

**ADDRESS: 915-17 S 11TH ST**

Name of Resource: South Philadelphia State Bank

Proposed Action: Designation

Property Owner: White Birch Ventures LLC

Nominator: Bella Vista Neighbors Association

Staff Contact: Allyson Mehley, [allyson.mehley@phila.gov](mailto:allyson.mehley@phila.gov)

**OVERVIEW:** This nomination proposes to designate the property at 915-17 S. 11<sup>th</sup> Street, historically known as the South Philadelphia State Bank, and list it on the Philadelphia Register of Historic Places. The nomination argues that the property satisfies Criteria for Designation C and J. Constructed in 1919 to serve Italian immigrants, the building is an excellent example of an Italian Renaissance Revival style bank, satisfying Criterion C. The South Philadelphia State Bank was an important institution that allowed immigrants to send funds back to relatives living in Italy and accrue savings for their new lives in the United States, satisfying Criterion J. The period of significance is 1919 to 1924, during the period when the bank occupied the building.

**STAFF RECOMMENDATION:** The staff recommends that the property at 915-17 S. 11<sup>th</sup> Street, the South Philadelphia State Bank, satisfies Criteria for Designation C and J and should be designated as historic and listed on the Philadelphia Register of Historic Places.



*915-17 S Broad Street, 2023. View of former South Philadelphia State Bank, located at the corner of S. 11<sup>th</sup> Street and Montrose Street.*

**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: 915-17 S. 11th St

Postal code: 19147

**2. NAME OF HISTORIC RESOURCE**

Historic Name: South Philadelphia State Bank

Current/Common Name: \_\_\_\_\_

**3. TYPE OF HISTORIC RESOURCE**

Building       Structure       Site       Object

**4. PROPERTY INFORMATION**

Condition:     excellent     good       fair       poor       ruins

Occupancy:     occupied     vacant       under construction       unknown

Current use: Apartments

**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 1919 to 1924

Date(s) of construction and/or alteration: built 1919, alterations 1923

Architect, engineer, and/or designer: Mac Kenzie & Wiley, Max A. Bernhardt

Builder, contractor, and/or artisan: Frank Lucci

Original owner: South Philadelphia State Bank

Other significant persons: \_\_\_\_\_

**CRITERIA FOR DESIGNATION:**

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

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

**8. MAJOR BIBLIOGRAPHICAL REFERENCES**

*Please attach a bibliography.*

**9. NOMINATOR**

Organization Bella Vista Neighbors Association Date 07/17/2023

Name with Title Ralph Marano, Preservation Committee Email ralph.marano1@gmail.com

Street Address 627 Kenilworth Street Telephone 215-923-3375

City, State, and Postal Code Philadelphia, PA 19147

Nominator  is  is not the property owner.

**PHC USE ONLY**

Date of Receipt: July 18, 2023

Correct-Complete  Incorrect-Incomplete Date: October 26, 2023

Date of Notice Issuance: October 27, 2023

Property Owner at Time of Notice:

