

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: 601 South Broad Street

Postal code: 19147

2. NAME OF HISTORIC RESOURCE

Historic Name: The Southwestern National Bank

Current/Common Name: The Arts Bank

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: Commercial, Theater

5. BOUNDARY DESCRIPTION

Please attach a narrative description and site/plot plan of the resource's boundaries.

6. DESCRIPTION

Please attach a narrative description and photographs of the resource's physical appearance, site, setting, and surroundings.

7. SIGNIFICANCE

Please attach a narrative Statement of Significance citing the Criteria for Designation the resource satisfies.

Period of Significance (from year to year): from 1928 to 1933

Date(s) of construction and/or alteration: 1928-1930

Architect, engineer, and/or designer: Ralph B. Bencker

Builder, contractor, and/or artisan: E.H. Keefer & Son

Original owner: The Southwestern National 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 Preservation Alliance for Greater Philadelphia Date 3-4-2025

Name with Title Hanna Stark, Director of Policy and Communications Email hstark@preservationalliance.com

Street Address 1608 Walnut Street, Suite #1702 Telephone (215)-546-1146, ext. 5

City, State, and Postal Code Philadelphia, Pennsylvania, 19103

Nominator ☐ is ☒ is not the property owner.

PHC USE ONLY

Date of Receipt: 3/5/2025

☒ Correct-Complete ☐ Incorrect-Incomplete Date: 3/11/2025

Date of Notice Issuance: 3/13/2025

Property Owner at Time of Notice:

Name: 601 S BROAD ST LLC

Address: 501 SILVERSIDE RD SUITE 20

City: WILMINGTON State: DE Postal Code: 19809

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

Date(s) Reviewed by the Historical Commission: _____

Date of Final Action: _____

☐ Designated ☐ Rejected

12/7/18

Nomination for the Philadelphia Register of Historic Places



Figure 1. The north and west elevations of 601 South Broad Street. Image courtesy of Google Maps, June 2020.

The Southwestern National Bank

601 South Broad Street, Philadelphia, PA, 19147

“Situatē at the corner formed by the intersection of the Southerly side of South Street and the Easterly side of Broad Street in the 4th ward of the City of Philadelphia.

Being No. 601 South Broad Street.”¹

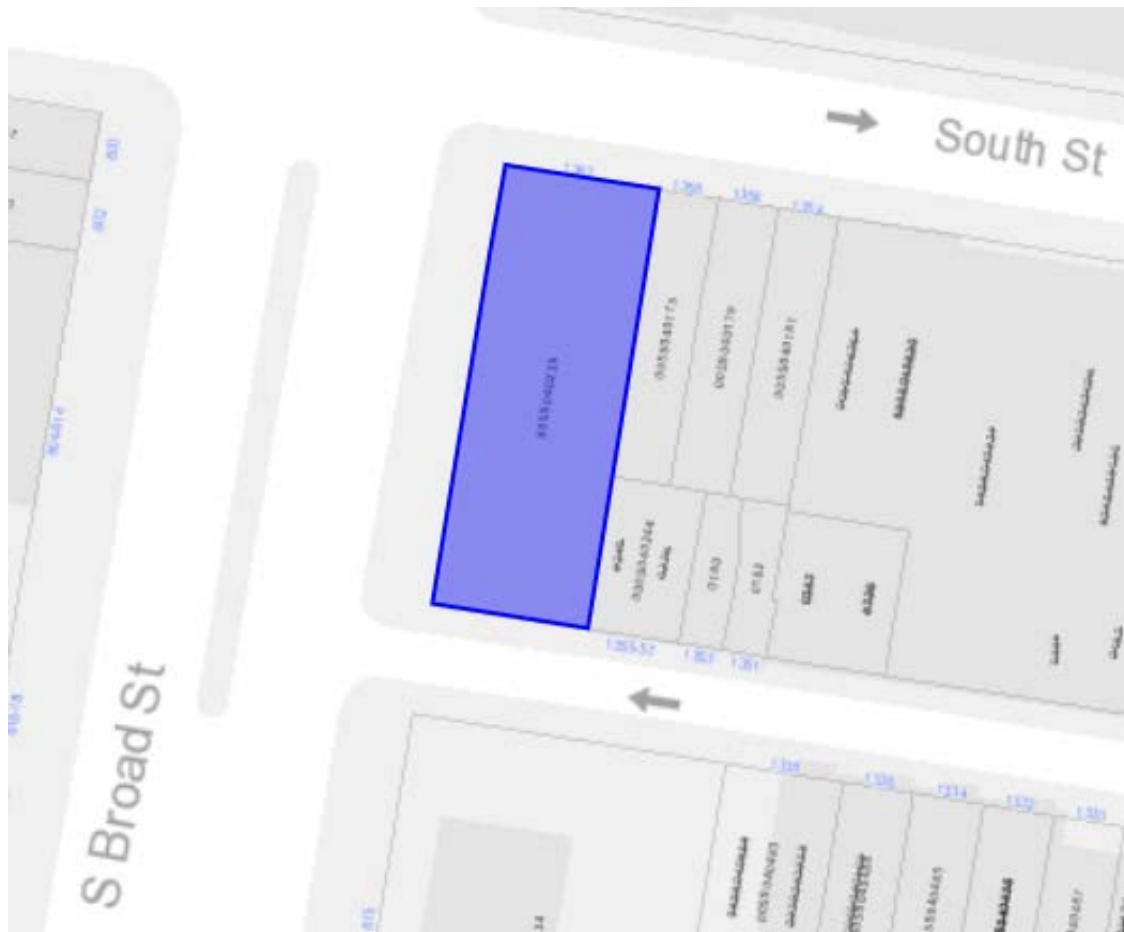


Figure 2. Registry map for the parcel at 601 South Broad Street. Source: atlas.phila.gov

¹ City of Philadelphia Department of Record, City Archives, Deed Book F.H.S, No. 1585, Page 349, 3/23/1990

6. Building Description

The former Southwestern National Bank, located at 601 South Broad Street in Philadelphia, is a three-story structure with a double-height second story and a rectangular footprint. Three of its elevations are visible from the street, while the fourth functions as a party wall. The visible elevations are the north elevation along South Street, the south elevation along Kater Street, and the west elevation along South Broad Street, which serves as the façade as it features the original main entrance.

The building is constructed with a steel frame clad in regularly coursed ashlar limestone set in a mortar mixture of one part cement to three parts sand. A thin painted metal strip runs between the first and second stories on all visible elevations, replacing an original limestone molding.² Above this, a projecting limestone cornice spans the elevations between the second and third stories, incorporating a simple limestone frieze that adds subtle articulation to the design. A final, thinner, and less ornate projecting limestone cornice is positioned between the third story and the base of the parapet. The roof is flat and is concealed by a limestone-clad parapet, which is stepped on the primary façade while maintaining a consistent height on the secondary elevations. Despite noticeable exterior modifications, the building remains in good condition, retaining much of its original historic fabric and architectural character since its construction in 1929.

Façade-West Elevation

The west elevation, which faces South Broad Street, features the original primary entrance of the former bank, as well as several additional exterior entrance doors. This elevation is seven bays wide. The first stories of all the bays were heavily altered during the 1993-94 University of the Arts renovation. They now feature a combination of recessed openings and curtain wall systems. A thin painted metal strip separates the first and second stories, incorporating narrow exterior light fixtures in all bays except the central bay.

