

ADDRESS: 4900 LONGSHORE AVE

Name of Resource: Tacony Saving Fund Safe Deposit, Title & Trust Company

Proposed Action: Designation

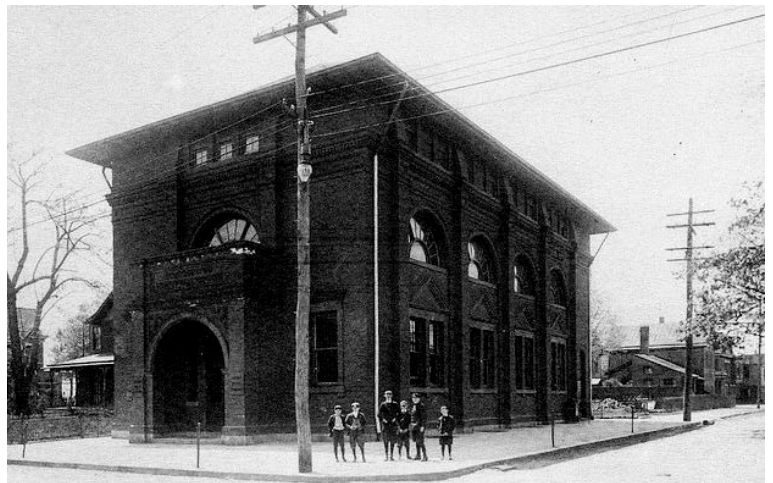
Property Owner: Ashley DeVries and Darren Musatio

Nominator: Historical Commission staff

Staff Contact: Dan Shachar-Krasnoff, daniel.shachar-krasnoff@phila.gov

OVERVIEW: This nomination proposes to designate the property at 4900 Longshore Avenue and list it on the Philadelphia Register of Historic Places. The building is historically significant and merits individual listing on the Philadelphia Register of Historic Places, pursuant to Section 14-1004(1) of the Philadelphia Code. The nomination asserts that the building satisfies Criteria C and D by mixing Romanesque and Italianate details in a harmony that is characteristic of Victorian Eclecticism. The nomination also argues that the building exemplifies Victorian Bank design and reflects Tacony's design environment. Finally, the nomination contends that the important role that the Tacony Saving Fund Safe Deposit, Title & Trust Co. served in the development of the community satisfies Criterion J.

STAFF RECOMMENDATION: The staff recommends that the property at 4900 Longshore Avenue, the Tacony Saving Fund Safe Deposit, Title & Trust Company building, satisfies Criteria for Designation C, D, and J.



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: 4900 Longshore Avenue

Postal code: 19135

2. NAME OF HISTORIC RESOURCE

Historic Name: Tacony Saving Fund Safe Deposit, Title & Trust Co.

Current/Common Name: n/a

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/Residential

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 1893 to 1929

Date(s) of construction and/or alteration: 1893-94

Architect, engineer, and/or designer: John Ord, architect

Builder, contractor, and/or artisan: _____

Original owner: Tacony Saving Fund Safe Deposit, Title & Trust Co.

Other significant persons: Jacob Disston, President of Company & Disston & Sons Co.

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

8. MAJOR BIBLIOGRAPHICAL REFERENCES

Please attach a bibliography.

9. NOMINATOR

Organization Philadelphia Historical Commission Date August 1, 2025

Name with Title Dan Shachar-Krasnoff, Preservation Planner Email Daniel.shachar-krasnoff@phila.gov

Street Address 1515 Arch St, 13th Fl. Telephone (215) 832-2130

City, State, and Postal Code Philadelphia, PA 19102

Nominator ☐ is ☒ is not the property owner.

PHC USE ONLY

Date of Receipt: July 25, 2025

X Correct-Complete ☐ Incorrect-Incomplete Date: July 31, 2025

Date of Notice Issuance: August 1, 2025

Property Owner at Time of Notice:

Name: Ashley DeVries & Darren Musatio

Address: 4900 Longshore Ave.

City: Philadelphia State: PA Postal Code: 19135

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

5. BOUNDARY DESCRIPTION

All that certain lot or piece of ground with the buildings and improvements thereon erected, situate in the 41st Ward of the City of Philadelphia, and described, as follows, to wit:

Beginning at a point, the corner formed by the intersection of the southwest side of Longshore Avenue with the southeast side of Tulip Street; thence extending southwesterly along said Longshore Avenue 28 degrees, 26 minutes, 25 second east 61 feet 1 5/8 inches to a point; thence extending south 57 degrees, 48 minutes, 25 seconds west 87 feet, 2 1/2 inches to a point; thence extending north 32 degrees, 11 minutes, 35 seconds west, passing through the middle of a party wall erected between these premises and the premises adjoining to the southwest, 61 feet to a point on the said southeast side of Tulip Street; thence extending north 57 degrees, 48 minutes, 25 seconds east, along the said southeast side of Tulip Street, 91 feet 2 1/2 inches to the said southwest side of Longshore Avenue, being the first mentioned point, corner, and place of beginning. Being known as Office of Property Assessment Account Number: 882964985.



Figure 1. 4900 Longshore Avenue parcel. Source: Phila.atlas.gov.

6. PHYSICAL DESCRIPTION

The former Tacony Saving Fund Safe Deposit, Title & Trust Co. building, located at 4900 Longshore Avenue, is situated at the corner of Longshore Avenue and Tulip Street in the Tacony neighborhood of Philadelphia. The three-story, rectangular-plan building is of load-bearing red-brick masonry construction and features a hipped roof.



Figure 2. 4900 Longshore Ave. Historic photograph (undated, early 20th century). Source: Northeast Philly History.

