

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: 700-02 N Broad Street

Postal code: 19130

2. NAME OF HISTORIC RESOURCE

Historic Name: Northwestern National Bank

Current/Common Name: The Lusk Building

3. TYPE OF HISTORIC RESOURCE

☒ Building

☐ Structure

☐ Site

☐ Object

4. PROPERTY INFORMATION

Condition: ☐ excellent ☐ good ☒ fair ☐ poor ☐ ruins

Occupancy: ☒ occupied ☐ vacant ☐ under construction ☐ unknown

Current use: Offices

5. BOUNDARY DESCRIPTION

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

6. DESCRIPTION

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

7. SIGNIFICANCE

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

Period of Significance (from year to year): from 1917 to 1954

Date(s) of construction and/or alteration: 1917; 1929 addition; 2008 rear addition (fire/exit stair and office space)

Architect, engineer, and/or designer: Philip Merz (1917 building); Clarence E Wunder (1929 addition)

Builder, contractor, and/or artisan: A. Raymond Raff (1917 and 1929 building)

Original owner: Northwestern National Bank

Other significant persons: Reverend Herbert H. Lusk, II

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 Staff of the Historical Commission Date 1/19/2023

Name with Title Philadelphia Historical Commission Email allyson.mehley@phila.gov

Street Address 1515 Arch Street, 13th Floor Telephone 215-686-7660

City, State, and Postal Code Philadelphia, PA 19107

Nominator ☐ is ☒ is not the property owner.

PHC USE ONLY

Date of Receipt: 1/22/2024

☒ Correct-Complete ☐ Incorrect-Incomplete Date: 1/22/2024

Date of Notice Issuance: 1/22/2024

Property Owner at Time of Notice:

Name: People for People Inc

Address: 714 N Broad St

City: Philadelphia State: PA Postal Code: 19130

Date(s) Reviewed by the Committee on Historic Designation: April 16, 2025

Date(s) Reviewed by the Historical Commission: May 9, 2025

Date of Final Action: May 9, 2025. Designated under Criteria C, D, and J

☒ Designated ☐ Rejected

5. Boundary Description

Note: The boundary description below is from the 700-02 N Broad Street property deed.

This nomination proposes to designate the building only.

Beginning at the point of intersection of the Northerly side of Fairmount Avenue (variable width) with the Westerly side of Broad Street (113 feet wide); thence from said point of beginning extending the following 13 courses and distances: (1) North 71 degrees 21 minutes 4 seconds West, along the said side of Fairmount Avenue 105 feet $\frac{3}{4}$ inches to the Northeasterly side of Ridge Avenue (60 feet wide); (2) North 39 degrees 20 minutes 33 seconds West along the said side of Ridge Avenue, crossing the head of a 3 feet wide alley by deed 119 feet 11- $\frac{1}{8}$ inches to a point; (3) North 50 degrees 39 minutes 27 seconds East, approximately along the Southeasterly face of a 12 inch concrete fence wall, and along the Northwesterly side of the said 3 feet wide alley 95 feet 3- $\frac{1}{8}$ inches to a point; (4) South 59 degrees 9 minutes 47 seconds East partially along a second 3 feet wide alley by deed, which connects with the first mentioned 3 feet wide alley leading into Ridge Avenue, and approximately along the Southeasterly face of a 12 inch fence wall 40 feet 11- $\frac{7}{8}$ inches to a point in a wall; (5) South 50 degrees 25 minutes 44 seconds West, partially through a wall and partially along the Northwesterly face of a 10 inch wall 63 feet 6 inches to a point; (6) South 39 degrees 20 minutes 33 seconds East partially through a wall 55 feet 6 inches to a point; (7) South 11 degrees 21 minutes 00 seconds West, approximately along the Easterly face of a wall, 8 feet, 9- $\frac{7}{8}$ inches to a point; (8) South 78 degrees 39 minutes 00 seconds East through a wall 9 feet 4- $\frac{1}{2}$ inches to a point; (9) North 11 degrees 21 minutes 00 seconds East through a wall 0 feet 8- $\frac{1}{4}$ inches to a point; (10) South 78 degrees 39 minutes 00 seconds East through a wall 29 feet 4- $\frac{3}{4}$ inches to a point; (11) North 11 degrees 21 minutes 00 seconds East through a wall 2 feet 7- $\frac{3}{4}$ inches to a point; (12) South 78 degrees 39 minutes 00 seconds East through a wall 56 feet 4 inches to a point on the Westerly side of Broad Street; (13) South 11 degrees 21 minutes 00 seconds West along the said side of Broad Street 59 feet 5 inches to the point and place of beginning.

BEING 700-02 N Broad Street a/k/a 1401-1417 Ridge Avenue

Source: Boundary information from City of Philadelphia. PhilaDox. Document number 53835852. Recorded 5/21/2021. The left image below is from Philadelphia Office of Property Assessment. The right (base) image is from Philadelphia CityAtlas.



Full property for 700-02 N Broad Street shown in blue.



Proposed designation is for building only as shown in yellow line.