The central five bays are emphasized through various architectural treatments. These central bays project outward slightly due to additional limestone cladding and are visually separated by pilasters with Tuscan capitals that extend from the ground to the frieze of projecting limestone cornice between the second and third stories. A granite base course further accentuates the pilasters' projection. The second story features large, rounded-arch, fixed-pane windows that span nearly the full height of the second story. These windows incorporate a flush limestone sill, lintel, and keystone, along with forty-five fixed glass panes arranged in a pattern that forms a rounded upper arch. Modern light fixtures are mounted on cross-shaped metal bars, partially obstructing the windows. The third story contains inset one-over-one sash windows flanked by limestone panels identical in size to the window openings. The parapet, stepped at the central bays, visually reinforces the rhythmic articulation of the facade and provides a fitting termination to the composition.

The center bay originally housed the bank's main entrance, although the original door has been removed and replaced with a painted metal panel. Despite this alteration, the elaborate cast-iron door surround remains intact, featuring ornamental floral motifs, including fluted tulips, and a

² This replacement occurred at an unknown date, but the original molding can be seen in historic photographs

circular decorative panel depicting a lion standing on clouds with a radiating sun. This circular decorative panel, at the centermost and highest point of the door surround, is topped by a decorative finial that projects roughly a foot. Above the entrance on the second story, an arched fixed-pane window is framed by a decorative limestone band with fluting and intertwined rope carvings. The third story of this bay contains three inset one-over-one sash windows, flanked by limestone panels matching those of the adjacent bays.



Figure 3. Façade-west elevation.³

³ All photographs courtesy of Julia Hayman, October 2024, unless otherwise noted

The outermost bays, which flank the central projection, maintain a more restrained architectural treatment. These bays feature vertically oriented window openings with multi-pane casement windows, decorative cast-iron spandrel panels, and inset sash windows at the third story, ensuring continuity across the elevation. The southernmost bay includes an exterior entrance door, now painted shut, while the northernmost bay features a heavily inset entrance shared with the north elevation, supported by a circular column at the corner.



Figure 4. Centermost bay of the façade.

North Elevation

The north elevation, facing South Street, is three bays wide and three stories tall. A painted metal strip with exterior light fixtures separates the first and second stories. At the westernmost bay, the inset corner entrance is shared with the façade, maintaining continuity between the two elevations. The first floors of the middle and easternmost bays have been altered to incorporate a curtain wall system that integrates poster cases within rectangular panels. The second story showcases vertically oriented, inset window openings framed by limestone sills and lintels, like the outer bays of the façade. These windows emphasize verticality through stacked components, including 6-pane casement windows, 2-pane fixed windows, and decorative cast iron spandrel panels. The central bay features a broader window opening divided into three identical vertical sections. On the third story, the fenestration pattern shifts to a more simplified arrangement of inset one-over-one sash windows with metal frames, identical to the façade.



Figure 5. North elevation.

South Elevation

The south elevation, facing Kater Street, is three bays wide and three stories tall. On the first story, window openings are inset and framed with flush limestone sills and lintels, with affixed iron grilles. A single entrance in the middle bay is marked by a partially glazed metal replacement door, accompanied by a metal exterior light fixture positioned slightly above. This entrance subtly disrupts the symmetry of the elevation.

The second story emphasizes verticality through tall, narrow window openings that contain metal casement windows with decorative cast iron spandrel panels beneath them, similar in treatment to the north elevation. A small two-pane casement window in the easternmost bay introduces a slight variation in the otherwise repetitive arrangement.

On the third story, the fenestration pattern is simplified, with evenly spaced inset one-over-one sash windows framed in metal, identical to the façade and north elevation.



Figure 6. South elevation.

7. Statement of Significance

7-1. Introduction

The building at 601 South Broad Street was built for the Southwestern National Bank on the southeast corner of South Broad and South Streets. It was designed by Ralph B. Bencker in 1928 and built by E.H. Keefer & Son in 1929.

In addition to designing the Southwestern National Bank, Bencker was responsible for numerous significant buildings throughout Philadelphia, including the Rittenhouse Plaza on Rittenhouse Square, the Ayer Building on Washington Square, the Jewelry Trades Building on Jewelers Row, and the Garden Court Plaza in West Philadelphia. He also designed the Pennsylvania Building for Philadelphia's Sesqui-Centennial and numerous Horn & Hardart automats. Many of these structures, recognized for their historical and architectural significance, remain standing today.

This nomination contends that the former Southwest National Bank is worthy of designation by the Philadelphia Historical Commission and inclusion on the Philadelphia Register of Historic Places and satisfies the following Criteria for Designation:

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

This nomination also contends a period of significance from 1928 to 1933.

7-2. Criterion J: The Southwestern National Bank

The Southwestern National Bank was established on January 19, 1886, during a meeting of local businessmen who sought to create a financial institution in the southwestern part of Philadelphia. *The Philadelphia Inquirer*, in its announcement, highlighted the need for a bank in this portion of the city.⁴ A similar announcement in *The Philadelphia Times* stated that the location of the new Southwestern National Bank would be “at Broad and South streets.”⁵

The new Southwestern National Bank officially opened for business on July 19th, 1886.⁶ Just a few months later, on October 25, 1886, Philadelphia Mayor William B. Smith designated both the Northwestern National Bank and the Southwestern National Bank as depositories of City money, significantly boosting the new institution's financial standing and reputation.⁷

⁴ “A New National Bank for the Vicinity of Broad and South Streets,” *The Philadelphia Inquirer*, January 22, 1886.

⁵ “The New Southwestern National Bank,” *The Philadelphia Times*, January 22, 1886.

⁶ “A New National Bank for the Vicinity of Broad and South Streets,” *The Philadelphia Inquirer*, January 22, 1886.

⁷ William B. Smith, “An Ordinance,” *The Philadelphia Inquirer*, October 27, 1886.

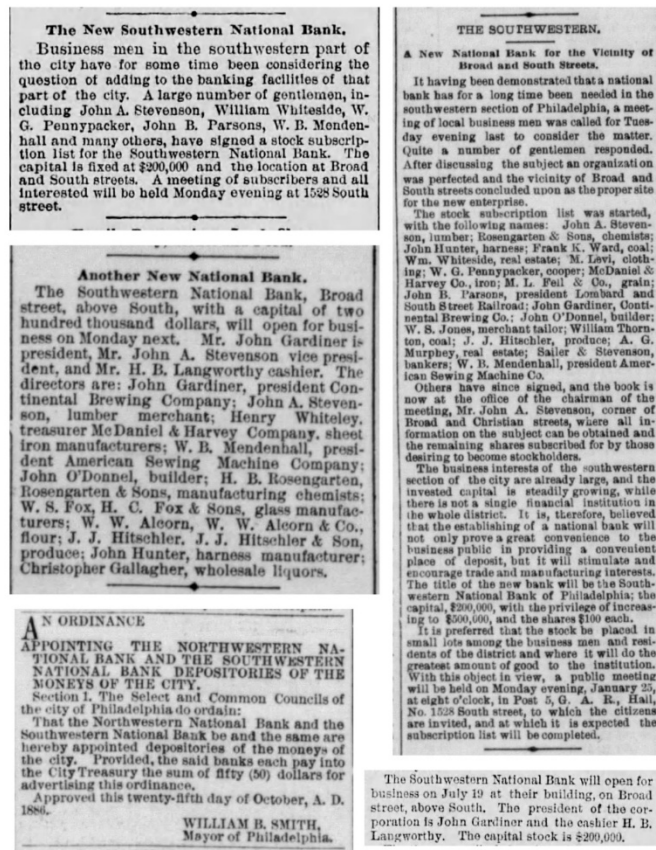


Figure 7. Clippings from Philadelphia area newspapers regarding establishing the Southwestern National Bank and the bank's earliest days.