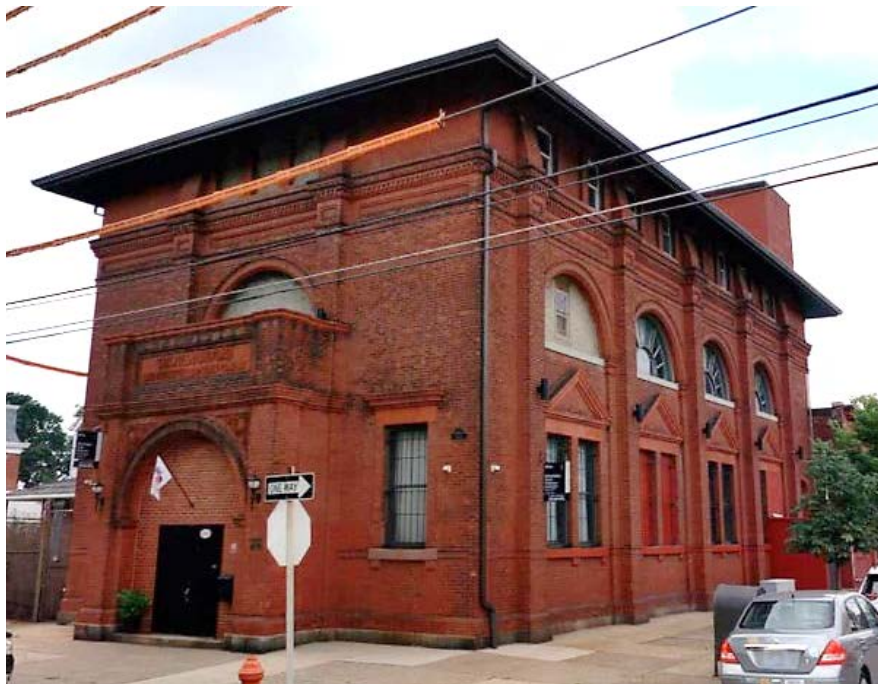


Figure 3. 4900 Longshore Ave., 2024. Source: Cyclomedia.

North Façade (Longshore Avenue)

The primary/north facade, which fronts along Longshore Avenue, is three bays in width, and is dominated by a projecting first-floor entrance bay, into which is set a large arched opening that has been infilled with non-historic brick and a pair of flat metal doors. The brick archway is supported by rounded brick columns and adorned with terra cotta spandrels featuring floral cartouche reliefs. The entrance bay is articulated by brick pilasters topped with corbelled terra cotta capitals formed from a terra cotta stringcourse that surrounds the remainder of the bay. Above this stringcourse is a brick parapet into which is set a terra cotta panel reading “Tacony Saving Fund Safe Deposit Title & Trust Company.” The parapet is capped with a terra cotta cornice. To each side of the entrance at the first floor is a single one-over-one wood window featuring a slightly protruding sill and is topped with a terra cotta entablature.

The second floor is divided into three bays by brick pilasters, the only penetration at this floor being a brick-arched opening in the center bay above the primary entrance. The opening has been infilled with stucco.

Dividing the second and third floors is a denticulated brick and terra cotta beltcourse. Above the beltcourse, in line with the pilasters below, are two brick buttresses which divide the three bays of the façade. In the center bay of the third floor are three arched window openings, which have been infilled with stucco. The deep eaves of the hipped roof extend from the top of the third floor and are accentuated by a copper gutter.

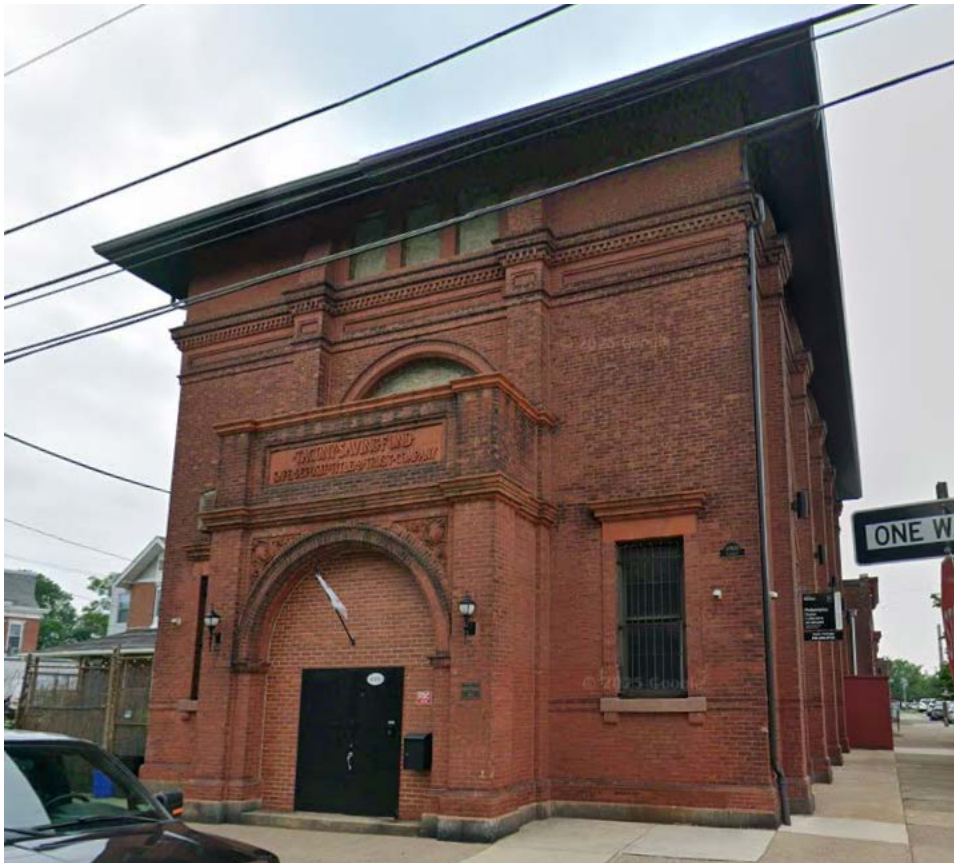


Figure 4. 4900 Longshore Ave., north façade, May 2025. Source: Google.