6. Description

700-702 N Broad Street is a Classical Revival style building that occupies an irregularly shaped lot at the multi-point intersection of Ridge Avenue, N Broad Street, and Fairmount Avenue. It stands prominently in an active thoroughfare surrounded by commercial, institutional, religious, and residential buildings including the historic Divine Lorraine (699 N Broad Street) and the American Trust Company Building (684-86 N Broad Street).

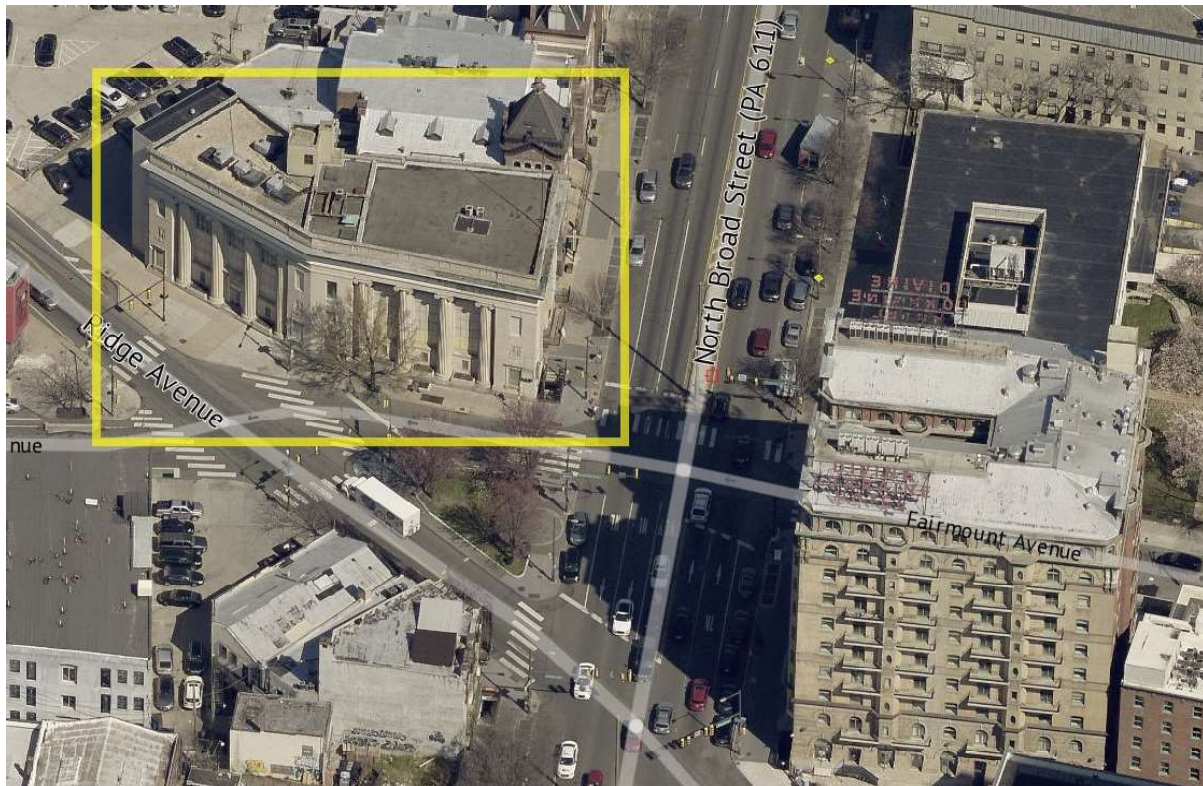


Figure 1. Aerial view looking north along N Broad Street. 700-02 N Broad Street is highlighted in yellow. The main façade is on N Broad Street (image from *CONNECTExplorer*).



Figure 2, top image. Circa 1920. Early photograph shows the original rectangular form of the building located at N Broad Street and Fairmount Avenue (Indiana University Bloomington, Indiana Limestone Photograph Collection). **Figure 3, lower image.** Circa 1930. This photograph was taken after the addition was constructed in 1929. The addition (on left side of image with man standing in front of entrance) doubled the size of the building. (Jacob Stelman Collection, Athenaeum of Philadelphia).



Figure 4. A view of the corner of Broad Street and Fairmount Avenue showing the original section of the building constructed in 1917-18.

700-02 N Broad Street is a two-story building clad mainly in limestone. It is elevated on a granite base and is three bays wide along N Broad Street, five bays wide along Fairmount Avenue, and five bays wide along Ridge Avenue. The original footprint of the bank stood at the corner of N Broad Street and Fairmount Avenue (Image 2). As demand for banking services grew after its opening in 1918, the bank building doubled in size in 1929 with an addition placed at the rear of the building (Image 3).

The N Broad Street façade is treated as a *distyle in antis* and broken into two planes. The outer plane of the façade is framed by Tuscan order antae and capped with an Ionic order entablature. The cornice includes dentil molding and a frieze with the faded words “Broad Street Trust Co.” The front entrance is recessed on the inner plane set behind a pair of imposing Ionic columns. A shallow parapet is set back from the top of the cornice.



Figure 5. The primary façade along N Broad Street. The overall façade retains a high degree of architectural and material integrity.



Figure 6. A view of the original main entrance. Original doors have been removed and infilled contemporary doors. An accessibility ramp has been added to the front of the building.