Name: White Birch Ventures LLC

Address: 2107 Spruce St, Apt 3F

City: Philadelphia State: PA Postal Code: 19103

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

Date(s) Reviewed by the Historical Commission: \_\_\_\_\_

Date of Final Action: \_\_\_\_\_

Designated  Rejected

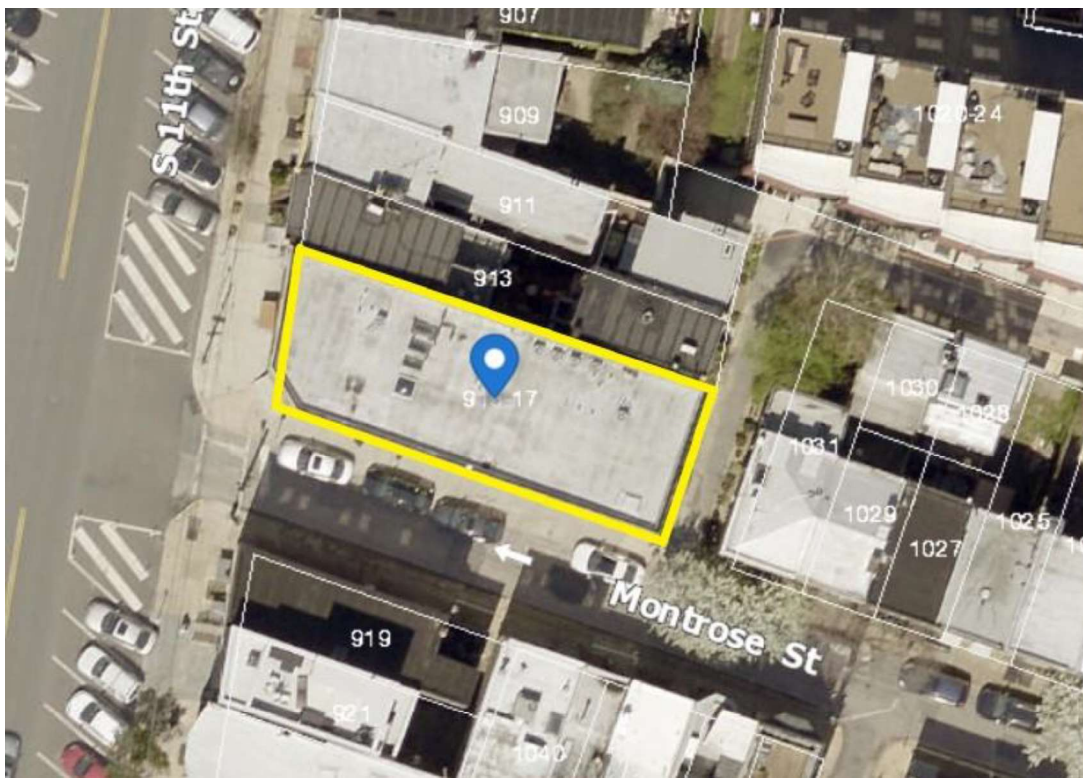
## 5. Boundary Description

Situate on the east side of 11<sup>th</sup> Street at the distance of 166 feet northward from the north side of Carpenter Street in the City of Philadelphia.

Containing in front or breadth on the said 11<sup>th</sup> Street 31 feet; thence extending eastwardly between parallel lines with Carpenter Street 89 feet 2 inches on the north side thereof and 84 feet on the south side thereof to a 14 feet wide court.

Bounded on the west side by said 11<sup>th</sup> Street on the south side of Montrose Street (31 feet wide and extending from 10<sup>th</sup> Street to 11<sup>th</sup> Street between parallel lines with Carpenter Street) on the east by Clifton Street; thence extending north at right angles 30 feet 7 inches; thence widening on the west side by a course parallel with 11<sup>th</sup> Street to the south boundary of a lot of ground now or late of George McCellan.

Being known as No. 915-17 South 11<sup>th</sup> Street.<sup>1</sup>

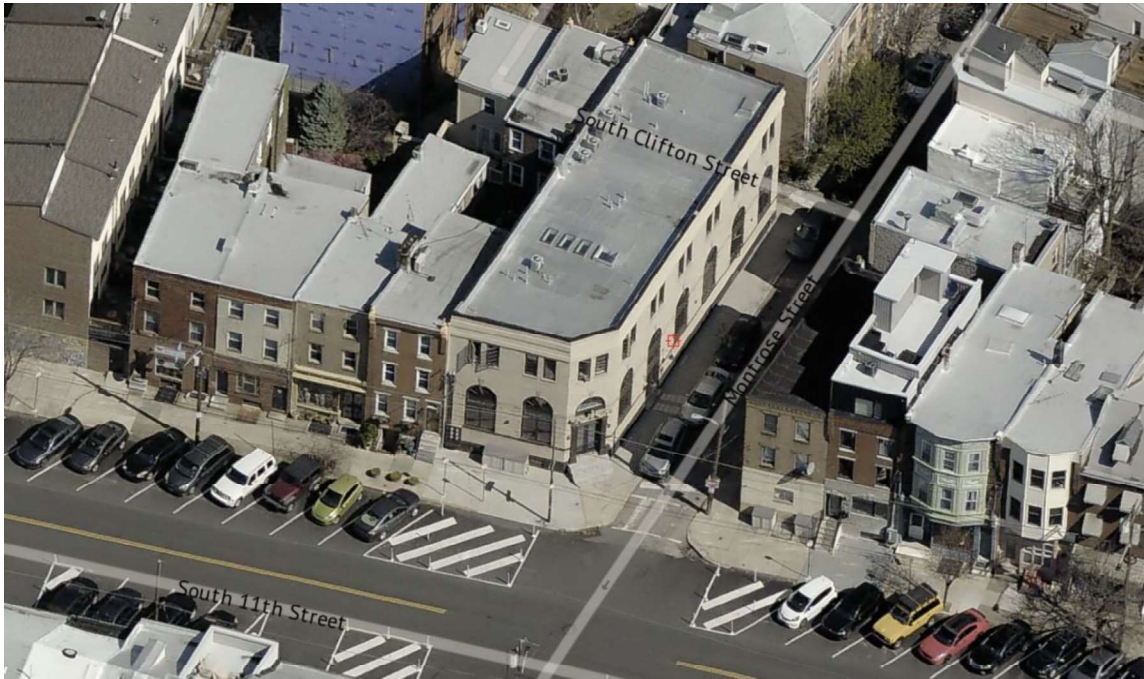


**Figure 1:** 915-17 S. 11<sup>th</sup> Street boundary indicated in yellow. Image: CityAtlas 2023.

<sup>1</sup> "915-17 S. 11th Street, Deed Recorded 9/13/2018, Document Number 53431322," PhilaDox, accessed October 23, 2023, <http://rec31vprdapp01.city.phila.local/recorder/eagleweb/viewDoc.jsp?node=DOC185S7759>.

