrie Street are not included in the boundary because they did not play a direct role in the operation of the building.

### Boundary Justification (Explain why the boundaries were selected.)

The proposed National Register Boundary corresponds to the historic and current parcel, which are the same.

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### Form Prepared By

name/title: Kevin McMahon, Senior Associate  
organization: Powers & Company, Inc.  
street & number: 1315 Walnut Street, Suite 1717  
city or town: Philadelphia state: PA zip code: 19107  
e-mail: kevin@powersco.net  
telephone: (215) 636-0192  
date: March 14, 2023

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### Additional Documentation

Submit the following items with the completed form:

- **Maps:** A **USGS map** or equivalent (7.5 or 15 minute series) indicating the property's location.
- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Additional items:** (Check with the SHPO, TPO, or FPO for any additional items.)

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**Photographs**

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

**Photo Log**

Name of Property: North Philadelphia Trust Company

City or Vicinity: Philadelphia

County: Philadelphia State: PA

Photographer: Robert Powers and Kevin McMahon

Date Photographed: December 6, 2022

Description of Photograph(s) and number, include description of view indicating direction of camera:

<i>Photograph #</i>	<i>Description of Photograph</i>
1.	North and west elevations, looking southeast from Broad Street.
2.	West elevation, facing Germantown Avenue, looking east.
3.	Main entrance on the west elevation, looking southeast.
4.	Western half of north elevation, facing Airdrie Street, looking south.
5.	Eastern half of north elevation, facing Airdrie Street, looking southwest.
6.	Banking hall, looking east.
7.	Banking hall, looking west.
8.	South side of the banking hall, below the mezzanine, looking east.
9.	Marble wall and clock on the east side of the banking hall, looking east.
10.	Corridor leading east from the banking hall, south side, looking east.
11.	Corridor leading east from the banking hall, north side, looking east.
12.	Main stair, looking southwest between the first and second floors.
13.	Mezzanine (second floor), east of the banking hall, looking south.
14.	Corridor at the east end of the third floor, looking north.
15.	Boardroom at the northeast corner of the third floor, looking northeast.
16.	The east-west corridor, looking west.
17.	Typical third-floor office space, looking south.
18.	Basement lobby, looking northeast.
19.	One of the two safe deposit vaults, looking east.

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**Paperwork Reduction Act Statement:** This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

**Estimated Burden Statement:** Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

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**Index of Figures – Section 7**

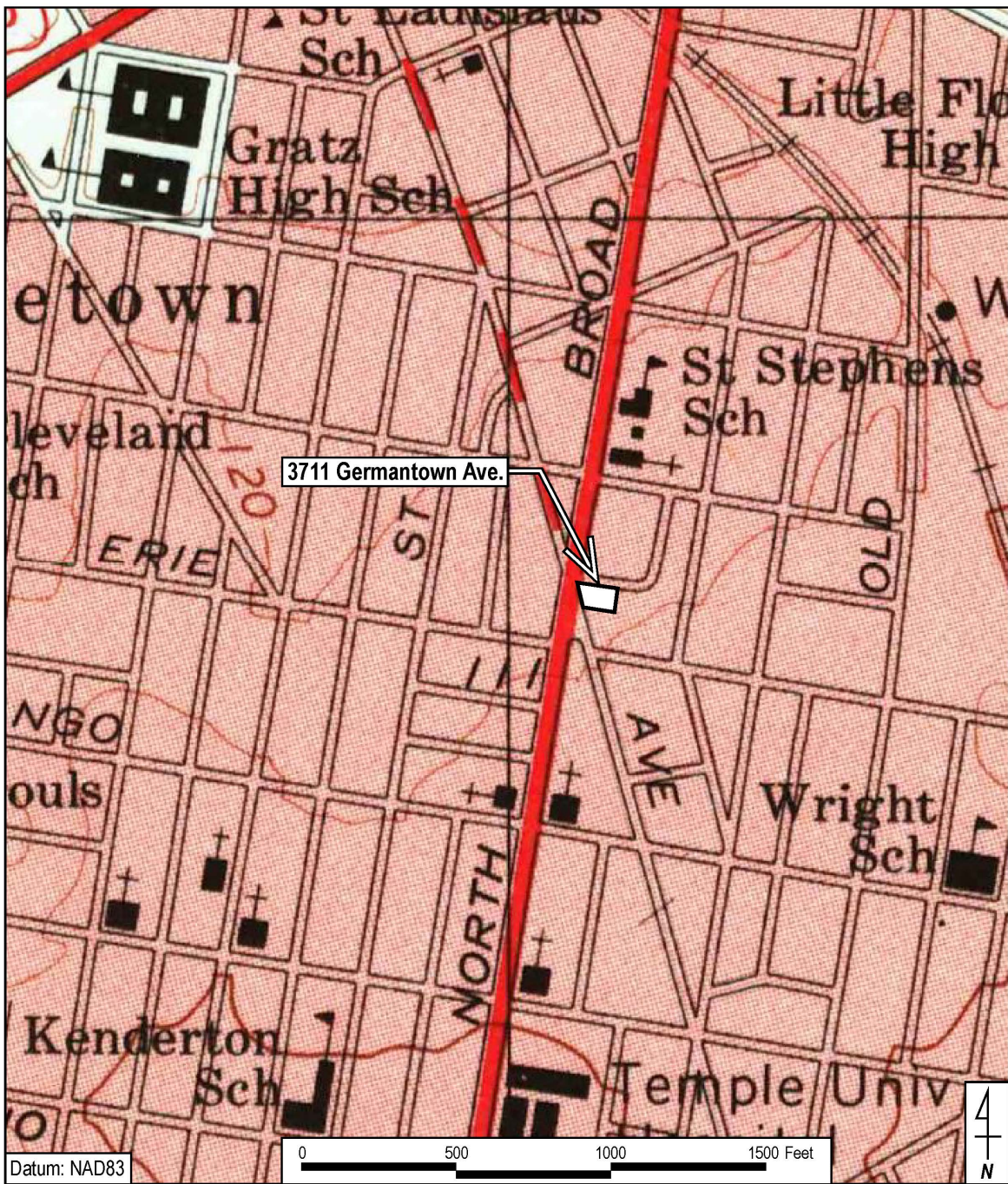
<i>Figure #</i>	<i>Description of Figure</i>
1.	Aerial view (Pictometry, March 2022).
2.	Site plan with National Register Boundary.