The main entrance with two doors and a transom is centrally located between the columns and enclosed by a decorative entablature and architrave. The original transom and entrance doors have been replaced with more contemporary materials including stainless-steel doors. The architrave is embellished with acanthus leaves and ornamental moldings. The entablature contains imagery of two eagles flanking a central pilaster with a carved building address. To the left and right of the architrave is a belt course. Below the belt course is a smooth plane of limestone. Rising above the belt course and entrance are three large, elevated rectangular windows. The windows originally contained lights of various sizes. Although the metal frames remain, the frames and lights have been painted over. Above the windows at the highest point of the inner wall is a horizontal frieze with ornamental medallions and acanthus leaf moldings. The main entrance was originally accessed by three steps made of granite located in the center of the two front columns. An accessibility ramp has been installed over a portion of the original step area. Despite some alterations, the primary façade maintains core classical principles of symmetry, balance, and proportion.



Figure 7. View of the elevations along Ridge and Fairmount Avenues. The section along Ridge Avenue was added in 1929 and faithfully replicated the architecture, materials, and craftsmanship of the original building. The addition created a secondary entrance to the bank.

Although they appear identical upon first look, the Fairmount Avenue and Ridge Avenue elevations were constructed in different time periods. Their architectural elements and details match those of the front façade with one key difference. The space between the outer and inner planes of the elevation is much shallower. Unlike the deeper, portico like space of the front façade, the space is compressed, and the columns touch the recessed inner plane. The Fairmount Avenue façade has five bays with three recessed bays and two outer bays. The inner wall is recessed behind four Ionic columns and has a similar window arrangement to the front facade. Below the belt course are three smaller windows, one within each bay. The outer bays each include multiple window openings. Lower windows on the outer bays are finely detailed with entablatures, architrave surrounds, and projecting sills with ornamental corbels. The right outer bay displays a carved relief panel with the name of the bank, year of construction in Roman numerals, and an eagle in flight. The Ridge Avenue elevation is similar to the Fairmount Avenue except it includes a secondary entrance that mirrors the entrance on the Broad Street façade and two carved relief panels.



Clockwise from top left. Figure 8. Detail view of top of Ionic column and decorative frieze on Fairmount Avenue elevation. **Figure 9.** Carved masonry relief panel along Ridge Avenue displaying the 1929 construction date. **Figure 10.** View of secondary entrance and lower elevation on Ridge Avenue addition.



Figure 11. View of the rear of building. A parking lot is located behind the building. In 2008, an enclosed fire/exit stair has been added to the rear of the building along Ridge Avenue. It is clad in stucco and the rear wall displays a painted mural.



Figure 12. Aerial view looking northwest. This view shows the original rectangular front section of the building. The addition is shown at an angle off of the rear of the original building. The north elevation walls, in between 700-02 N Broad Street and the adjacent church, are clad in buff colored brick (image from *CONNECTExplorer*).

7. Significance

700-02 N Broad Street, historically known as the Northwestern National Bank, possesses significance as an excellent example of an early twentieth century Classical Revival bank building. The building also holds significance in the social, economic, and historical heritage of Philadelphia. It therefore 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
- (d) Embodies distinguishing characteristics of an architectural style or engineering specimen; and
- (j) Exemplifies the cultural, political, economic, social, or historical heritage of the community.



Figure 13. View of 700-02 N Broad Street at the corner of N Broad Street and Fairmount Avenue.

Northwestern National Bank

In March 1886, a group of fifty men interested in the organization of Northwestern National Bank gathered that evening at 1201 College Avenue. Individuals among this group had obtained authority to start the bank from the Treasury Department in Washington DC and that evening the proposed capital stock of the future bank was \$200,000 and subscription investments were made available.¹ The following October authorities in Philadelphia appointed Northwestern National Bank “depositories of the moneys of the city.”²

Philadelphia builder James B. Doyle was among the bank founders and served as bank president until his death in 1896. Doyle began his career as a carpenter and eventually rose up to lead and manage large construction projects. High profile projects included buildings for the Centennial Exposition, the annex to the Union League Bank, and numerous breweries. It was during his last project prior to retiring from the construction business, the Girard Avenue Farmers’ Market at Ninth Street and Girard Avenue, that he assisted with the organization of Northwestern National Bank.³ The selection of Otto C. Wolf, who specialized in brewery design, as the designer of their first bank building was likely the result of Doyle’s years in construction.

Bank leaders moved swiftly, and in February 1887 the institution’s first bank building was opened at the corner of Ridge Avenue and Girard Avenue. The Philadelphia Inquirer described the new building “as massive and imposing structure, richly ornamented”—a description that likely pleased bank leadership. Architect Wolf designed the building in the Victorian Eclectic style with a clear nod to the work of architect Frank Furness and his design for Centennial National Bank (1876) at 32nd and Market Streets. On opening day, the bank already had an average daily deposit of \$300,000, the result of operating in temporary facilities since 1886.⁴

¹ “The Philadelphia Times 21 Mar 1886, Page 2.”

² “The Philadelphia Inquirer 27 Oct 1886, Page 7.”

³ “The Philadelphia Times 16 Sep 1896, Page 3.”