By 1900, the bank planned to construct a new building at 601 South Broad Street to accommodate its growth.⁸ On April 11, 1900, the *Philadelphia Real Estate Record and Builders Guide* reported that architect H.D. Dagit would design the new facility, featuring modern vaults and electric work.⁹ However, this building, completed around 1900, was later demolished in 1929 to make way for a new structure at the same site.¹⁰

By the late 1920s, the bank once again sought to expand, acquiring additional property to the east to double its lot size.¹¹ On August 22, 1928, the *Philadelphia Real Estate Record and Builders Guide* announced that architect Ralph Bencker's design for a new bank building was nearly ready for bids.¹² Two weeks later, the *Guide* detailed Bencker's plans, describing a three-story limestone structure with a basement, steel framework, ironwork, and modern amenities. The construction contract was awarded to E.H. Keefer & Son.¹³

⁸ "Real Estate News," *The Philadelphia Times*, June 15, 1900.

⁹ "The Philadelphia Real Estate Record and Builders Guide," April 11, 1900.

¹⁰ City of Philadelphia Department of Records, City Archives, Building Permit No. 3862, filed 6/3/1929. Appendix B features historic images of the 1900 building.

¹¹ City of Philadelphia Department of Records, City Archives, Plan Book No. 58, Page 4, 11/7/1927.

¹² "The Philadelphia Real Estate Record and Builders Guide," August 22, 1928.

¹³ "The Philadelphia Real Estate Record and Builders Guide," September 5, 1928.

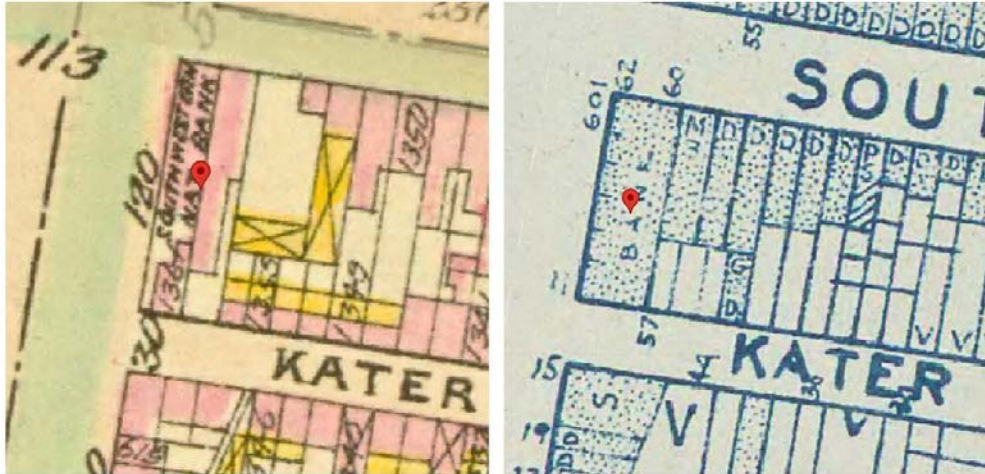


Figure 8. To the left is the 1910 Philadelphia Atlas created by G.W. Bromley, and to the right is the 1942 Land Use Map created by the Works Progress Administration, courtesy of PhilaGeoHistory.

A permit application filed on September 19, 1928, outlined the demolition of four buildings on the lot and the construction of the new bank, estimated to cost \$154,000.¹⁴ The building was to measure 120' 4½" in width, 42'2" in depth, and stand 50' tall, with a solid stone foundation, flat roof, and cinder concrete floors. Despite the initial permit stating construction would begin immediately on September 20, demolition of the previous bank building was not formally permitted until June 3, 1929.¹⁵ This delay may have been due to the bank's desire to continue operating in part of the old building during construction.¹⁶

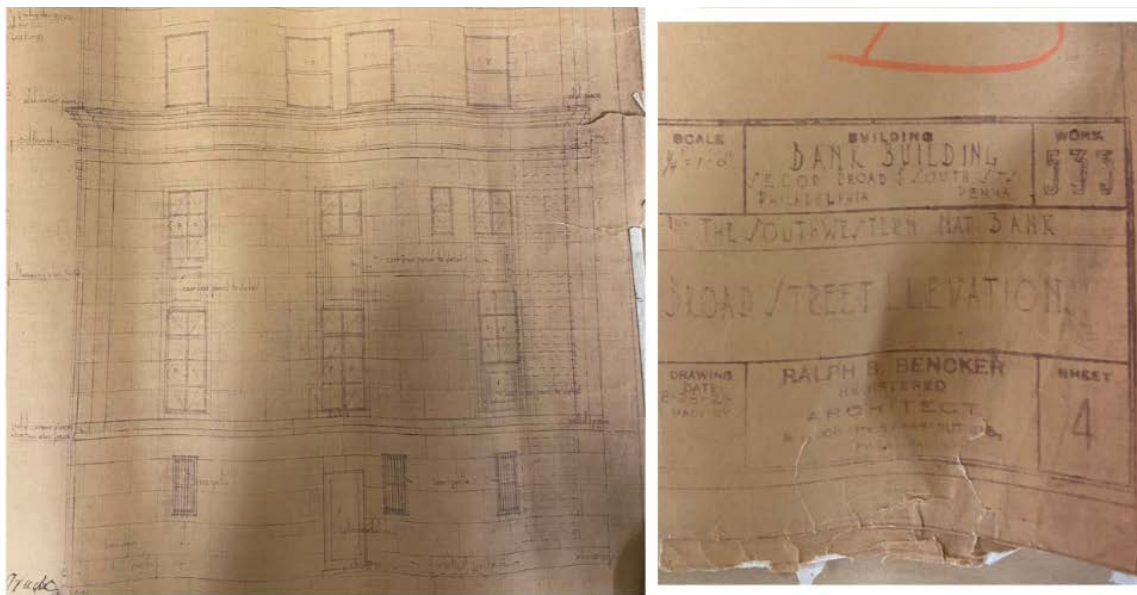


Figure 9. Photographs taken at Philadelphia City Archive of the set of building plans known as Building Plan No. 1581, filed 9/18/1928 alongside Building Permit No. 6903.

¹⁴ City of Philadelphia Department of Records, City Archives, Building Permit No. 6903, filed 9/18/1928.

¹⁵ City of Philadelphia Department of Records, City Archives, Building Permit No. 3862, filed 6/3/1929.

¹⁶ "Southwestern Bank Opens New Building," *The Philadelphia Inquirer*, February 19, 1930.

By February 1930, the new Southwestern National Bank building was complete. On February 19, *The Philadelphia Inquirer* described the structure as "a model of modern bank architecture and design," featuring a stone exterior with bronze doors and trimmings.¹⁷ The article confirmed that the previous building had been demolished in 1929 and that the new bank was constructed in phases, allowing business operations to continue uninterrupted. That same day, an advertisement in *The Philadelphia Inquirer* celebrated the bank's 44 years of service and included a detailed illustration of Ralph Bencker's new building design. It invited Philadelphians to explore the improved banking facilities.¹⁸

© City of Philadelphia, Department of Records

SOUTHWESTERN BANK OPENS NEW BUILDING

Structure Located at South-east Corner of Broad and South Streets

Financial Institution Has Had Successful Career for Forty-four Years

4-30-1930

44 Years of Satisfactory Service

*Strong Enough to Protect You
Large Enough to Serve You
Small Enough to Know You*

Today, Wednesday, Feb. 19th

We Welcome Old and New Friends to the Opening of Our New Bank Building With Greatly Improved Facilities

We invite all our old friends and patrons of our various departments to come in and examine the greatly improved banking facilities which have been erected in order that we may be able to serve you better. We also invite strangers, who have never sampled "Southwestern" service and friendliness, to come in now and get acquainted.