West Façade (Tulip Street)

The west, or Tulip Street façade is five bays wide, with the four central bays identical in width and appearance and divided from one another by two-story brick pilasters topped with brick buttresses at the third floor. The brick and terra cotta belt course on the front façade wraps the corner and continues the entire length of the Tulip Street façade. The first floor of each of the four main bays includes a pair of one-over-one wood windows set below a pointed terra cotta pediment supported by flat brick pilasters and terminating in a stone sill with gently corbelled brackets. The second floor of the four central bays each feature a large wood lunette window with a stone sill set within a brick-arched opening. While the northernmost window has been infilled with stucco and a non-historic double-hung window, the three other windows retain their original window fabric. The third floor of each of the four bays features three arched openings—the two outer openings true, arched windows, with the middle of the set a blind window. While most of the windows have been replaced with non-historic vinyl windows, one window retains its historic two-over-two wood double-hung sash. A small, non-historic addition is located at the ground-floor level of the fourth bay. The fifth or south bay features one lone opening, a brick-arched ground-floor doorway, which has been infilled, possibly owing to the later addition of an elevator shaft, which penetrates the roof at the west corner of the building, above the fifth bay.



Figure 5. 4900 Longshore Ave., Tulip Street (west) façade, 2024. Source: Cyclomedia.

South Façade

The south (rear) façade is attached at the first two floors to an adjacent building, formerly the Tacony Post Office, constructed circa 1915. The former post office building is on a separate parcel and not included in this nomination. Visible above the adjacent building between the second and third floors is the denticulated belt course, above which are spaced five slightly arched windows. Although one window has been infilled with stucco, and two have been replaced with modern vinyl windows, two windows retain their original wood, two-over-two, double-hung sash. The non-original elevator shaft, clad in stucco, is visible along this elevation as well.



Figure 6. 4900 Longshore Ave., south façade with former post office (not included in nomination) in foreground, May 2025.

East Façade

The east façade resembles the west façade in rhythm, but as a secondary elevation, is greatly simplified. Like the west façade, this façade contains five bays, separated by brick pilasters. The first two bays (closest to Longshore Avenue), each contain a pair of one-over-one wood windows set within slightly arched brick openings at the ground floor, a large lunette window at the second floor, and three openings—the outer true, and the center blind—at the third-floor level. The southernmost window of the third floor of the second bay has been modified into a door to provide access to a fire escape, which extends down the side of the building across the third bay. At the second-floor level of the third bay is a slightly arched opening with a transom and flat door that opens onto the fire escape. At the ground floor level is a single one-over-one window set within a slightly arched opening. The third floor of the third bay contains two slight-arched window openings. This pattern is repeated in the fourth bay, with a single, arched window opening at the first and second floors, and two smaller arched window openings at the third floor.

Between the third and fourth bays is a tall brick chimney stack, which penetrates the roof and is topped with decorative corbelling. The chimney's flat surface is the only interruption to the belt course between the second and third floors on any façade of the building.



Figure 7. 4900 Longshore Ave., east façade, May 2025.

7. SIGNIFICANCE

The former Tacony Saving Fund Safe Deposit, Title & Trust Co. building at 4900 Longshore Avenue (formerly known as 3700 Longshore Avenue at the time of construction) was built in 1893. From the founding of the Tacony Saving Fund, Safe Deposit, Title and Trust Co., it was the primary financial institution for the Tacony community and helped facilitate its physical development due to its connection with the paternalistic Disston and Sons Company. Operated by Disston's sons, the Tacony Trust Company (as it became renamed in 1902) was integral to Henry Disston's vision for his all-encompassing company town as well as Longshore Avenue's development as Tacony's main commercial and civic thoroughfare prior to 1900.¹ The eclectic red brick building was designed by architect John Ord, one of the architects of Philadelphia's City Hall, in a hybrid architectural style typical of late-Victorian buildings. The building is significant and merits individual listing on the Philadelphia Register of Historic Places. Pursuant to Section 14-1004(1) of the Philadelphia Code, the property satisfies Criteria for Designation C, D, and J. The property:

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

D. Embodies distinguishing characteristics of an architectural style or engineering specimen.

J. Exemplifies the cultural, political, social or historical heritage of the community.

Development of Tacony

Like much of Philadelphia, the area encompassing present-day Tacony was originally occupied by members of the Lenni Lenape tribe, the word Tacony deriving from the Native American word "Tawacawonick" for "forest," "wilderness" or "uninhabited land." The first Europeans to settle the area were Swedish and Finnish farmers, who established subsistence farms along the Delaware River and Wissinoming Creek.² In the 1680s, the farmers transferred their lands to William Penn, the Proprietor of the Colony of Pennsylvania, and by 1693, Tacony was incorporated as part of Oxford Township.

Over the next 150 years, development in the area was largely limited to subsistence farms and the country estates of wealthy Philadelphians that were concentrated along Tacony Road (now Tacony Street) and the Delaware River. One of the foremost river-front country homes was Magnolia Hill, built in 1760 at the mouth of Wissinoming Creek by Lynford Lardner, brother-in-law of William Penn.³ The Lardners maintained Magnolia Hill and established other summer homes along the river through the mid-nineteenth century.

A boon for Tacony came in 1846 when the Philadelphia & Trenton Railroad (now SEPTA's Trenton Regional Rail line), which had first laid tracks through the town in 1834, established a ferry wharf and depot at Tacony. Blocked from traversing south of its depot in Kensington to center city Philadelphia by residents who strongly opposed attempts to buy out and demolish buildings in the right-of-way, the

¹ The Tacony Savings Fund, Safe Deposit, Title and Trust Company name was changed to the Tacony Trust Company in 1902. Pennsylvania Banking Department, *Nineteenth Annual Report of the Commissioner of Banking for the Year 1913, Part 1* (Harrisburg: Wm. Stanley Ray, State Printer, 1914), 614-615.