⁴ “The Philadelphia Inquirer 02 Feb 1887, Page 2.”

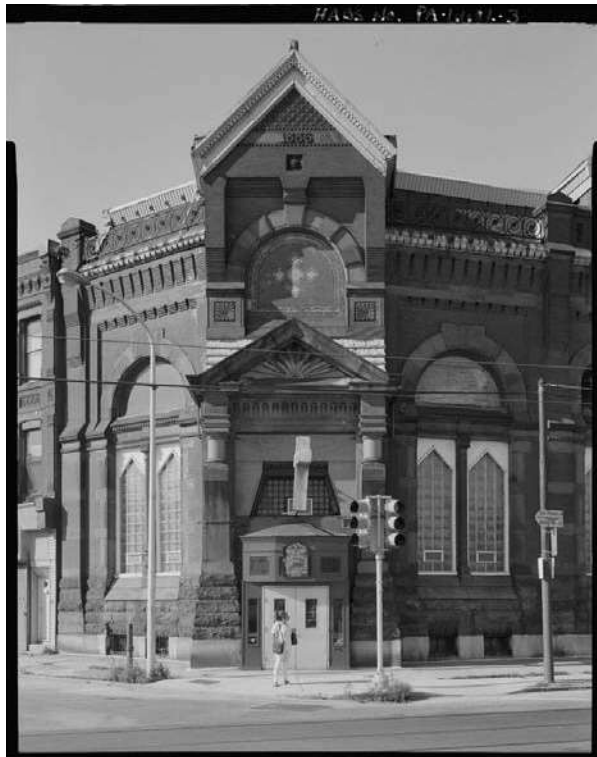


Figure 13. Northwestern National Bank building at Ridge Avenue and Girard Avenue constructed 1886-87.

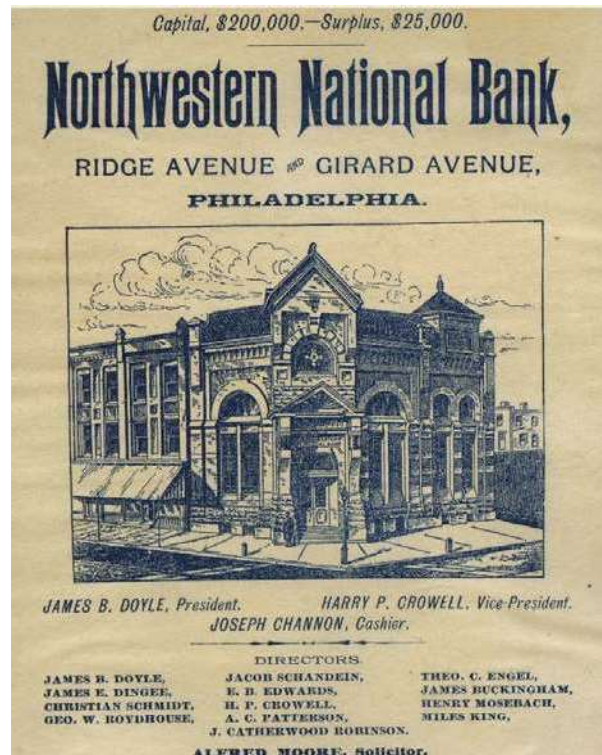


Figure 14. Early advertisement for Northwestern National Bank.

In the years that followed, Northwestern National Bank operated successfully and profitably. Housing in the residential areas around the bank rapidly grew in the 1880s and 1890s, made possible by the transition from horsecars to cable and electric streetcars. Although new wealth had concentrated on N Broad Street and along Girard Avenue in the late nineteenth century, housing for a range of classes was constructed attracting the middle and working class as well to northern neighborhoods.

By the second decade of the twentieth century, Northwestern National Bank was the sixth largest bank in Philadelphia, but demographic shifts were underway in the area around the bank. Between 1900 and 1920, the population of Philadelphia grew from approximately 1,300,000 to 1,800,000. Philadelphia's population had continued to migrate north and to the suburbs, and local businesses and industry were now more concentrated on N Broad Street. Local government and transportation officials were discussing and planning for a Broad Street subway line.⁵ Seeking

⁵ "Board of Trade Wants Suburban Lines Electrified," *Philadelphia Inquirer*, June 18, 1912.

more opportunity, the bank purchased property in 1916 at the corner of N Broad Street and Fairmount Avenue to construct a new main building for the bank and their offices.⁶ The residential areas east and west of N Broad Street and Fairmount Avenue expanded rapidly through the construction of rowhouses between the 1860s and 1920s.

Architect Philip Merz was engaged to design the new building and in 1917 the new cornerstone was laid.⁷ Construction was completed in 1918 and the bank relocated to their new location, vacating the building on Ridge Avenue and Girard Avenue.⁸



Figure 15. Northwestern National Bank building with construction nearing completion in 1918. Bank signage and lighting have not yet been installed (Indiana University Bloomington, Indiana Limestone Photograph Collection).

⁶ "Deed, 700 N Broad St, 1916, Book 63, Page 260." (City of Philadelphia, July 1, 1916).

⁷ "Lay Cornerstone of Bank Building," *Evening Public Ledger*, September 19, 1917.