## 6. Description

The South Philadelphia State Bank building, located at the corner of South 11th Street and Montrose Street in South Philadelphia is based on a simplified version of Italian Renaissance Revival style.



**Figure 2:** 915-17 S. 11<sup>th</sup> Street stands prominently at the corner S. 11<sup>th</sup> Street and Montrose Street in the Bella Vista neighborhood. During its operation as a South Philadelphia State Bank, patrons entered through the corner entrance. Neighboring buildings are primarily three-story row houses. Image credit: CONNECTExplorer 2020 aerial view.



**Figure 3:** View of S. 11<sup>th</sup> Street and Montrose Street facades.

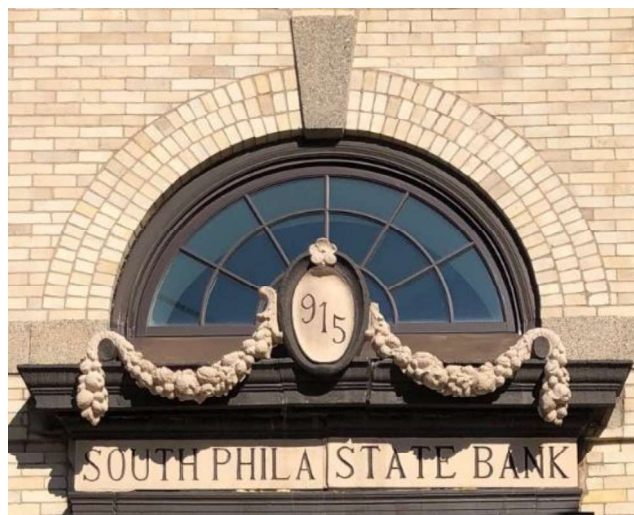
The most noticeable feature of the exterior is a series of very large arched windows—two on the 11th Street façade and six on the Montrose Street facade. In keeping with the simplified exterior, these windows do not have surrounding moldings, with the exception of a plain raised masonry keystone, but changes in the yellow brick work add interest. Around each arched opening, three header courses of brick are laid radially. Between each window, every sixth course of yellow brick is recessed to create a slight rusticated appearance. Above this rustication is a raised masonry belt course which separates the lower wall from the upper flat wall, also of yellow brick.

A plain continuous raised molding extends under all the windows. Under this raised molding are three courses of large flat masonry blocks whose joints are de-emphasized creating a continuous somewhat flat surface. Under this is another raised flat molding which forms the upper boundary of three courses of much smaller masonry blocks. This area has several small rectangular windows on both facades almost even with the sidewalk to what is likely a basement area.

Above the large arched windows is a row of smaller vertical rectangular windows arranged in pairs centered above each arched window below. Above these windows is a cornice formed of three bands of smooth masonry with the center band recessed. It appears these have been applied to the surface of the brick and a small portion of the brick wall extends above the smooth masonry.

The building takes advantage of its corner location by cutting off the walls near the corner at a 45-degree angle. Set in this angled facade are double glazed entrance doors with glass transom and flanking Doric pilasters at the top of a flight of five granite stairs. Above the transom, in the frieze area, is a name plate, and a pair of garlands hang over the entablature's cornice. Centered on the entablature is a cartouche with the building's street number on it centered on the sill of another arched window over the door. A pair of rectangular windows are centered on this wall as well. This doorway really presents the only applied decoration on the exterior and clearly advertises the public entrance. A less decorated but large doorway is found around the Montrose St. side of the building as a component of the second arched window assembly.

The overall effect is one of restrained classicism which, in spite of using less expensive material like brick and cast stone, creates an impression of formality. The building has very pleasing proportions and the large arched windows and angled decorative entrance create visual interest to the street.<sup>2</sup>