Southwestern National Bank
BROAD & SOUTH STS., PHILADELPHIA

Contracts Awarded

Scope of Contract and Successful Bidders; "Inside" Information for the Material Man and Interior and Exterior Fitter.

Restaurant Building and Retail Shop, Frankford and Arrott street, Philadelphia. Architect, R. B. Bencker, Thirteenth and Chestnut streets, Philadelphia. Owners, Horn & Hardart Co., 214 South Wacoek street, Philadelphia. Brick, limestone, granite, steel, 2 stories and basement, 125x27 feet, demolition, excavation, concrete waterproofing, caulking, metal lath, plastering, dampproofing, rolled steel doors, bronze work, metal windows, kitchen doors, carpentry and mill work, hardware, painting, glazing, marble, tile, ventilators, terrazzo work, iron stairs, built-up roof, skylights. Contract awarded Ketcham & McQuade, 1029 Brown street, Philadelphia.

Parochial School, Shelmire, below Castor and Large street, Philadelphia. Architects, Gleason & Mulrooney, 250 South Broad street, Philadelphia. Owners, Church of the Resurrection, Rev. J. M. Crosser, Wyndmoor, Pa. Stone, granite, limestone, 2 stories and basement, 145x63 feet, slag roof, cement and maple floors, hollow tile roof ventilators, metal window guards, metal weather strip, membrane waterproofing, bluestone, damp-proofing, electric light, metal lath, tile and terrazzo work, hollow metal sash, kalamine doors, bond, iron stairs, ornamental iron work, area gratings, plaster bond, scagliola, metal toilet partitions, imitation stone finish (plumbing, heating, soldering, seeding, screens, window shades, pew, altars, gymnasium equipment reserved). Contract awarded John McShain, 1610 North street, Philadelphia, not signed.

Bank Building (add.), Broad and South streets, Philadelphia. Architect, R. B. Bencker, Thirteenth and Chestnut streets, Philadelphia. Owners, Southwestern National Bank, on premises. Brick, limestone, steel, 3 stories and basement, 42x120 feet, slag roof, cement floors, steam heat, electric light, metal lath, tile, bond, iron work. Contract awarded

E. H. Keefer & Son, 1321 Rodman street, Philadelphia.

Residence, St. Martin's, Chestnut Hill, Pa. Architects, Edwards & Hoffman, 315 South Fifteenth street, Philadelphia. Owner, Mrs. Lucy B. Edwards, care of architect. Stone, concrete, stucco, 2 1/2 stories and basement, 42x55 feet, shingle roof, oak and pine floors, plumbing, metal weather strip, flagstone, hot air heat, electric light, metal lath, tile work, ornamental iron work. Contract awarded J. W. Moffley, 3rd, 315 West Mt. Airy avenue, Philadelphia.

Stores (2), Apartments (4), 1928 North Sixty-third street, Philadelphia. Architect, Herman Kline, Bulletin Building, Philadelphia. Owner, Abraham Grakin, 6230 Market street, Philadelphia. Brick, 3 stories, 17x52 feet each, electric light, tile work. Contract awarded Lewis N. Devon, 13 North Thirteenth street, Philadelphia.

Garage, Prospect avenue, Chestnut Hill, Pa. Architects, Willing, Sims & Talbot, 126 South Eighteenth street, Philadelphia. Owner, Robert Glendearing, Packard Building, Philadelphia. Stone, 1 story, 20x21 feet, electric light, bond, slate roof, cement floors. Contract awarded George S. Roth & Son, 230 East Graver's lane.

Garage and Servants' Quarters (also and add.), 6350 City Ave., Overbrook, Phila. Architect, private plans. Owner, Judge Edwin O. Lewis, on premises. Plastering, carpentry and mill work, electric work, carpentry and mill work. Contract awarded Golder Construction Co., 1609 Arch street, Philadelphia.

Silos (2), East side "C" bar road, South of Godfrey street, Philadelphia, \$7,000. Architect, private plans. Owner, Edward J. Ritter, on premises. Contract awarded L. H. Bloesch & Co., 736 Drexel building, Philadelphia.

Residence (add. and alt.), 5701 Akron

Figure 10. Ralph Bencker's new Southwestern National Bank building.

¹⁷ Ibid.

¹⁸ Southwestern National Bank, "44 Years of Satisfactory Service," *The Philadelphia Inquirer*, February 19, 1930.

When the leadership of Southwestern National Bank commissioned architect Ralph Bencker in 1928 to design a new bank building, they likely had no inkling of the devastating economic crisis that would unfold just a year later. With hindsight, it may seem improbable that they were unaware of the looming Great Depression, but the 1920s had been a period of remarkable economic prosperity at the time. Banks and financial institutions thrived on a booming stock market, and confidence in continued growth was widespread. According to Federal Reserve historians, “The Dow Jones Industrial Average increased six-fold from sixty-three in August 1921 to 381 in September 1929.”¹⁹ Even esteemed economist Irving Fisher declared that stock prices had reached “a permanently high plateau.” Given such optimism, it would not have been unreasonable for Southwestern National Bank’s leadership to expect their favorable conditions to continue.

However, on October 28, 1929, the Dow Jones Industrial Average plummeted nearly 13% in a single day, followed by another nearly 12% drop the next day. Within weeks, the New York Stock Exchange had lost nearly half its value in what is now known as the Stock Market Crash of 1929.²⁰

Initially, many believed the crash to be an isolated event rather than a precursor to a financial catastrophe. However, as economic conditions deteriorated and unemployment soared, the reality became clear. According to Roger D. Simon, author of “Philadelphia and the Great Depression, 1929–1941”, by April 1930, 135,000 Philadelphians were unemployed, with another 46,000 working only part-time.²¹ A year later, nearly a quarter of the city's workforce was jobless.

As the crisis deepened, public confidence in banks eroded, leading to a rise in bank runs—when depositors, fearing insolvency, withdrew their funds en masse, causing banks to collapse. Regional banking panics escalated into a nationwide financial crisis, threatening the stability of institutions like Southwestern National Bank.²² Between 1929 and 1933, nearly 5,000 banks across the U.S. failed.²³

By February 1933, bank closures had reached crisis levels. In an attempt to halt the collapse, state governors began declaring banking holidays, temporarily shutting down financial institutions to prevent further runs. Michigan was the first to do so on February 14, 1933, with Pennsylvania following soon after.²⁴ On March 5, *The Philadelphia Inquirer* reported that Pennsylvania Governor Gifford Pinchot had proclaimed a two-day statewide banking holiday from March 4 to 6.²⁵

That same day, just one day after his inauguration, President Franklin D. Roosevelt declared a nationwide four-day suspension of all banking transactions, commonly called a banking

¹⁹ Gary Richardson et al., “Stock Market Crash of 1929,” *Federal Reserve History*, November 22, 2013

²⁰ Gary Richardson et al., “Stock Market Crash of 1929,” *Federal Reserve History*, November 22, 2013.

²¹ Roger D Simon, “Philadelphia and the Great Depression, 1929-1941”, 2013.

²² George G Kaufman, “Bank Runs: Causes, Benefits, and Costs,” *Cato Journal* 7, no. 3 (Winter 1988): 559–83.

²³ Gary Richardson, “Banking Panics of 1930-31,” *Federal Reserve History*, November 22, 2013.