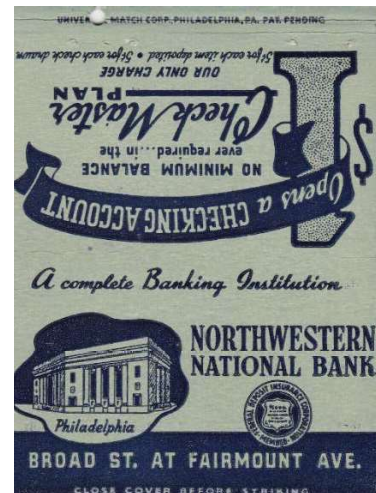
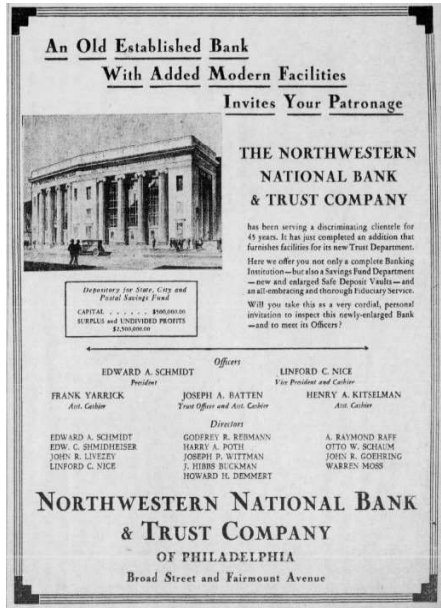
⁸ Bromley, George W. and Bromley, Walter S., *Atlas of the City of Philadelphia* (G. W. Bromley and Co., 1910), <https://www.philageohistory.org>. A comparison of 1910 and 1922 atlases show that once the bank moved to N Broad Street, they had vacated their earlier property. Publications indicate that the bank did not expand to branch locations similar to other larger banks. The only branch locations identified were in Glenside and West Philadelphia and these were opened around the mid twentieth century.

The location proved to be extremely successful. Employees of local businesses, including those employed by the growing automobile industry and other types of manufacturing, were in close proximity to the new bank as were residential neighborhoods to the east and west. Owing to this, and confident in their future, in 1928 an addition was planned by architect Charles E. Wunder that would dramatically increase the size of the bank. Construction was completed in 1929.



Figure 16. Northwestern National Bank building shown in the late 1920s or 1930s with the new addition added along Ridge Avenue. The design of the addition replicated the appearance of the original building (Jacob Stelman Collection, Athenaeum of Philadelphia).

Northwestern National Bank continued to operate at this location until 1954 when it merged with Broad Street Trust Co. The original name of the bank was covered with new signage which can still be seen today. In the following years, additional mergers occurred, and the bank changed ownership and names multiple times.



Figures left to right. **Figure 17.** 1930 advertisement (*Philadelphia Inquirer*, January 1930). **Figure 18:** 1952 advertisement (*Philadelphia Inquirer*, 1954). **Figure 19.** 1940s matchbook cover (Source: EBAY). Northwestern Mutual Bank consistently used images of their bank building in their advertising, with the goal of communicating strength and stability.



Figure 20. 1954 photograph. Building shown after merger with Broad Street Trust Co. Signage was updated to reflect new bank name. Signage for drive-through banking, a new and novel banking service at the time, can be seen at the far left. (Athenaeum of Philadelphia, Jacob Stelman Collection).

Initial design and construction of 700-02 N Broad Street

Northwestern National Bank purchased property at the corner of N Broad Street and Fairmount Avenue in 1916.⁹ Existing nineteenth century buildings stood on the site (Image 21) and were demolished to clear the site for the new building.

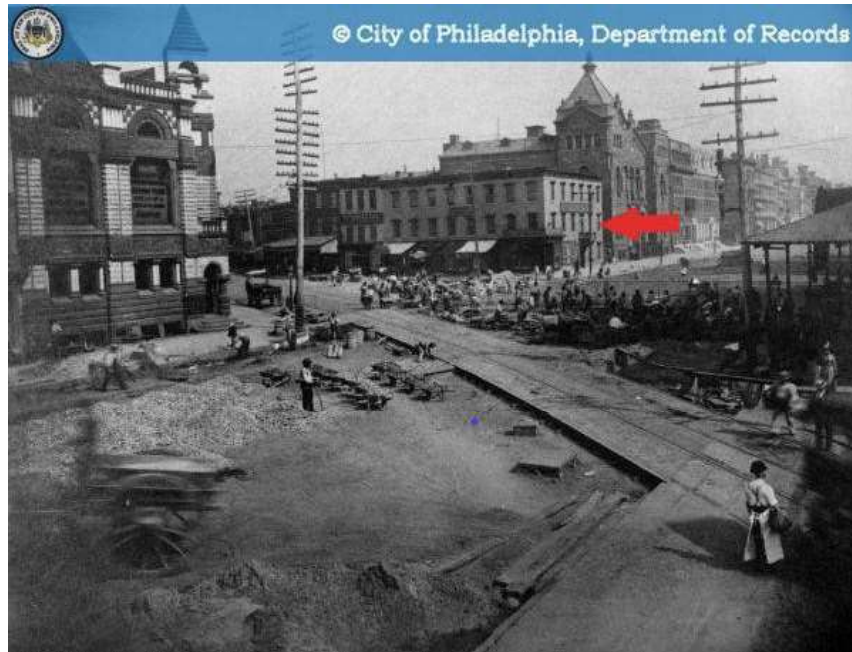


Figure 21. 1892 photograph. Red arrow indicates future location of the bank building at the corner of N Broad Street and Fairmount Avenue. Pictured at left is the American Trust Co. bank constructed in 1890 (City of Philadelphia, Department of Records).