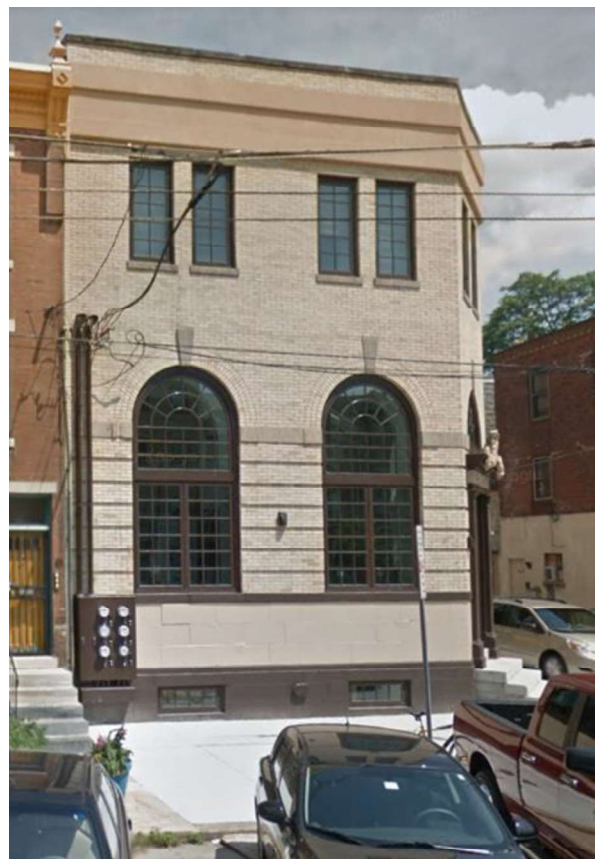


*Figure 4: Detail above corner entryway. The historic signage and address plaque remains in place.*

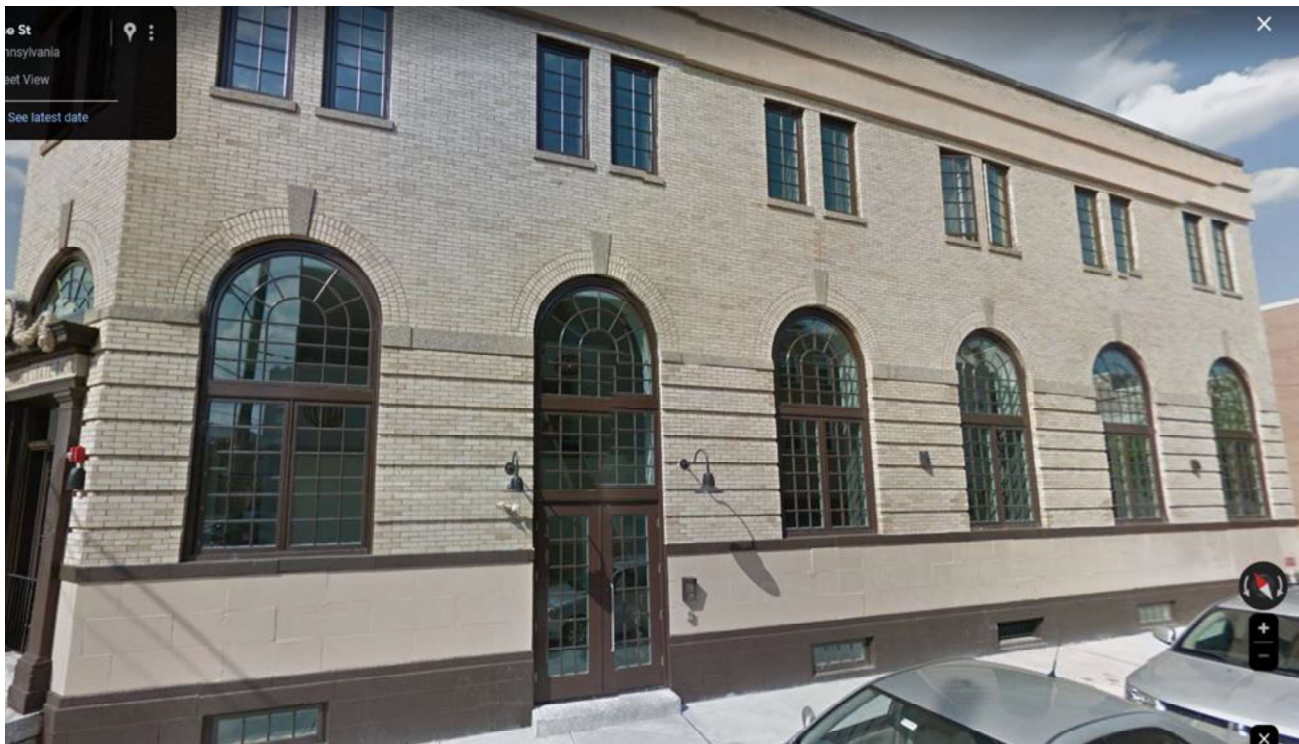
<sup>2</sup> Building description by Warren Williams Jr., AIA.