² Jasper Danckaerts, *Journal of Jasper Danckaerts, 1679-1680* (New York: C. Scribner's Sons, 1913), 100. It should be noted that in early settlement villages, existing Lenni Lenape villages in Philadelphia and its immediate surroundings were at first shared by Europeans. There does not appear to be any literature that indicates that the village of Tacony was a native encampment, but the name Tacony, like Wissinoming, are both from the Lenape. See John L. Cotter, Daniel G. Roberts, and Michael Parrington, *The Buried Past: An Archaeological History of Philadelphia* (Philadelphia: University of Pennsylvania Press, 1993), 29.

³ William Bucke Campbell, *Old Towns and Districts of Philadelphia* (Philadelphia: History Society of Philadelphia: 1942), 130.

railroad established the Tacony Depot, which quickly became a major transportation hub. Passengers traveling from New York or Trenton would de-train at Tacony and take a steamboat along the Delaware River to Walnut Street, where they could connect with stagecoaches and other rail lines.

Ease of access from the railroad and ferry spawned Tacony's initial wave of development in the late 1840s—by 1849, a grid of five by six streets was laid out between the Delaware River and the railroad line, with two hotels, lumber and coal yards, and various country estates (Figure 8). Tacony's reputation as a place of retreat was further established with the formation of the Tacony Cottage Association, a private group that arranged a speculative land deal to support the construction of St. Vincent's Orphans Asylum in the mid-nineteenth century.⁴ Despite the presence of the depot, Tacony remained an area of country retreat until after the Civil War.



Figure 8. Map of Tacony in 1849, M. Dipps. Source: Greater Philadelphia Geo History Network

The Disston Saw Works

Henry Disston, founder of the Disston and Sons Saw Works, emigrated from Great Britain to the United States at the age of 14 with his father Thomas and his sister Marriana in 1833. Thomas Disston, who was sent to the United States by a group of English businessmen, invented machinery to produce fine lace. Their destination was a mill in Albany, New York. On their third day after arriving in Philadelphia, before heading to Albany, Thomas Disston died.⁵

Marriana Disston was subsequently hired as a domestic servant. Henry Disston eventually found work in Philadelphia with Lindley, Johnson and Whitecraft, three British immigrants whose business was saw

⁴ Louis M. Iatarola, "An In-Depth Look at Tacony History," from *Times (Philadelphia)*, 2015.

⁵ Silcox, Harry, *A Place to Live and Work* (University Park, PA: The Pennsylvania State University Press, 1994), p. 1.

making. By 1840, Henry Disston, having accumulated enough saw making skills and capital, founded the Keystone Saw Works. In 1843 he married Mary Steelman, who would play a significant role in the development of the company town.⁶

By 1859 the company employed 150 workers at the factory located at Laurel and Front streets in the Northern Liberties.⁷ The Civil War boosted the company in two ways. Disston switched from exclusively manufacturing saws to making military supplies such as Sabers, bayonets, knapsack mountings and guns. He also supplied steel to Philadelphia ship builder William H. Camp who had begun manufacturing ships with steel plate.⁸

In 1872 Henry Disston, employing approximately 900 workers, decided to relocate his business from the congested Northern Liberties to Tacony, located seven miles to the northeast.⁹ This decision ultimately resulted in the development of a 390-acre paternalistic “company town” that was first isolated from the urbanized city and eventually became part of its fabric. Disston became acquainted with Tacony through his brother Thomas, who had acquired and developed a small parcel of land purchased through the Tacony Cottage Association.¹⁰ Henry Disston allocated nearly 300 acres for employee housing and related community activities.¹¹

Disston’s move to Tacony was gradual—the relocation of the company that began in 1872 was not complete until the end of the nineteenth century.¹² During that time the company had eleven departments that were moved as new facilities in Tacony: Handles, files, steel, long saws, hardening, circular saws, jobbing, hand saws, square and level, butcher saw and trowel, and jobbing. Ultimately, the industrial facility encompassed sixty-six acres and at its height there were 2,500 employees.¹³

Although Henry Disston was the father of the Saw Works operation from its inception, he died in 1878, at the age of 59. His descendants in the family-based business fulfilled the company’s potential as its leaders:

Henry Disston (Founder) of Company leads from 1840-1878
Hamilton Disston (Eldest son of Henry Disston, founder) 1878-1896
William Disston (4th son of Henry Disston, founder) 1896-1915
Frank Disston (Grandson of Henry Disston, founder) 1915-1929
Henry Disston (Grandson of Henry Disston, founder) 1929-1931
William Disston (Grandson of Henry Disston, founder) 1931-1937
S. Horace Disston (Grandson of Samuel Disston, a cousin of Henry Disston, founder) 1938-1948
Jacob Disston, Jr. (Grandson of Henry Disston, founder & son of Tacony Trust founding President Jacob Disston, Sr.) 1937-1954¹⁴

In 1886 Hamilton Disston incorporated the company as Henry Disston and Sons, when his brothers Jacob and William joined the firm. The growth of the company continued and by 1925 employed 2,500

⁶ Beisert, Oscar. The Disston-Tacony Industrial Waterfront Historic District. Philadelphia Register of Historic Places. Philadelphia Historical Commission Office, Philadelphia, PA, p.130.

⁷ Silcox, Harry, A Place to Live and Work, p. 3.

⁸ Silcox, Harry, A Place to Live and Work, p. 4.

⁹ Beisert, Oscar, The Disston-Tacony Industrial Waterfront Historic District, p. 131.

¹⁰ Silcox, A Place to Live and Work, p. 7.