²⁴ Francis Gloyd Awalt, “Recollections of the Banking Crisis in 1933,” *The Business History Review* 33, no. 3 (Autumn 1969): 347–71.

²⁵ “2-Day State Bank Holiday Is Proclaimed by Governor After Nation-Wide Action,” *The Philadelphia Inquirer*, March 5, 1933.

holiday.²⁶ When banks reopened on March 9, Congress had already passed the Emergency Banking Act of 1933.²⁷ By March 15, most banks had resumed operations, with deposits surpassing withdrawals. However, not all institutions survived. Nearly 4,000 banks never reopened, including 30 of Philadelphia's 89 banks and trust companies.²⁸

Among those that did not recover was Southwestern National Bank. While no formal announcements or internal records documenting its closure have been found, *The Philadelphia Inquirer* indirectly confirmed its fate. On March 14, 1933, the bank was listed by the Federal Reserve as one of several Philadelphia-area institutions "not licensed to operate full banking business" after the banking holiday.²⁹ Two days later, the *Inquirer* reported that federal conservators had been appointed to oversee struggling banks, either to reorganize or liquidate them. Eugene Walter was named the conservator for Southwestern National Bank, further proving that it did not survive the Great Depression.³⁰



Figure 11. Clippings from Philadelphia area newspapers detailing the Southwestern National Bank's failure to reopen after the March 1933 nationwide bank holiday.

²⁶ Robert Jabaily, "Bank Holiday of 1933," *Federal Reserve History*, November 22, 2013

²⁷ Stephen Greene, "The Emergency Banking Act of 1933," *Federal Reserve History*, November 22, 2013

²⁸ Rohit Daniel Wadhwani, "Soothing the People's Panic: The Banking Crisis of the 1930s in Philadelphia", 2013

²⁹ "Banks Here Get Heavy Deposits," *The Philadelphia Inquirer*, March 14, 1933.

³⁰ "U.S. Conservators for 8 Banks Here - Comptroller of Currency Names Men to Reorganize or Liquidate Them," *The Philadelphia Inquirer*, March 16, 1933.

On May 22, 1934, *The Philadelphia Inquirer* announced the establishment of the South Philadelphia National Bank, which would succeed the Southwestern National Bank and another South Philadelphia bank, both of which had been operating on a restricted basis since the banking holiday in March 1933.³¹ The new bank would open on June 1, 1934, with its main branch located in the former Southwestern National Bank building at South Broad and South Streets. The South Philadelphia National Bank would assume certain assets of its predecessors, while the remaining assets would be placed in trust for depositors and liquidated over time.³²

Over the next several decades, the building continued to serve as a bank branch under different institutions, often due to mergers, such as Central Penn National Bank, which was listed as an owner in a 1977 sale.³³ Over time, parts of the building housed various tenants, including a rock club, a concert venue, an eye doctor's office, and even a pizza parlor, as reported in *The Philadelphia Daily News* on January 12, 1993.³⁴

Modifications to the building began soon after Southwestern National Bank's closure in 1933, ranging from minor changes, such as the addition of an awning visible in a 1935 photograph, to more significant alterations, including modifications to the first story of the northern elevation to accommodate Brady's Shoes, as seen in a 1966 photograph. The building remained vacant through the early 1980s and into the early 1990s until the University of the Arts purchased it.³⁵ In 1994, the university renovated the structure into a performing arts theater known as the Arts Bank, adding a prominent neon sign to the rooftop, which remains in place today.

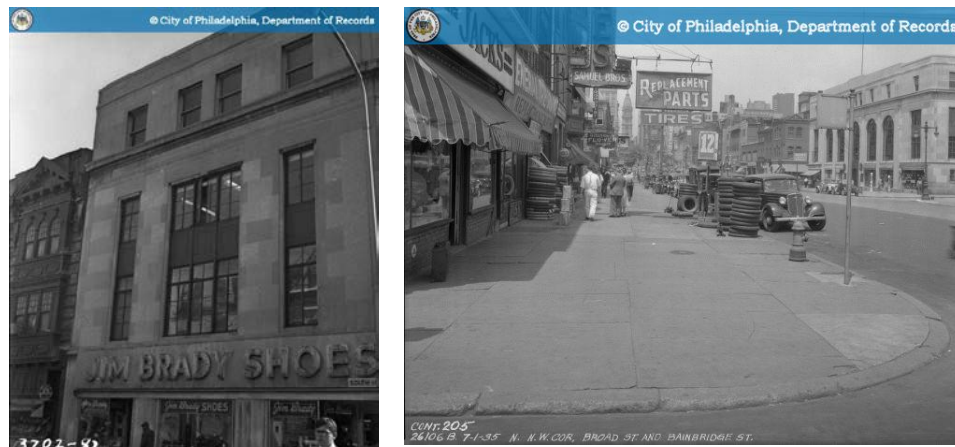


Figure 12. Left: north elevation, July 1st, 1935. Right: Part of west and south elevations, March 16th, 1966. Both images are courtesy of Phillyhistory.org

³¹ "South Phila. Bank Will Open June 1 - New Institution Succeeds Southwestern and Sixth National Banks," *The Philadelphia Inquirer*, May 22, 1934.

³² "New Bank Succeeds 2 in South Phila. - Southwestern and Sixth National Accounts Transferred Tomorrow," *The Philadelphia Inquirer*, May 30, 1934. On January 25, 1938, *The Philadelphia Inquirer* reported that the South Philadelphia National Bank had offered \$77,500 in cash to purchase the former Southwestern National Bank building from William N. Ottinger, the federally appointed receiver. The sale had been approved by the Federal Comptroller of the Currency but still required federal court approval. A follow-up article on February 8, 1938, confirmed that U.S. District Court Judge Welsh had approved the sale the previous day, finalizing the transaction. A deed dated March 7, 1938, officially recorded the transfer of the building to the South Philadelphia National Bank.

³³ City of Philadelphia Department of Records, City Archives, Deed Book DCC 1413, Page 474, 6/30/1977.

³⁴ Nels Nelson, "Performing Artists Cash In," *The Philadelphia Daily News*, January 12, 1993.

³⁵ City of Philadelphia Department of Records, City Archives, Deed Book D 1585, Page 349, 2/28/1990.

Following the abrupt closure of the University of the Arts in June 2024 and the subsequent court-supervised liquidation of its assets, the building now faces yet another transition, awaiting a new use.

The former Southwestern National Bank building embodies Philadelphia's economic heritage. Established in 1886 to support the city's growing southwestern district, the bank quickly became integral to local financial and municipal operations, serving as a City of Philadelphia depository. Its grand headquarters, built between 1928 and 1930, reflected the prosperity of the era. The bank's closure during the Great Depression in 1933 marked a significant economic downturn, while its subsequent reorganization illustrated the community's resilience.