**Index of Figures – Section 8**

<i>Figure #</i>	<i>Description of Figure</i>
3.	North Philadelphia Trust Company, designed by Carl P. Berger, 1904.
4.	Northwestern National Bank at North Broad Street and Fairmount Avenue, 1920.
5.	North Philadelphia Trust as it appeared around 1920 after redesign by Philipp Merz.
6.	Detail drawings of North Philadelphia Trust by Philipp Merz.
7.	Photograph of the front entrance of North Philadelphia Trust, as it appeared around 1920.
8.	Photograph of the front entrance of North Philadelphia Trust, as it appeared in period advertisements.
9.	The Girard Trust Company Building at South Broad and Chestnut Streets, as it appeared around 1910.
10.	The Beneficial Saving Fund Society at 12 <sup>th</sup> and Chestnut Streets in Philadelphia (southwest corner), designed by the firm of Horace Trumbauer and built in 1916.
11.	The Federal Trust Company at South Broad and Federal Streets in Philadelphia (northeast corner), designed by John T Brugger and built in 1922.
12.	The Lancaster Avenue Title & Trust Company at 3961 Lancaster Avenue in Philadelphia, designed by Charles C. Schweiker and Charles H. Furster in 1923.
13.	The Excelsior Trust and Saving Fund Company at 1006 Lehigh Avenue, designed by the firm of Horace Trumbauer and built in 1925.
14.	The Pittsburgh Y.W.C.A. as drawn by Merz, from the February 1911 edition of <i>The Brickbuilder</i> .
15.	The Broadway Trust Company in Camden, New Jersey, designed by Merz in 1920.
16.	The Farmers' and Mechanics Bank in Phoenixville, Pennsylvania, designed by Merz in 1920.
17.	The Collingswood National Bank (later Citizens National Bank), designed by Merz in 1922.
18.	Merz's entry in the 1922 competition for the new Chicago Tribune Building.
19.	The banking hall of the Straus Building in Chicago, designed by Merz with Charles G. Duffy in 1924.
20.	The Rush Rhees Library at the University of Rochester, designed by Merz while working for Gordon & Kaelber, and built between 1927 and 1930.
21.	The Samuel Allan Lattimore Chemistry Building at the University of Rochester, designed by Merz while working for Gordon & Kaelber, and built between 1927 and 1930.
22.	USGS Map.
23.	First floor plan with photo key.
24.	Second floor plan with photo key.
25.	Third floor plan with photo key.
26.	Basement floor plan with photo key.