Architect Philip Merz was selected to design the new bank. Prior to starting his own architectural firm in Philadelphia in 1915, Merz worked for McKim, Mead & White in New York City and after he moved to Philadelphia he was employed as a designer for Horace Trumbauer.¹⁰ Not much is known about Merz, and he was only active as a designer in Philadelphia until 1926. Some light is shed on his experience and skill set though, as described in a publication from 1903. Merz taught evening courses at Pratt Institute as described in the school's journal:

⁹ "Deed, 700 N Broad St, 1916, Book 63, Page 260."

¹⁰ Tatman, Sandra L., "Merz, Philip (Fl. 1915 - 1926) -- Philadelphia Architects and Buildings," accessed January 21, 2024, https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/26905.

*For evening work, Mr. Philip Merz, for many years in charge of work in ornamental design in the office of McKim, Mead & White, has been added to the force of the Department, and teaches three evenings a week in the design class. Mr. Merz is said to be the finest draughtman of ornament in New York; and has lately spent a year in Italy making carefully detailed drawings of many of the best examples of historic ornament contained in great Italian museums.*¹¹

The architect's completed commissions are limited. A number of his projects were constructed in Philadelphia and the surrounding area, including Camden, New Jersey. He designed several banks which remain extant today such as North Philadelphia Trust Company, 3711-15 N Broad Street (Image 22), and Broadway Trust Company, Broadway and Walnut Streets in Camden NJ (Image 23).¹²



Figure 22. North Philadelphia Trust Company, extant. (Indiana University Bloomington, Indiana Limestone Collection).



Figure 23. Broadway Trust Company, extant. (Indiana University Bloomington, Indiana Limestone Collection).

¹¹ "Department Notes," *Pratt Institute Monthly* 12 (1903): 73.

¹² Tatman, Sandra L., "Merz, Philip (Fl. 1915 - 1926) -- Philadelphia Architects and Buildings."

One curious aspect of the design is the similarities between Northwestern National Bank and Beneficial Savings Fund Society (1200-02 Chestnut Street) despite the more modest scale of 700-02 N Broad Street. Both buildings completed construction in 1918. Merz worked in Trumbauer's office prior to starting his own firm around 1916 or 1917, therefore he may have participated in the design of 1200-02 Chestnut Street. Given the depth of Merz' experience with Beaux Arts methodology and classical ornamentation, it is possible this occurred. The 2006 nomination to the Philadelphia Register of Historic Places for the Beneficial Savings Fund Society notes:

His [Trumbauer's] reflects trends of its time expressed in the Beaux-Arts Eclecticism of the early twentieth century and the work of contemporary firms such as Carrere & Hastings and McKim, Mead & White...However it should be noted that the use of the Ionic order and strong Greek overtones are unusual in Trumbauer's work. His work up to this point had mainly incorporated Gothic revival and eighteenth-century British and French Classicism.¹³



Figure 24. Beneficial Savings Fund Society (Indiana University Bloomington, Indiana Limestone Collection).



Figure 25. North Philadelphia Trust Company (Indiana University Bloomington, Indiana Limestone Collection).

¹³ Philadelphia Historical Commission Staff, "Beneficial Savings Fund Society," Nomination for Philadelphia Register of Historic Places, 2006.

There is no account of how Philip Merz received the commission. It is likely that his experience in the offices of McKim, Mead & White and Horace Trumbauer made him a strong candidate. Similar to the bank's original building at Girard Avenue and Ridge Avenue, the bank's leadership understood that the design and materials needed to visually engender confidence in their organization, leadership, and fiscal responsibility. Merz' use of Classical Revival style incorporated with Beaux Arts influences, created a design that met the bank's requirements while following current trends for institutions and banks of the period. Material selection also reflected popular choices of the period and style—limestone cladding, metal frame windows, and Beaux Arts lighting. Owing to a successful 1917 design, in 1928 when bank leadership decided to construct an addition, they chose to closely mirror the architectural elements and materials rather than create a new design.

THE ARCHITECTURAL FORUM 73

USUALLY the architect strives to express the solidity of a bank through its design. But what is all important, both in the expression and in fact, is a solid foundation. Where "ANTI-HYDRO" is employed to waterproof foundations, or any other concrete work, it also hardens and strengthens the concrete—all in one operation. In this particular building "ANTI-HYDRO" was used for permanently waterproofing both the foundations and the elevator pit. For sixteen years architects have specified and insisted on "ANTI-HYDRO" for their most important work. Architects' specifications gladly set as request.

NORTHWESTERN NATIONAL BANK BUILDING, PHILADELPHIA, PA.