¹¹ Silcox, A Place to Live and Work, p. 17.

¹² Silcox, A Place to Live and Work, p. 8.

¹³ Stutz, Bruce, Natural Lives – Modern Times (New York, NY: Crown Publishers Inc., 1992), p. 184.

¹⁴ Beisert, Oscar, The Disston-Tacony Industrial Waterfront Historic District, pp. 130-34.

workers. The downturn of the Great Depression depleted the workforce to 1,400 in 1933. The company survived the Great Depression and World War II period.¹⁵

The decline of the company accelerated after World War II. Investment in modern steel plants in Germany, Japan and England put Disston in a position of decreasing profitability. John D. Thomas became head of the company in 1954, the first to lead who was not a Disston family member. Under his leadership the family sold the company to H.K. Porter of Pittsburgh in 1955.¹⁶

Company Town

Henry Disston's vision was much greater than merely operating a highly profitable saw-making industrial facility. The Disstons developed the enclave at Tacony as a self-contained community. The origin of Henry Disston's community vision is not known. There were other company towns that dotted the mid-Atlantic and New England.

It appears that a couple of factors likely motivated the creation of the wholistic community. Clearly Henry Disston wanted to remove his facility from the confined Northern Liberties. But in semi-rural Tacony there was little infrastructure to support the necessary workforce. Henry Disston needed to attract and retain workers. So, he would have to develop the physical infrastructure himself—housing, commercial services and utilities.

One of the first, and most important, appointments Henry Disston made was hiring Thomas W. South as the manager of the Tacony development. South, a relative of Henry Disston's wife Mary, was heralded as the "father of Tacony" in his obituary in 1922.¹⁷ He was a board member of the Tacony Building and Loan Association,¹⁸ founded utilities such as the Tacony Fuel Company, and arranged the sale of numerous parcels of land for development.¹⁹

Another force in the development of the town was Peter Costello. Although Costello began as a worker in the Disston complex, he left direct employment with the company to form his own construction business. Costello developed numerous residential and commercial buildings in Tacony.²⁰ His career flourished, and he became an elected official, ultimately serving in the United States House of Representatives.

Between 1872 and 1878, approximately 55 houses were constructed under South's management of Disston's holdings.²¹ The houses were built in a two-block radius between Franklin Street (now Longshore Avenue), Hamilton Street, Tulip Street, and the railroad tracks.

¹⁵ Beiser, Oscar, *The Disston-Tacony Industrial Waterfront Historic District*, p. 27.

¹⁶ Beiser, Oscar, *The Disston-Tacony Industrial Waterfront Historic District*, p. 29.

¹⁷ Louis M. Iatarola and Siobhán Gephart, *Tacony* (Charleston, SC: Arcadia Publishing, 2000), p. 29.

¹⁸ 40th Anniversary, *Tacony Building and Loan Association*, p. 7.

¹⁹ Silcox, *A Place to Live and Work*, p. 35.

²⁰ Cooperman, Emily, *Tacony Disston Community Development Historic District*. National Register of Historic Places nomination, 2016, p. 8.

²¹ Cooperman, Emily, *Tacony Disston Community Development Historic District*, p. 8.

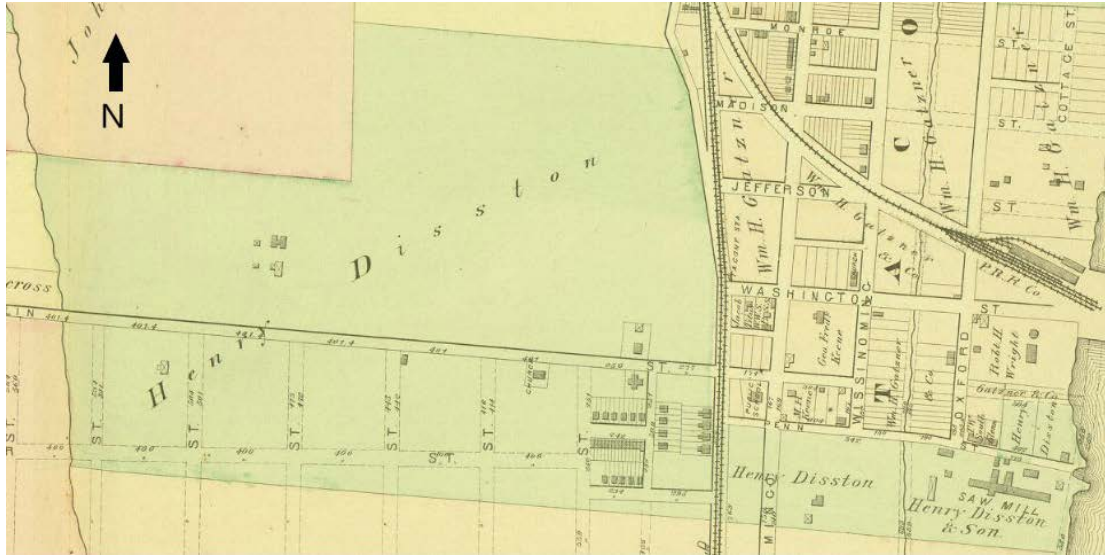


Figure 9. Tacony, G.M. Hopkins, 1876. Source: Greater Philadelphia Geo History Network.

Between 1878 and 1895, shortly after the founding of the Tacony Saving Fund Safe Deposit, Title & Trust Co., the scale of the Disston factory and Tacony community grew dramatically. The Disston Park extended the full width of the Disston property and numerous blocks of housing were developed. This is born out in Bromley's 1895 map of Tacony (Figure 10).