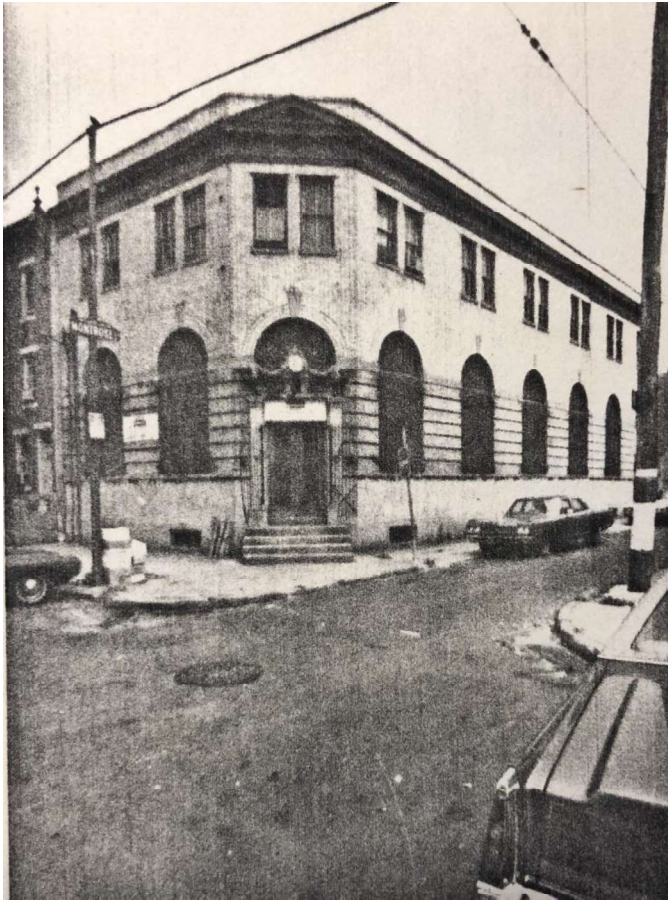
**Figure 5:** Former main entrance at 11th Street and Montrose Street.



**Figure 6:** West elevation along S. 11<sup>th</sup> Street.

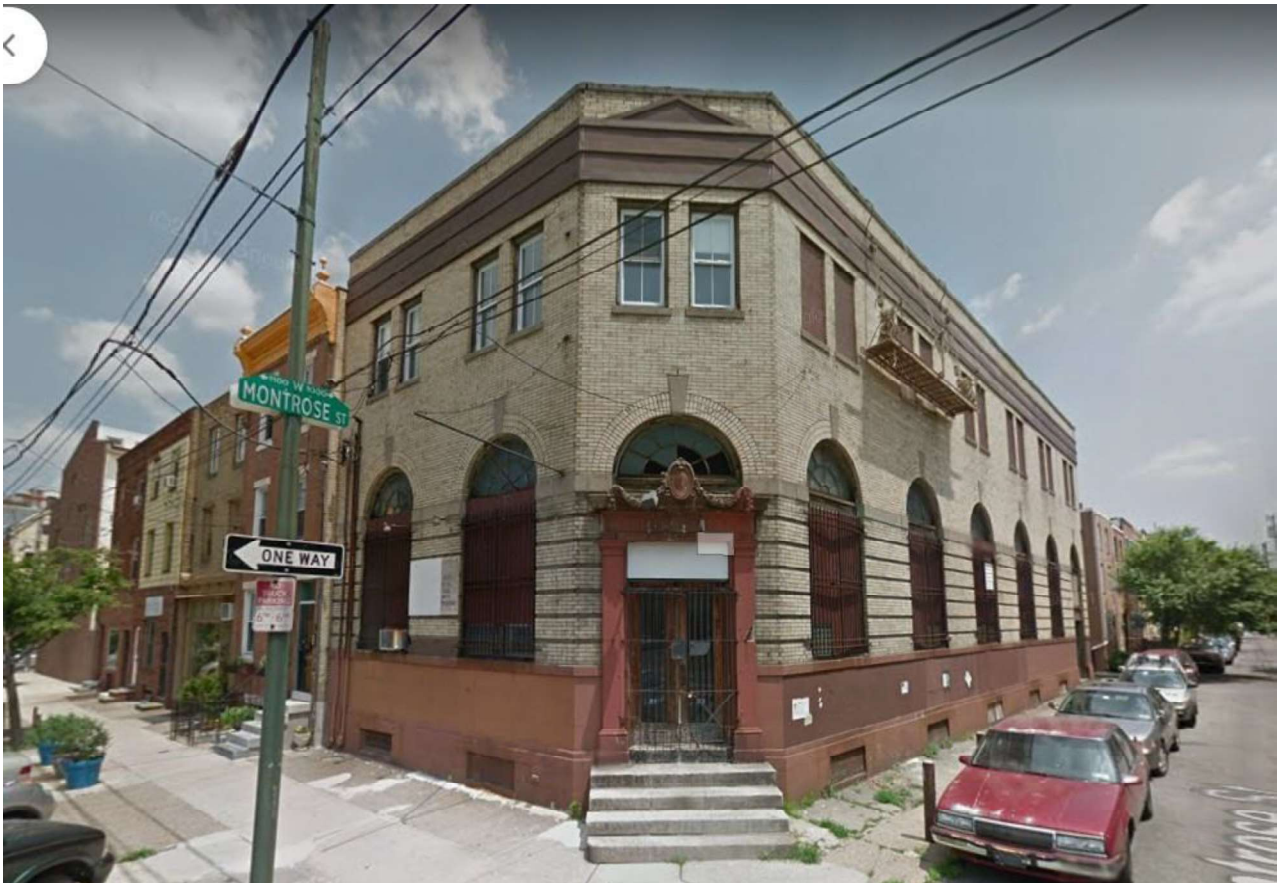


**Figure 7:** 915 S. 11th Street south elevation along Montrose Street. In recent years the building was converted to multi-unit housing. The main entrance to the building is now on Montrose Street.