7-3. Criterion E: Ralph B. Bencker

Ralph Bowden Bencker was born in Philadelphia on Christmas Eve, 1883, to John Bencker and Mary Bowden Bencker. After graduating from Philadelphia public schools, he attended the Pennsylvania Museum and School of Industrial Art, the Pennsylvania Academy of the Fine Arts, and Temple University.³⁶ In 1902, Bencker began apprenticing with Philadelphia architects Wilson Eyre and Paul A. Davis before joining the firm of William L. Price and Martin Hawley McLanahan at Price & McLanahan in 1904.³⁷

During his tenure at Price & McLanahan, Bencker contributed to major projects such as Chicago's Pennsylvania Railroad Freight Terminal Station and the expansion of Atlantic City's Traymore Hotel, including the addition of the Blenheim Hotel.³⁸ Following William L. Price's death in 1917, Bencker became a partner in the firm, which was formally renamed McLanahan & Bencker in 1919.³⁹

In 1923, Bencker designed the Oak Lane Trust Company Bank, earning the firm a medal for the "most meritorious work of the year" from the Philadelphia Chapter of the AIA. His growing reputation led to his election as president of the Philadelphia Chapter of the American Institute of Architects in 1931.⁴⁰ One of the firm's most notable projects was the Rittenhouse Plaza Apartments built in 1924. It is a landmark Art Deco building facing Rittenhouse Square, featuring ironwork by Samuel Yellin.⁴¹ It was added to the Philadelphia Register of Historic Places in 1995 as part of the Rittenhouse-Fitler Historic District and still overlooks Rittenhouse Square. Also in 1924, McLanahan & Bencker designed the Wyoming Bank & Trust Company at 4654 North 5th Street, whose parapet closely resembled Bencker's later design for the Southwestern National Bank.

³⁶ Sandra L. Tatman and Roger W. Moss, "Biographical Dictionary of Philadelphia Architects: 1700-1930" (Boston, MA: G.K. Hall, 1985). Page 55.

³⁷ Ibid.

³⁸ Colin Fanning, "Art Deco," Encyclopedia of Greater Philadelphia, March 3, 2022

³⁹ Tatman and Moss, "Biographical Dictionary of Philadelphia Architects: 1700-1930" Page 55.

⁴⁰ Ibid.

⁴¹ Philadelphia Architects and Buildings Database



Figure 13. The Oak Lane Trust Company bank. The left image is courtesy of Indiana University’s Building a Nation: Indiana Limestone Photograph Collection. The right image is courtesy of the Philadelphia Athenaeum and located within the AIA/T-Square Club 1924 yearbook.

In 1925, Bencker and McLanahan dissolved their partnership, and each returned to individual practice.⁴² Bencker continued to design across Philadelphia. In 1926, he was selected as the lead architect for the Pennsylvania Building at the United States Sesqui-Centennial Exposition, a world’s fair held in South Philadelphia celebrating the 150th anniversary of the Declaration of Independence.⁴³ Being awarded this commission by the governor was a considerable honor and credit to not only Bencker’s professional success thus far but also his status as one of the most accomplished and prominent architects of early 20th-century Philadelphia. His design was praised for embodying America’s emerging architectural identity, emphasizing a modern “vertical” motif.⁴⁴

Bencker’s independent practice flourished after the Sesqui-Centennial, with commissions for prominent projects such as the Wellington Apartments (1926) on Rittenhouse Square and the Ayer Building (1927) on Washington Square, headquarters for the advertising firm behind iconic slogans like “A Diamond Is Forever.”⁴⁵ Bencker had now designed a trio of buildings built upon Philadelphia’s most popular public squares.

⁴² Tatman and Moss, “Biographical Dictionary of Philadelphia Architects: 1700-1930” Page 55.

⁴³ “The Pennsylvania Building Will Be A Contribution to Art and Architecture,” *The Franklin Repository* (Daily), March 6, 1926.

⁴⁴ George Thomas, “Archipedia,” Society of Architectural Historians Archipedia, n.d.

⁴⁵ “Advance Construction News,” *The Philadelphia Real Estate Record and Builders Guide*, June 23, 1926, 389.; Ralph Bencker, “The Ayer Building, Philadelphia,” *Architectural Forum*. October 1929.



Figure 14. The Ayer building on Rittenhouse Square. The left image is courtesy of Alan Domb Real Estate, and the right image is courtesy of the Athenaeum of Philadelphia.

By 1929, Bencker had established himself as a leading designer in Philadelphia, a status reinforced by his work on the Garden Court Plaza Apartments in West Philadelphia. The 1984 National Register of Historic Places Garden Court nomination described Bencker as “one of the most important, if not the most important, architects of tall buildings in the city.”⁴⁶



Figure 15. The Garden Court Plaza. The left image is courtesy of the Philadelphia YIMBY blog, and the right image is courtesy of the Mid-Atlantic Real Estate Journal.

⁴⁶ George E. Thomas, Ph.D., Clío Group, Inc., “Garden Court Historic District”, nomination document, 1984, National Park Service, National Register of Historic Places, Washington, D.C.

Bencker also became a favored architect of the Horn & Hardart Company, designing several of their automats and office buildings in Philadelphia and New York throughout the late 1920s and 1930s.⁴⁷ His work contributed to the automats' reputation as architectural marvels, leading Frank Hardart's great-granddaughter and official Horn & Hardart biography writer, Marianne Hardart, to call him "the preeminent Art Deco architect of Philadelphia."⁴⁸



Figure 16. Ralph Bencker and the Horn & Hardart Company. The 1616 Walnut Street (top left) image is courtesy of Hidden City. The 217-219 South Broad Street (top right) image is courtesy of PhillyHistory.org. The 1508-1512 Market Street (middle left) image is courtesy of PhillyHistory.org. The 18th Street (middle right) image is courtesy of the Philadelphia Architects and Buildings Database. Both postcards at the bottom depicting Horn & Hardart interiors from Philadelphia locations are part of the George Brightbill Postcard Collection, courtesy of the Library Company of Philadelphia.

⁴⁷ Philadelphia Architects and Buildings Database

⁴⁸ Marianne Hardart and Lorraine Deihl, "The Automat: The History, Recipes and Allure of Horn & Hardart's Masterpiece" (New York: Clarkson Potter/Publishers, 2002). Page 41.

Some of Bencker's work for the Horn & Hardart Company in Philadelphia includes:⁴⁹

- The 16th and Chestnut Street location, built in 1926
- The 217-219 South Broad Street location, built in 1926.
- The location on South 18th Street between Walnut and Chestnut Streets, built in 1929.
- The 4670 Frankford Avenue location, built in 1929.
- The 5541-5543 North 5th Street location, built in 1929.
- The 1508-1512 Market Street location, built in 1931.
- The 3413-3415 Walnut Street location, built in 1932.
- The 5706-5708 North Broad Street location, built in 1933.
- The 4508 Walnut Street location, built in 1933.
- The 5233 Frankford Avenue location, built in 1933.
- The 1431 Arch Street location, built in 1934.
- The 243 South 10th Street location, built in 1934.
- The 7200 Ogontz Avenue location in 1936.
- The Horn & Hardart Office Building and Commissary on 10th Street between Locust Street and Chancellor Street, circa 1939.

Unfortunately, little of Bencker's work for Horn & Hardart has survived, and what remains is largely unrecognizable. Existing examples of his automat designs include 5706-5708 North Broad Street, 5541-5543 North 5th Street, 4670 Frankford Avenue, 4508 Walnut Street, and 5233 Frankford Avenue. Bencker's role in popularizing the Art Deco style through his work for Horn & Hardart continues to be acknowledged. Ben Leech argues for Bencker's impact, stating, "Bencker was the chief architect for Philadelphia-based Horn and Hardart's Automat empire, whose fusion of luxury and populism might have done more to spread the Art Deco style than the Chrysler and Empire State Buildings combined."⁵⁰

By the late 1930s, Bencker was a highly regarded architect known for his commercial and residential buildings across the East Coast. Though his output declined in the 1940s, he continued working until his death on September 5, 1961, at age 77.⁵¹ His obituary in *The Philadelphia Inquirer* reflects a lifetime of achievement, describing him as "an architect who designed several Center City buildings" and highlighting projects such as the Pennsylvania Railroad freight station in Chicago—the largest of its kind at the time—the Rittenhouse Plaza apartments, and his many contributions to Horn & Hardart. *The Philadelphia Daily News* also published an obituary, similarly recognizing his accomplishments and calling him a "noted architect."⁵² In both life and death, Bencker's significance as a pioneering Modern architect in Philadelphia was acknowledged by industry leaders, fellow architects, and everyday Philadelphians alike.