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USGS Map - Germantown Quadrangle - Pennsylvania (1997)

North Philadelphia Trust Company  
3711-15 Germantown Avenue  
Philadelphia, Philadelphia County, PA

Latitude, Longitude  
40.009716, -75.150820

Figure 22 – USGS Map

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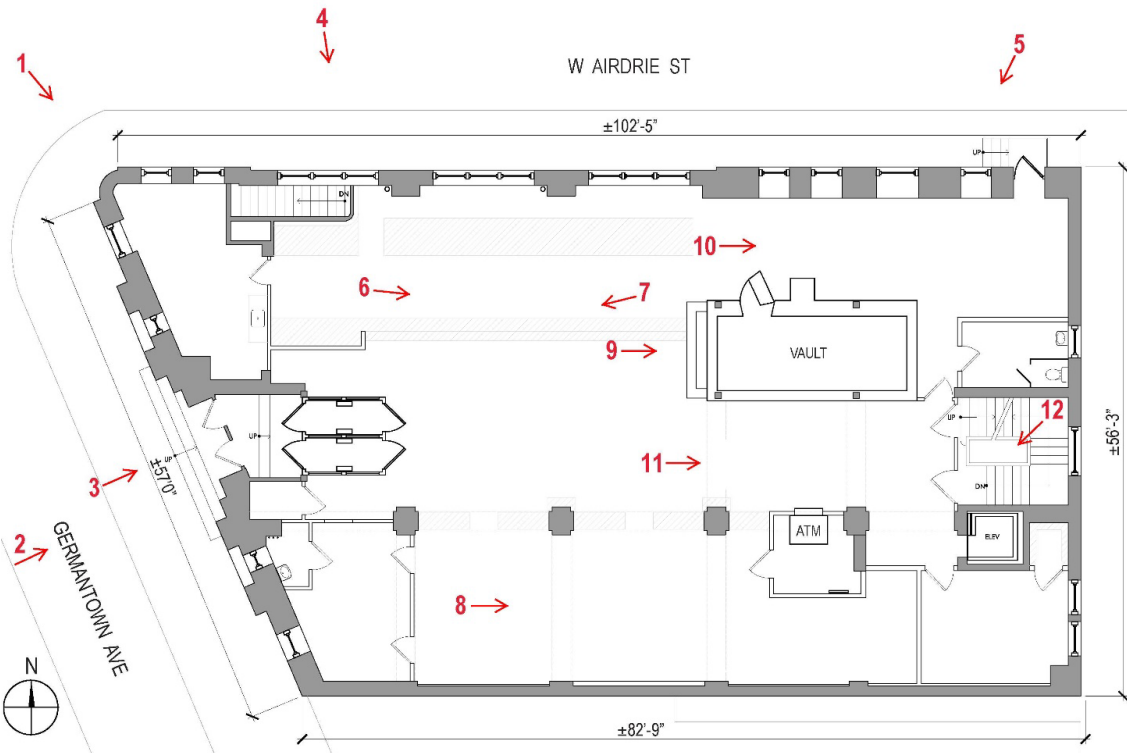


Figure 23: First Floor Plan with Photo Key.

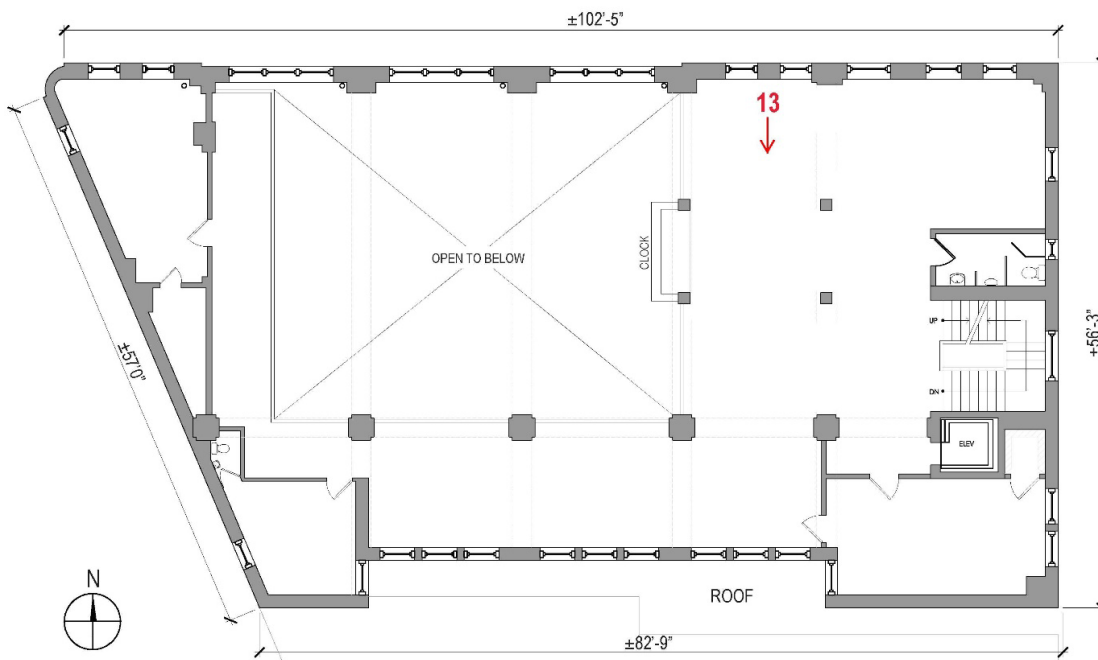


Figure 24: Second Floor Plan with Photo Key.