**Figure 8 (at left):** 1980 PHMC Survey Form photograph of 915-17 S. 11<sup>th</sup> Street. Building has its original cornice which has since been removed. The survey form describes the top of the building as having a “parapet, set off as an attic story by a molded, pressed metal cornice and frieze that is formed as a pediment over the main entrance.”

**Figure 9 (below):** 2011 Google Street View image. The attic story is still in place, but the original cornice has been removed and simplified cornice is installed. Based on a survey of Google Street View images, the attic story was removed between 2011 and 2014





## 7. Significance

The building located at 915-17 S. 11<sup>th</sup> Street is an excellent example of an Italian Renaissance Revival style bank constructed in 1919 to serve the Italian immigrant community. During the bank's period of operation from 1908-1924<sup>3</sup>, the South Philadelphia State Bank was an important institution that allowed Italian immigrants to send funds back to relatives living in Italy and accrue savings for their new life in the United States. 915-17 S. 11<sup>th</sup> Street merits individual listing on the Philadelphia Register of Historic Places, meeting the following criteria for historic designation as set forth in the Philadelphia Historic Preservation Ordinance 14-1004(1):

- (c) Reflects the environment in an era characterized by a distinctive architectural style; and
- (j) Exemplifies the cultural, political, economic, social, or historical heritage of the community.



*Figure 10: View of building from S. 11<sup>th</sup> Street.*

<sup>3</sup> "The Philadelphia Inquirer 07 Sep 1924, Page 3," Newspapers.com, accessed October 26, 2023, <https://www.newspapers.com/image/171065805/>. Newspaper article reported bank has been in operation "for about 16 years."

**Criterion J: Exemplifies the cultural, political, economic, social, or historical heritage of the community.**

The neighborhood now called Bella Vista was home to thousands of Italian immigrants from the latter half of the nineteenth century to the middle of the twentieth century. This was Philadelphia's "Little Italy", the second largest in America, with a population only exceeded by that of New York City. Not speaking the language and being immersed in entirely new cultural and social systems, these immigrants had a very difficult time negotiating their housing, legal and financial needs. Support was often provided by building associations such as the Societa' di Unione e Fratellanza Italiana (The Union and Italian Brotherhood Society), which was housed in Columbus Hall, located on S. 8<sup>th</sup> Street (listed on the Philadelphia Register of Historic Places in June 2020). There were also many banks, some officially chartered by the state and others which were unofficial and sometimes took advantage of their customers.

Despite the fact that their wages were the lowest out of 23 immigrant groups, Italian immigrants were committed to saving money. Italians earned about \$1.50 to \$2.00 a day at the beginning of twentieth century. However, they only needed 50 cents to live. They sent the rest home to their families in Italy to invest in land, to pay old debts, or to allow them to someday enjoy the fruits of their work. South Philadelphia State Bank was opened around 1908. 915-17 S. 11<sup>th</sup> Street was the local institution's third location. The bank was previously located first at 923 S. 11<sup>th</sup> Street and then moved to a building near 7<sup>th</sup> and Christian Streets.<sup>4</sup> As early as 1893, there were 25 banks in Little Italy. Many Italian banks prospered until the stock market crash of 1929, when almost all of these banks fell. Bankers wrote letters, transmitted money to Italy, and acted as lawyers, realtors, employment agents and travel agents selling tickets back to Italy.<sup>5</sup>

In 1924 scandal struck the South Philadelphia State Bank when a shortage of at least \$16,000.00 was discovered missing from the bank's holdings. An arrest warrant was issued for Edward A. Fischera, the Vice President and Treasurer of the bank. Fischera disappeared shortly after accepting a \$3,000.00 cash deposit on a Friday afternoon. The vast majority of its 4,500 depositors were working men and women of moderate means. For many of them, their entire life savings were gone. As word spread, scores of them stormed the bank demanding their money. As the crowd grew to the proportions of a mob, riot police from the 7th Street and Carpenter Street station arrived to hold back the milling crowd.