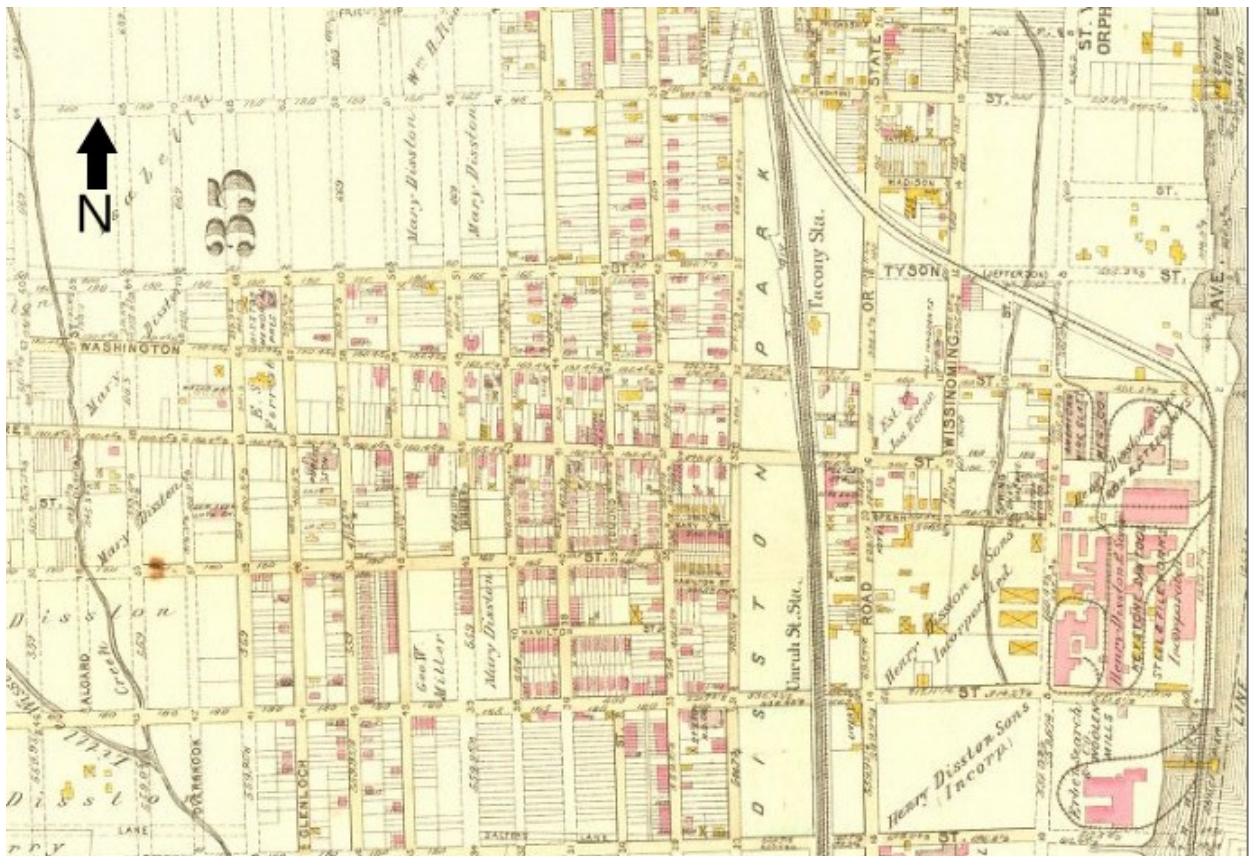


Figure 10. G.W. Bromley Atlas of Philadelphia, 1895. Source: Greater Philadelphia Geo History Network.

Bromley's 1910 map shows further increased development. By this time Tacony's population was approximately 12,000 people²² (Figure 11).



Figure 11. G.W. Bromley Atlas of Philadelphia, 1910. Source: Greater Philadelphia Geo History Network.

As part of his idealistic, family-oriented community, Disston imposed deed restrictions on all lots conveyed from the Disston Estate. The restrictions, which read as follows, remain in effect today:

No tavern or building for the sale or manufacture of beer or liquors of any kind or description and no courthouse, carpentry, blacksmith, currier or machine shop, livery stables, slaughterhouses, soap or glue-boiling establishment or factory of any kind

²² Beisert, Oscar, The Disston-Tacony Industrial Waterfront Historic District, pp. 133.

whatsoever where steam-power shall be used or occupied on the said lots, tracts or piece of land or any part thereof.²³

In addition to deed restrictions, Disston included park land on the west side of the railroad tracks, providing a buffer between the domestic lives of the residents and the dirty, industrial riverfront where the saw works was located. The development of Tacony was a mixture of nobles' oblige and self-interest.

Unlike the Pullman Company of Chicago, Disston and Sons did not seek the maximum economic advantage from housing his workforce.²⁴

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

Tacony Saving Fund Safe Deposit, Title and Trust Co.

The Tacony Saving Fund Safe Deposit, Title & Trust Co. (later Tacony Trust) was incorporated on October 27, 1892.²⁵ Initially its office was located at 3628 Longshore Avenue. It obtained the lot on the adjoining block at the southeast corner of Longshore and Tulip streets on December 12, 1892. *The Philadelphia Real Estate Record and Builders Guide* article from February 1, 1893 noted that:

John Ord, architect, Public Buildings, has prepared plans for a very handsome and striking building for the Tacony Trust Company at Tacony, Pa. The Board of Directors, of which Jacob Disston is president, have approved the drawing, and the contract will be awarded and work started as the weather will permit. The structure will be two stories high, of brick and stone with a slate roof, and will partake of the style of architecture of the Caledonian Club house now being built at 13th and Spring Garden. As estimated, cost will be about \$20,000. The second floor will be fitted up for the Disston Library, whilst the first will contain the vault, the president's and director's rooms, counting room, etc. Electric light and bells, best of sanitary plumbing and ventilation, tiling and cement work and best heating system. Further particulars may be given by the architect.²⁶

The building permit application was submitted March 15, 1893 with work to commence on March 20, 1893. The permit listed the construction cost as \$25,000.00.²⁷

John Ord was the architect who oversaw the completion of Philadelphia City Hall.²⁸ Born in Scotland in 1850, John Ord was apprenticed in the firm of Peddie & Kinnear before coming to Philadelphia ca. 1870. Ord was first listed in the Philadelphia city directory in 1873 as a "draftsman." By 1877, Ord was operating from an office at 215 S. 5th Street shared with architect Addison Hutton, with whom he soon formed the short-lived firm of Hutton & Ord. By 1880, Ord was assisting fellow Scottish architect John McArthur Jr. on the design and construction of the Philadelphia City Hall. Upon McArthur's death in 1890, Ord assumed the position, which he held until 1893, when he resigned over a wage dispute.²⁹ Following his resignation from the City Hall project, Ord pursued independent practice, holding an office at 3202 Arch Street until 1910.