ANTI-HYDRO FOR PERMANENT CONCRETE HARDENING WATERPROOFING

ARCHITECT, PHILIP MERZ CONTRACTOR, A. RAYMOND RAFF

BY specifying "ANTI-HYDRO" for hardening and waterproofing concrete, you do not add to the cost of the building, but actually decrease the cost of the concrete work. "ANTI-HYDRO" hardens and waterproofs concrete so thoroughly and permanently that repairs are entirely unnecessary. This saving, added to the reduction of labor which "ANTI-HYDRO" effects in the mixing and finishing of the concrete, is usually sufficient to pay the cost of the "ANTI-HYDRO." "ANTI-HYDRO" has been in continuous use for more than sixteen years. This is proof of its permanence.

"ANTI-HYDRO"

ANTI-HYDRO WATERPROOFING CO., 299 Broadway, New York

Figure 26. Advertisement featuring Northwestern National Bank's new building. (*Architectural Forum*, 1920, Volume 33, Issues 5-6).

The Classical Revival Bank in Philadelphia in the early 20th century

700-02 N Broad Street is an excellent example of a Classical Revival bank constructed in early twentieth Philadelphia that has maintained a high degree of architectural and material integrity. Influences on the building's design can be identified as far back as 530 B.C. to the Siphnian Treasury at Delphi. The *distyle in antis* element on the front façade served as a model for nineteenth and early twentieth century bank and institutional design throughout the United States.¹⁴ In *The Buildings of Main Street*, Richard Longstreth described this design approach in more simple terms as “the enframed block.” He wrote:

The enframed block is generally two to three stories high with most of the facade punctuated by columns, pilasters, an arcade or a treatment suggestive of such classical elements. This main section is bracketed by narrower end bays, more or less equal in height, to form a continuous wall plane. The end bays may contain windows and other openings.

Although references to the Siphnian Treasury at Delphi suggests the form of the Northwestern National Bank was modeled on a Greek Temple, the design is more compatible with that of a Roman Temple as seen in its massing and treatment while its details such as use of the Ionic order reference ancient Greece. While 700-02 N Broad Street can be defined as Classical Revival style, Beaux-Arts eclecticism and the City Beautiful movement also influenced the design.

The use of the enframed block was popular in the United States from 1900 through the 1920s. It was widely used in public and institutional buildings but also became a common model for banks of the early twentieth century period.¹⁵ For the last three decades of the nineteenth century, Victorian eclecticism (Romanesque Revival, Gothic Revival, Italianate, and other revival styles) was commonly used for the design of banks. Two buildings that reflect this earlier style are Northwestern National Bank's first building (1828 Girard Avenue) and the American Trust Company (684-86 N Broad Street) located across from 700-02 N Broad Street.

¹⁴ Philadelphia Historical Commission Staff. *Distyle in antis* describes a portico having two columns in front that are placed between antae (rectangular structure at the end of the wall in a temple building), forming a recessed portal.

¹⁵ Longstreth, Richard, *The Buildings of Main Street* (Washington, DC: Preservation Press, 1987).



Figure 27. Northwestern National Bank, 1828 Girard Avenue (HABS report, 2000).



Figure 28. 684-86 N Broad Street in the 1890s (Free Library of Philadelphia).

The Panic of 1893 dealt a reckoning to the American banking system. With the failure of hundreds of banks across the United States, the banking industry sought to regain the public's confidence in the overall system. As part of this effort, architectural styles employed for the design of banks changed. The architectural eclecticism and exuberance of the previous decades came to reflect the weaknesses of the American banking system. Classical architecture projected an image of confidence and strength through its physical image and was deemed more suitable for new bank buildings in the decades that followed this crisis. As a result, the Classical Revival style became a popular style for bank design that appeared in Philadelphia and throughout the United States in the early decades of the twentieth century.

Examples of Classical Revival banks in the Philadelphia area that are designed with an “enframed block” (all images from Indiana University Bloomington):



Figure 29. Beneficial Savings Fund Society, 1200-02 Chestnut Street, extant.



Figure 30. Lancaster Avenue Title & Trust Co., 3960 Lancaster Ave., extant.



Figure 31. Broadway Trust Company, Camden NJ, extant.



Figure 32. Federal Trust Company, South Broad and Federal Streets, extant.



Figure 33. Merion Title and Trust, 5 E Lancaster Avenue, Ardmore PA, extant.

700-02 N Broad Street: Transition from Banking to New Use

The building operated as a bank until the early 1970s but transitioned to other uses in the late 1970s and eventually became vacant in the 1980s. In January 1997, it was purchased by People for People, Inc., a non-profit organization focused on economic development and job training in North Philadelphia. The organization was founded in 1989 by Reverend Herbert H. Lusk, II (1953-2022), a former football running back for the Philadelphia Eagles who retired early and entered the seminary. He became pastor of Greater Exodus Baptist Church in 1982, and by 1989 had transformed the small, struggling congregation of 17 to 2,000 active members.