A sign was posted on the bank's doors when it was ordered to close:

*"The South Philadelphia State Bank is unable to meet its obligations and has suspended payment. The Secretary of Banking of the Commonwealth of Pennsylvania is in possession of all assets, under the act approved June 15, 1923."*<sup>6</sup>

South Philadelphia State Bank did not open its doors again after being ordered to close in 1924. Although a portion of funds were returned to depositors, these payments stopped in 1928, and most did not see their full savings returned.<sup>7</sup>

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<sup>4</sup> The Philadelphia Inquirer 07 Sep 1924, Page 3.

<sup>5</sup> South Philadelphia's Little Italy and 9<sup>th</sup> Street Italian Market Michael DiPilla, Arcadia Publishing, 2016. P. 63.

<sup>6</sup> The Philadelphia Inquirer September 7, 1924 p. 1

<sup>7</sup> "The Story of One Bank,' The Philadelphia Inquirer 22 Mar 1934, Page 8," Newspapers.com, accessed October 24, 2023, <https://www.newspapers.com/image/168094749/>.

# SOUTH PHILADELPHIA BANKER ACCUSED OF EMBEZZLING FUNDS

## Warrant Sworn Out for Fichera After \$16,000 Shortage Is Found

## Depositors Storm Doors as Institution Is Closed by State Examiners

A warrant for the arrest of Edward A. Fichera, vice president and treasurer of the South Philadelphia State Bank, at 915 South Eleventh street, was sworn out last night as a sequel to the closing of the institution's doors yesterday morning by the State Banking Department.

Fichera is charged with embezzlement, larceny and misappropriation of funds in connection with a shortage of at least \$16,000 from the bank's holdings, J. A. Taylor, chief examiner of the department, who yesterday took over the bank's affairs, announced.

The accused bank official, whose home is on Catharine street near Fifty-eighth, has been missing since Taylor and his aides entered the institution Friday afternoon to begin a check-up of its books.

Loss of \$3000 in cash, believed to have been deposited just before Fichera left the bank, was discovered soon after his departure, according to Taylor.

How great a sum is involved in the bank's shortage probably will remain uncertain for several days, the chief examiner said. It was rumored unofficially that the missing funds may total \$80,000.

### Depositors Working Men

The South Philadelphia State Bank is in the heart of the Italian colony, and the vast majority of its 4500 depositors are working men and women of moderate means.

When word of the bank's forced closing flashed around the neighborhood shortly before noon yesterday, scores of depositors' savings fund books in hand, stormed its doors, pounding upon the huge bulk-glass barriers and demanding their money.

Five minutes later the original gath-

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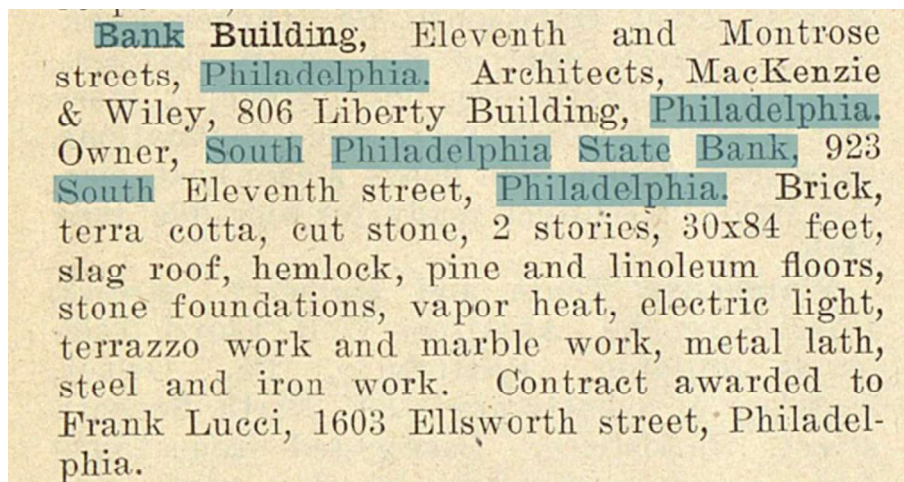
Figure 11: Front page article in *The Philadelphia Inquirer* on September 7, 1924.

**Criterion C: Reflects the environment in an era characterized by a distinctive architectural style.**

*Italian Renaissance Revival*

The Italian Renaissance Revival style began appearing in the late Victorian period between 1890 and 1930. Similar to other Romanesque and classically inspired styles, this style looked to Italy and the ancient world for architectural ideas, specifically sixteenth century buildings of the Italian Renaissance. The growing use of photography in the late nineteenth century allowed architects and builders to create more authentic designs rather than solely relying on drawings in pattern books. Principal characteristics of the Italian Renaissance Revival style include grand scale and inclusion of classical details such as round arches and columns. Other common features include masonry construction, symmetrical façade, low-pitched or flat roof, round arch entrance and windows, classical details, and a parapet or balustrade at roof.<sup>8</sup>

The South Philadelphia State Bank was designed by the Philadelphia architectural firm of MacKenzie and Wiley and was constructed in 1919.<sup>9</sup>



Bank Building, Eleventh and Montrose streets, Philadelphia. Architects, MacKenzie & Wiley, 806 Liberty Building, Philadelphia. Owner, South Philadelphia State Bank, 923 South Eleventh street, Philadelphia. Brick, terra cotta, cut stone, 2 stories, 30x84 feet, slag roof, hemlock, pine and linoleum floors, stone foundations, vapor heat, electric light, terrazzo work and marble work, metal lath, steel and iron work. Contract awarded to Frank Lucci, 1603 Ellsworth street, Philadelphia.