7-4. Criteria C and D: Stripped Classicism

The Southwestern National Bank, designed by Ralph Bencker in 1928, represents a pivotal moment in early 20th-century architecture. It exemplifies Stripped Classicism, a style that simplifies classical forms while retaining monumental scale, symmetry, and proportionality.

⁴⁹ Philadelphia Architects and Buildings Database

⁵⁰ Benjamin Leech, "Deco City? One of the Best," *Hidden City Philadelphia*, September 10, 2019

⁵¹ "Ralph Bencker Dies, Architect Was 77," *The Philadelphia Inquirer*, September 5, 1961.

⁵² "Ralph Bencker Dies; Noted Architect," *The Philadelphia Daily News*, September 5, 1961.

Stripped Classicism developed in response to a shifting architectural ethos that sought to reconcile classical traditions with modernist principles. Retaining the symmetry and structural integrity of classical architecture, this style eliminates intricate ornamentation, favoring bold massing and simplified forms.⁵³

Bencker's streamlined design departs from the ornate Victorian styles of the early 1900s, such as the 1900 building by H.D. Dagit, which it replaced.⁵⁴ This transition to modernity aligns with broader trends in interwar architecture, where economic constraints and evolving aesthetic sensibilities led to the abandonment of elaborate classical embellishments in favor of more restrained expressions of grandeur.⁵⁵

Key features of Stripped Classicism include symmetrical facades, regular bays, unembellished columns, broad horizontal elements, and central entrances. Notable Philadelphia examples include the Old Federal Reserve Bank Building (1935) by Paul Philippe Cret and 30th Street Station (1934) by Graham, Anderson, Probst & White.⁵⁶ This style was favored for government and institutional buildings, where the focus was on authority and permanence rather than decoration. Cret played a major role in popularizing Stripped Classicism in the U.S.⁵⁷



Figure 17: Left: Old Federal Reserve Bank Building, image courtesy Wikimedia Commons. Right: William H. Gray III 30th St. Station, image courtesy Amtrak.

The Southwestern National Bank demonstrates the style's commitment to symmetry. The facade is organized with a strong central pavilion, articulated by pilasters that frame the structure and emphasize verticality. These pilasters, in turn, support an entablature and attic story, reinforcing the building's connection to classical architectural traditions. This organization reflects the

⁵³ Beisert, Oscar, "The Western Savings Fund Society's North Philadelphia Office, 3547 Germantown Avenue," Philadelphia Register of Historic Places Nomination, 2018

⁵⁴ See Appendix B for images of 1900 building

⁵⁵ Belfoure, Charles, *Monuments to Money: The Architecture of American Banks*, McFarland 2011, p. 213

⁵⁶ Philadelphia Architects and Buildings

⁵⁷ Rybczynski, Witold, "The Late, Great Paul Cret," *The New York Times*, October 21, 2014.

disciplined order characteristic of Stripped Classicism, wherein classical elements are retained in form but stripped of excessive ornamentation.

The building's pilasters with Tuscan capitals reflect classical design while maintaining a streamlined aesthetic. The limestone cornices between the second and third stories and at the parapet echo classical entablatures but without ornate detailing. The limestone cladding, often used in classical architecture, further reinforces the building's sense of permanence and solidity.

In addition to its symmetry, the Southwestern National Bank embodies monumentality, a hallmark of Stripped Classicism. Banks, as institutions meant to convey stability and permanence, often employed monumental forms in their architecture. The Southwestern National Bank's grand scale and its separation of functions—retail on the ground floor and a banking hall on the piano nobile—align with the principles of classical architectural hierarchy. Despite the absence of intricate decorative detailing, the structure projects authority through its massing and proportional clarity.

Bank architecture in the early 20th century underwent a transformation, balancing traditional notions of grandeur with modern efficiency. The Southwestern National Bank's restrained classicism aligns with this evolution, reflecting the economic and cultural climate of the time. The move toward simplified classical forms allowed financial institutions to maintain an image of solidity and reliability while adapting to contemporary architectural trends. In Philadelphia, this can be seen in the Wyoming Bank and Trust Company, designed by the firm of McLanahan & Bencker in 1924, which showcases a broader movement refining classical design principles for modern applications. The Southwestern National Bank stands as a testament to the style's adaptability.



Figure 18. The Wyoming Bank and Trust Company, image courtesy of the 1722-24 Chestnut Street nomination to the Philadelphia Register of Historic Places.

The emergence of Stripped Classicism in the 1920s and 1930s coincided with the rise of Art Deco, creating an architectural landscape where stylistic boundaries often blurred.⁵⁸ In Philadelphia, examples such as the North Philadelphia Office of the Western Saving Fund Society (c. 1925) demonstrate this convergence of styles.⁵⁹ While the Southwestern National Bank incorporates key Stripped Classical elements, it also exhibits Art Deco characteristics, particularly in its central doorway surround, which reflects a hybrid of modernism and classical elegance.

The Southwestern National Bank at 601 South Broad Street exemplifies this blend of Stripped Classicism and Art Deco. Its emphasis on symmetry, pilasters, cornices, and limestone cladding places it firmly within Stripped Classicism, while its restrained ornamentation hints at Art Deco influences. Bencker's design captures the architectural transition of the late 1920s.

7-5. Conclusion

The former Southwestern National Bank is a significant example of Stripped Classicism, designed by the influential architect Ralph B. Bencker in the early 20th century. For nearly a century, this building has played a key role in the cultural and architectural landscape of Center City Philadelphia, making it a strong candidate for inclusion on the Philadelphia Register of Historic Places.

This nomination argues that the building meets Criteria C and D as an exemplary example of Stripped Classicism, Criteria J for its role in the economic heritage of the city, and Criterion E due to the involvement of Ralph B. Bencker in the 1929 design.

The Southwestern National Bank building embodies Philadelphia's economic history. Established in 1886 to support the growing southwestern district, the bank became central to local financial operations, even serving as a City of Philadelphia depository. Its grand 1928 headquarters reflected the prosperity of the era, while its closure during the Great Depression and later reorganization highlight the city's resilience.

Stripped Classicism, a style that emerged in the early 20th century, simplifies classical forms while retaining their symmetry and structural elements. It became popular for institutional buildings, and the Southwestern National Bank embodies many of these features, bridging traditional classical design with modernist trends.

This nomination also highlights Ralph B. Bencker's impact on Philadelphia's architectural heritage. Known for both local and national contributions, his remaining works—such as Rittenhouse Plaza, the N.W. Ayer Building, and others—demonstrate his mastery and lasting influence on the city's architectural identity.

⁵⁸ Pile, John, *A History of Interior Design*, 2005, p. 315.

⁵⁹ Beisert, Oscar, "The Western Savings Fund Society's North Philadelphia Office, 3547 Germantown Avenue," Philadelphia Register of Historic Places Nomination, 2018

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Appendix A: Ralph Bencker's Independent* Architectural Works

*due to the challenges of attributing work done by an architect who is working for a firm versus an architect who is working as an individually practicing architect, this list only includes the post-1925 works of Ralph Bencker when he began practicing as an independent architect for the first time in his career.