As part of his leadership, Pastor Lusk made significant infrastructure and fiscal improvements to Greater Exodus, including the 1989 purchase of a group of ten properties located in close proximity to the church. 700-02 N Broad Street was included in this purchase and stands adjacent to the church building. Over the years, People for People, Inc. has used the building for the local community through services such as a credit union, computer lab, and more. People for People, Inc. have been careful stewards of 700-02 N Broad Street since 1989 and have incorporated minimal changes to the exterior. The primary alterations have been the addition of an enclosed fire stair at the rear of the building (2008) along Ridge Avenue and the addition of a mural on the rear wall.

Summary

700-02 N Broad Street is an excellent example of a Classical Revival bank in Philadelphia that maintains a high degree of architectural and material integrity. Constructed in 1917 and 1929, the building's design reflected a period when banks sought out Classical Revival design to project institutional confidence and strength. Architect Philip Merz' use of Classical Revival style with Beaux Arts influences, created a design that met the Northwestern National Bank's individual requirements while following current trends for institutions and banks throughout the United States in the early twentieth century. The company's decision to construct a new building in 1917 at the corner of N Broad Street and Fairmount Avenue reflected social and economic shifts as Philadelphia's population continued to migrate north and local businesses concentrated along N Broad Street. For these reasons, 700-02 N Broad Street merits individual listing on the Philadelphia Register of Historic Places for Criteria C, D, and J.

8. Major Bibliographic References

Bromley, George W., and Bromley, Walter S. 1910. "Atlas of the City of Philadelphia." G. W. Bromley and Co. <https://www.philageohistory.org>.

Bromley, George W., and Bromley, Walter S. 1922. "Atlas of the City of Philadelphia." G. W. Bromley and Co. <https://www.philageohistory.org>.

"Building a Nation: Indiana Limestone Photograph Collection," Image Collections Online, Indiana University, Bloomington, ID.
<https://webapp1.dlib.indiana.edu/images/splash.htm?scope=images/VAC5094>

Carlisle, Dennis. 2012. "Last Vault Of The Nouveau Riche." Hidden City Philadelphia (Blog). April 30, 2012. <https://hiddencityphila.org/2012/04/last-vault-of-the-nouveau-riche/>.

City of Philadelphia. "Deed, 700 N Broad St, 1916, Book 63, Page 260."
"Department Notes." 1903. *Pratt Institute Monthly* 12:73.

Evening Public Ledger. 1917. "Lay Cornerstone of Bank Building," September 19, 1917.

Friedman, Stacia. 2022. "Lofty Landmark Recalls Philly's Old Garment Row." Hidden City Philadelphia. March 8, 2022. <https://hiddencityphila.org/2022/03/lofty-landmark-recalls-phillys-old-garment-row/>.

Gallery, John Andrew. 2016. *Philadelphia Architecture: A Guide to the City*. Philadelphia: Paul Dry Books, Inc.

Harris, Cyril M. 1998. *American Architecture: An Illustrated Encyclopedia*. New York: W.W. Norton.

Historic American Building Survey. *Northwestern National Bank, Ridge and Girard Avenues, Philadelphia PA*. 2000. <https://www.loc.gov/item/pa3877/>.

Longstreth, Richard. 1987. *The Buildings of Main Street*. Washington, DC: Preservation Press.

McMahon, Kevin. 2023. "Beneficial Savings Fund, South Philadelphia Branch." Nomination for Philadelphia Register of Historic Places. Preservation Alliance for Greater Philadelphia.

McMahon, Kevin, and Ferguson, Logan. 2019. "Automobile Row Thematic District." Nomination of Historic District for the Philadelphia Register of Historic Places. Preservation Alliance for Greater Philadelphia.

"People For People, Inc. Website." n.d. <https://peopleforpeople.org/about-3/our-ceo/>.

"The Philadelphia Real Estate Record and Builders' Guide – An Athenaeum of Philadelphia Website." n.d. <https://philageohistory.org/BuildersGuide/>.

Philadelphia Historical Commission Staff. 2006. "Beneficial Savings Fund Society." Nomination for Philadelphia Register of Historic Places.

Philadelphia Inquirer. 1886. "Ordinance Appointing the Northwestern National Bank Depositories of the Moneys of the City," October 27, 1886.

———. 1887. "Northwestern National Bank: A New Temple of Finance and Architectural Ornament of the City," February 2, 1887.

———. 1912. "Board of Trade Wants Suburban Lines Electrified," June 18, 1912.

———. 1929. "Update on Northwestern National Bank Construction," March 31, 1929.

———. 1930. "Advertisement for Northwestern National Bank," January 7, 1930.

———. 1954. "Two City Banks Merge Today," September 13, 1954.

———. 2022. "The Rev. Herb Lusk, former Eagles player, team chaplain, and pastor, has died," September 20, 2022.

Philadelphia Times. 1886. "Northwestern National Bank," March 21, 1886.

———. 1896. "Death of James B. Doyle," September 16, 1896.

Tatman, Sandra L. n.d. "Merz, Philip (Fl. 1915 - 1926). "Philadelphia Architects and Buildings."

Tatman, Sandra L. n.d. "Wunder, Clarence E. "Philadelphia Architects and Buildings."

Webster, Richard J. n.d. *Philadelphia Preserved*. Philadelphia, Pennsylvania: Temple University Press.