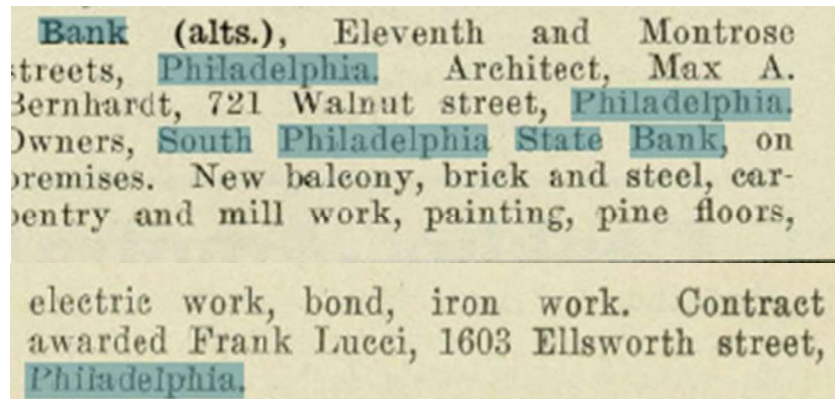
**Figure 12:** *Philadelphia Buyers Guide, 1919.*

The architectural practice of MacKenzie & Wiley began around 1919 with offices in the Liberty Building and ended in March 1931. According to the *Philadelphia Real Estate Record and Builders Guide*, which announced the dissolution of the firm, Lewis P. MacKenzie continued his practice individually in the Bankers Trust offices which the partners had occupied.

<sup>8</sup> "Italian Renaissance Revival Style 1890 - 1930 | PHMC > Pennsylvania Architectural Field Guide," accessed October 25, 2023, <http://www.phmc.state.pa.us/portal/communities/architecture/styles/italian-renaissance.html>.

<sup>9</sup> Source: Philadelphia Builders' Guide, v.34, 1919 p. 343.

In 1923 alterations were made to the building, designed by architect Max A. Bernhardt (1896-1947).<sup>10</sup> Bernhardt designed over fifty residential, commercial, and industrial buildings in the Philadelphia area. He studied architecture at the University of Pennsylvania, receiving his B.S. in Architecture in 1917 and his M.S. in 1918. During the 1930s Bernhardt served as architect for the Department of Banking of the Commonwealth of Pennsylvania.<sup>11</sup>



**Bank (alts.),** Eleventh and Montrose streets, **Philadelphia.** Architect, Max A. Bernhardt, 721 Walnut street, **Philadelphia.** Owners, **South Philadelphia State Bank,** on premises. New balcony, brick and steel, carpentry and mill work, painting, pine floors, electric work, bond, iron work. Contract awarded Frank Lucci, 1603 Ellsworth street, **Philadelphia.**

*Figure 13: Philadelphia Buyers Guide, 1923.*

<sup>10</sup> Philadelphia Builders' Guide, v.38, 1923 p. 380.

<sup>11</sup> Philadelphia Architects and Buildings. [https://www.philadelphiabuildings.org/pab/app/ar\\_display.cfm/23865](https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/23865)

## 8. Bibliography

The Athenaeum of Philadelphia. "MacKenzie and Wiley." Philadelphia Architects and Buildings. [https://www.philadelphiabuildings.org/pab/app/ar\\_display.cfm/26682](https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/26682).

The Athenaeum of Philadelphia. *Philadelphia Real Estate Record and Builders Guide*. <https://philageohistory.org/BuildersGuide>.

DiPalla, Michael. *South Philadelphia's Little Italy and 9<sup>th</sup> Street Italian Market*. Charleston, SC: Arcadia Publishing, 2016.

Doebley, C. "Pennsylvania Historic Resource Survey Form for 915-17 S. 11<sup>th</sup> St." August 28, 1980.

"Italian Renaissance Revival Style 1890 - 1930 | PHMC > Pennsylvania Architectural Field Guide." Accessed October 25, 2023. <http://www.phmc.state.pa.us/portal/communities/architecture/styles/italian-renaissance.html>.

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Newspapers.com. "The Philadelphia Inquirer 07 Sep 1924, Page 1." Accessed October 26, 2023. <https://www.newspapers.com/image/171065720/>.