²³ Silcox, *A Place to Live and Work*, p. 20.

²⁴ Silcox, *A Place to Live and Work*, p. 28.

²⁵ *The Philadelphia Inquirer*, October 28, 1892, p. 3.

²⁶ *The Philadelphia Real Estate Record and Builder's Guide*, *The Athenaeum of Philadelphia*, February 1, 1893, p. 62.

²⁷ Building Permit #485. West side of Longshore Street, South of Tulip Street. March 15, 1893. City of Philadelphia Municipal Archives.

²⁸ <http://www.city-data.com/articles/City-Hall-in-Philadelphia-is-a-Second.html>

²⁹ http://www.huffingtonpost.com/thom-nickels/philadelphias-most-disrep_b_4613770.html

The Tacony Saving Fund Safe Deposit, Title & Trust Co. was an important institution in Tacony from its founding until it merged with two other financial institutions in 1929. Its initial Board of Directors included prominent members of the Disston family, the Tacony community and broader Philadelphia business community: Jacob Disston (President), William Heyl (Vice-President), Lewis Dick (Vice-President), William Disston (Treasurer), Robert Johnson, Thomas Shallcross, Henry Massey, Edwin Thomas and Francis Schumann.³⁰

Jacob Disston was president from its inception and served in that role until the 1929 merger. Born in 1862, he was educated at the University of Pennsylvania after which he was treasurer of the Henry Disston and Sons, Co., and then was promoted to vice-president in 1911. After the 1929 merger of the Tacony Trust he was made president of the newly formed County Trust Company.³¹

William Disston, brother to Jacob, was also a board member. He was president of the Henry Disston and Sons, Co. from 1896-1915.³² Lewis Dick was an attorney who served as District Attorney for Philadelphia. That work brought him into contact with Philadelphia's financial industry, and he served on many bank boards, including vice-president of the Corn Exchange Bank and Trust Company.³³ Thomas Shallcross was prominent in Northeast Philadelphia. He served for a few years on the Philadelphia City Council and for more than 30 years on the Board of Education.³⁴

The Role of Financial Institutions in Tacony's Development

Many financial institutions were created to facilitate Tacony's development. The earliest, the Disston Building and Loan Association, was incorporated on November 24, 1868. The organization's initial transactions were the acquisition of properties in the Northern Liberties and West Philadelphia, most likely to provide housing for the workers of the Keystone Saw Works.³⁵

Shortly after this, in 1872, the Tacony Building and Loan Association was incorporated. This organization's founding coincides with Henry Disston's decision to relocate his factory to Tacony. Its role was essential to the development of residential and commercial areas of Tacony. It is noteworthy that Thomas South served as its treasurer for more than 40 years. In 1891, the Tacony Building and Loan Association reached the limit in lending allowed by the State of Pennsylvania. An additional organization, the 35th Ward Building and Loan, was founded. Thomas South served as its treasurer as well.³⁶

Despite the robust activity of the Tacony and 35th Ward building and loan organizations, the Disston Building and Loan continued to be active. This is apparent because in 1880 it also created a new organization once it reached the allowable limit of its lending.³⁷ The development of an entirely new community with thousands of residents needing housing and commercial services was a tremendous undertaking. It stands to reason, particularly based upon the regulation of Building and Loan organizations, that multiple entities were required. The robust activity of the building and loan associations make clear that the Tacony Saving Fund Safe Deposit, Title and Trust Co. was not the sole engine to fulfill of the Disston family's Tacony community development aims.

³⁰ Report of the Superintendent of Banking of the State of Pennsylvania, For the Fiscal Year ending November 30th, 1893. Clarence M. Busch, State Printer of Pennsylvania, 1894, p. 582.

³¹ The Philadelphia Inquirer, July 1, 1929, p.19.

³² Beisert, Oscar, The Disston-Tacony Industrial Waterfront Historic District, pp. 132.

³³ The Philadelphia Inquirer, December 30, 1931, p.12.

³⁴ The Philadelphia Inquirer, March 17, 1924, p.1.

³⁵ Cooperman, Emily, Tacony Disston Community Development Historic District. National Register of Historic Places nomination, 2016, p. 8.

³⁶ 40th Anniversary, Tacony Building and Loan Association, p. 11.

³⁷ The Philadelphia Inquirer, January 8, 1880, p. 6.

The building and loan organizations served a very narrow purpose—the facilitation of the construction of owner-occupied housing. There were other financial needs in Tacony, both for real estate development and for financial services. This is reflected in the Tacony Saving Fund Safe Deposit, Title & Trust Co. initial name. There is no record of another entity that provided the breadth of services as those it provided. In the 19th century, savings banks providing the opportunity for the working class to build savings.³⁸ With the large number of factory workers in Tacony, such services would have been important and not plentiful in supply considering the isolation of the Tacony community.



Figure 12. Sign identifying the Tacony Saving Fund Safe Deposit, Title & Trust Company.