- Alterations on the Oak Lane Trust Company Bank at 6701 North Broad Street, circa 1926.⁶⁰
- The Pennsylvania Building for the United States Sesqui-Centennial Exposition, Circa 1926.⁶¹
- The Wellington at 1849 Walnut Street, circa 1926.⁶²
- The Horn & Hardart at 16th and Chestnut Street, circa 1926.⁶³
- The Horn & Hardart at 217-219 South Broad Street, circa 1926.⁶⁴
- The Ayer at 210 West Washington Square, circa 1927.⁶⁵
- The Southwestern National Bank at 601 South Broad Street, circa 1928-1930.
- The WPEN Studio at 2214 Walnut Street, circa 1928.⁶⁶
- The Horn & Hardart at 4670 Frankford Avenue, circa 1928.⁶⁷
- The Guarantee Trust & Safe Deposit Company Tradesmen's Bank at 1420 Walnut Street, circa 1929.⁶⁸
- The State Theater at 52nd and Chestnut Street, circa 1929.⁶⁹
- The Jewelry Trades Building on Jewelers Row at 734-740 Sansom Street, circa 1929.⁷⁰
- The Garden Court Plaza at 4701-4729 Pine Street, circa 1929.⁷¹
- The Horn & Hardart at 114 South 18th Street, circa 1929.⁷²
- The Horn & Hardart at 5541-5543 North 5th Street, circa 1929.⁷³
- The Horn & Hardart at 1508-1512 Market Street, circa 1931.⁷⁴
- The Horn & Hardart at 3413-3415 Walnut Street, circa 1932.⁷⁵
- The Horn & Hardart at 5706-5708 North Broad Street, circa 1933.⁷⁶
- The Horn & Hardart at 4508 Walnut Street, circa 1933.⁷⁷

⁶⁰ City of Philadelphia Department of Records, City Archives, Building Permit No. 10329, filed 10/26/1926.

⁶¹ "Advance Construction News," *The Philadelphia Real Estate Record and Builders Guide* 41 (1926): 133.

⁶² "Advance Construction News," *The Philadelphia Real Estate Record and Builders Guide*, June 23, 1926, 389.

⁶³ Dennis Carlisle, "Razing a City in Haste: The Lesson of the Horn Building," *Hidden City Philadelphia*, August 22, 2016.

⁶⁴ "The Philadelphia Real Estate Record and Builders Guide," April 7, 1926.

⁶⁵ "Advance Construction News," *The Philadelphia Real Estate Record and Builders Guide*, June 23, 1926, 389.

⁶⁶ Leech, Benjamin. "1501-1505 Fairmount Avenue Philadelphia Register of Historic Places Nomination." *The Philadelphia Preservation Alliance*, September 22, 2024.

⁶⁷ "The Philadelphia Real Estate Record and Builders Guide," July 11, 1928.

⁶⁸ "The Philadelphia Real Estate Record and Builders Guide," February 6, 1929.

⁶⁹ "Who's Who," *West Philadelphia Community History Center*, n.d.,

⁷⁰ "The Philadelphia Real Estate Record and Builders Guide," November 16, 1929.

⁷¹ George E. Thomas, Ph.D., Clio Group, Inc., Garden Court Historic District, nomination document, 1984, National Park Service, National Register of Historic Places, Washington, D.C.

⁷² "The Philadelphia Real Estate Record and Builders Guide," September, 18, 1929.

⁷³ "The Philadelphia Real Estate Record and Builders Guide," February 13, 1929.

⁷⁴ "The Philadelphia Real Estate Record and Builders Guide," June 3, 1931.

⁷⁵ "The Philadelphia Real Estate Record and Builders Guide," July 13, 1932.

⁷⁶ "The Philadelphia Real Estate Record and Builders Guide," November 29, 1933.

⁷⁷ "The Philadelphia Real Estate Record and Builders Guide," March 1, 1933.

- The Horn & Hardart at 5233 Frankford Avenue, circa 1933.⁷⁸
- The Horn & Hardart at 1431 Arch Street, circa 1934.⁷⁹
- The Horn & Hardart at 243 South 10th Street, circa 1934.⁸⁰
- The Horn & Hardart at 7200 Ogontz Avenue, circa 1936.⁸¹
- The Horn & Hardart Office Building and Commissary on 10th Street between Locust Street and Chancellor Street, circa 1939.⁸²

⁷⁸ “The Philadelphia Real Estate Record and Builders Guide,” November 1, 1933.

⁷⁹ “The Philadelphia Real Estate Record and Builders Guide,” June 27, 1934.

⁸⁰ “The Philadelphia Real Estate Record and Builders Guide,” February 21, 1934.

⁸¹ “The Philadelphia Real Estate Record and Builders Guide,” September 22, 1936.

⁸² “The Philadelphia Real Estate Record and Builders Guide,” February 22, 1939.

Appendix B: Historic Documentation of the Circa 1900-1928 Southwestern National Bank Building

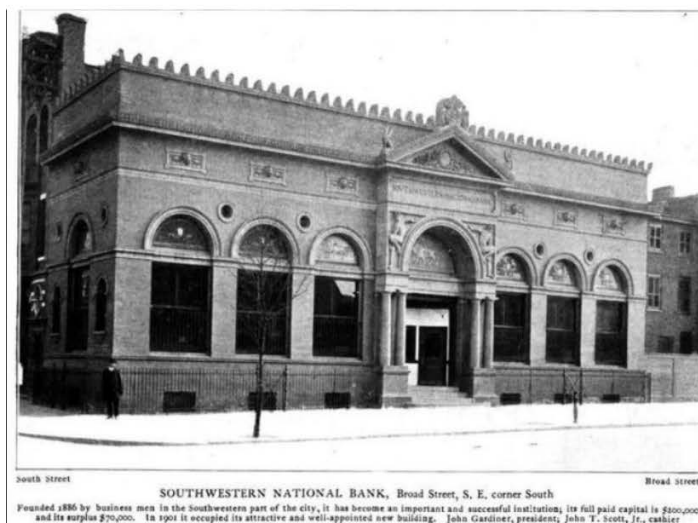
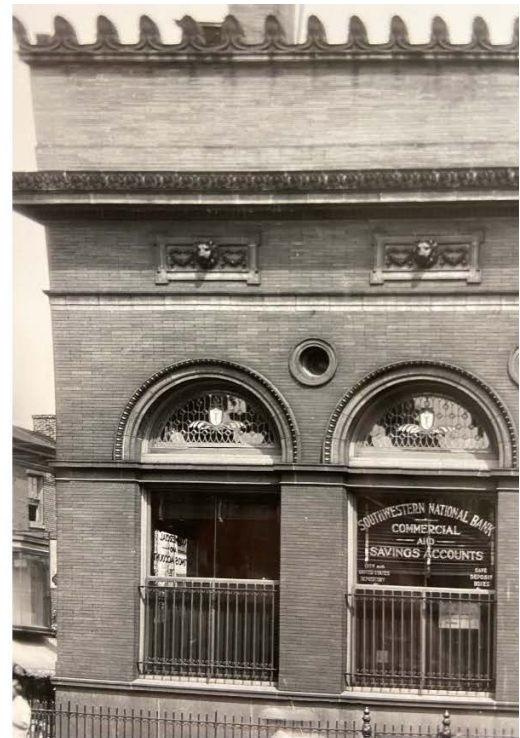


Figure 19. The top left and top right images show the same 1927 photograph, with the top left being the full-scale version and the top right being a close-up. This photograph is courtesy of the Philadelphia City Archives. The bottom left image is from Moses King's *Philadelphia and Notable Philadelphians*, courtesy of the Historical Society of Pennsylvania. The bottom right image is a close-up of the cover of the 1907 Annual Statement of the former Southwestern National Bank, which, along with the 1909 edition featuring an identical image, is currently for sale on eBay.