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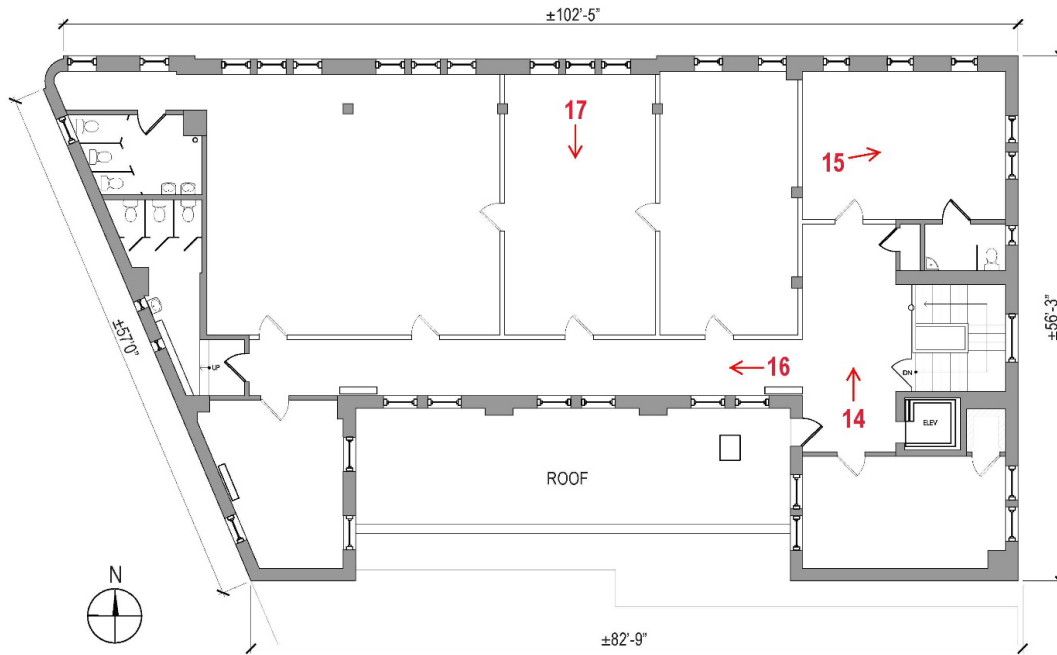


Figure 25: Third Floor Plan with Photo Key.

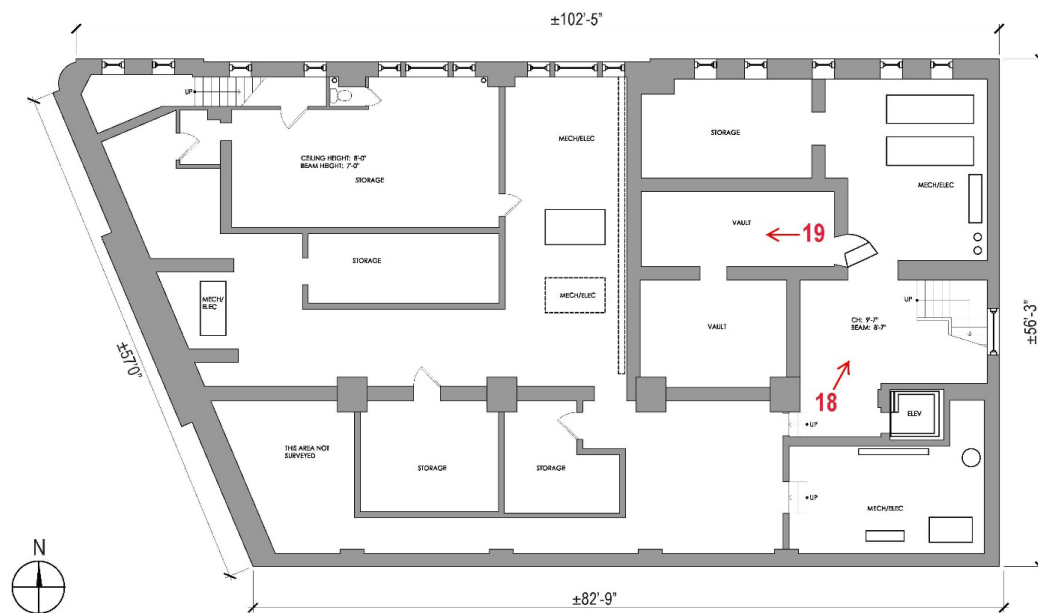


Figure 26: Basement Floor Plan with Photo Key.