Another service provided by the Tacony Saving Fund Safe Deposit, Title & Trust Co. was property management. A description of the work of Thomas Shallcross, Jr., born in 1875, a son of the Tacony Saving Fund Safe Deposit, Title & Trust Co. member Thomas Shallcross, Sr., sheds light on this activity. Shallcross Jr. would go on to be a prominent real estate broker in Philadelphia, served as the president of the Real Estate Board of Philadelphia and the president of the National Association of Real Estate Exchanges. The National Association of Realtors, the successor organization to the National Associations of Real Estate Exchanges, identified Shallcross, Jr. as a former employee of the Tacony Trust Company, who “Attended to the rental of hundreds of properties.”³⁹ After the death of Henry Disston in 1878, his wife Mary was bequeathed his real estate holdings. She was ultimately responsible for constructing hundreds of rental properties for Disston and Sons workers. The rents Shallcross, Jr. was collecting were likely Mary Disston’s tenants. Despite the building and loan associations activity, it is conceivable that for-sale housing was the primary purpose of the building and loan organizations. The Tacony Saving Fund Safe Deposit, Title and Trust Co. may have facilitated this type of development, too.

Shortly after its founding, in 1894, the Tacony Saving Fund Safe Deposit, Title & Trust Co. reported resources of \$179,830.⁴⁰ In 1900 the company’s assets numbered nearly \$600,000. The assets were mostly in stocks and bonds, 47%; call loans on collateral, 21%; and funds due from banks & bankers, 18%. Only 4% of the Tacony Trusts assets were in mortgages.⁴¹

In 1911 the company’s assets numbered nearly \$1,600,000. Although stocks and bonds were the largest amount of assets, 33%; that percentage is lower than in 1900 and mortgages rose dramatically as a percentage of assets to 24%. Call loans on collateral were 21% and time loans on collateral were 18%.⁴²

³⁸ Balfoure, Charles, *Monuments to Money, The Architecture of American Banks* (Jefferson, NC: McFarland & Co., 2005), p. 117.

³⁹ “Thomas Shallcross, Jr.” National Association of Realtors. www.nar.realtor/thomas-shallcross-jr.

⁴⁰ Report of the Superintendent of Banking of the Commonwealth of Pennsylvania, For the Fiscal Year ending November 30th, 1893, p. 581.

⁴¹ Sixth Annual Report of the Commissioner of Banking Being the Ninth Annual Report of the Banking Department of the Commonwealth of Pennsylvania for the Year 1900, Part I, Banks, Savings Institutions and Trust Companies, 1901, p. 593.

⁴² Seventeenth Annual Report of the Commissioner of Banking Being the Twentieth Annual Report of the Banking Department of the Commonwealth of Pennsylvania for the Year 1911, Part I, Banks, Savings Institutions and Trust Companies, 1912, p. 806.

According to Henry C. Silcox, the primary chronicler of the Disston Saw Works and Tacony community, the Tacony Saving Fund Safe Deposit, Title & Trust Co. financed the homes that Disston built.⁴³ This seems like an overstatement because the Tacony Saving Fund Safe Deposit, Title & Trust Co. was founded more than 20 years after the Tacony Building and Loan began operations. However, it is likely that the Tacony Trust played a significant role in the creation and sustainability the development of residential, institutional and commercial development in Tacony.

(C) Reflects the environment in an era characterized by a distinctive architectural style.

(D) Embodies distinguishing characteristics of an architectural style or engineering specimen.

Architectural Style

The Tacony Saving Fund Safe Deposit, Title & Trust Co. building is an eclectic late Victorian building. Elements of the Renaissance Revival style include the square shape of the masonry building, symmetrical façade, the wide overhanging eave with low-pitched hipped roof and pedimented first floor windows (Tulip Street façade) and smaller windows on the top story. Elements of the Romanesque Revival include the deep red brick arched windows on the second floor and arched entry fronting Longshore Avenue.



Figure 13. Longshore Avenue façade, May 2025.

⁴³ Stutz, Bruce, *Natural Lives – Modern Times, People and Places of the Delaware River*. (New York, NY: Crown Publishers, Inc., 1992), p. 183.



Figure 14. Tulip Street façade, May 2025.

19th Century Bank Design

Bank design was primarily classical in form prior to the Civil War, invoking the imagery of Greek Temples. This changed during the second half of the 19th century. Bank design options and innovations in construction, such as the cast iron frame, were promulgated through banking publications.⁴⁴

Italianate buildings featured stacked round arched windows, flat roofs and classical cornices. Buildings such as the Bank of New York (Figure 15) and Farmers and Mechanics Bank (Figure 16) are illustrative of this design trend.

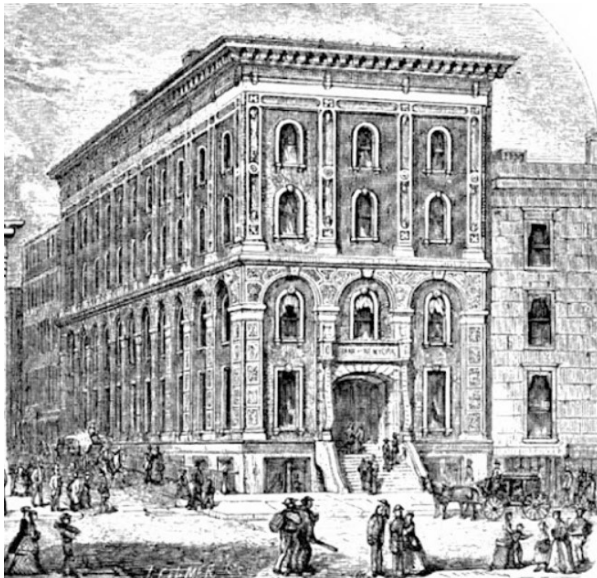


Figure 15. Bank of New York, Calvert Vaux & Frederick Clarke Withers, 1858. Source: <https://daytoninmanhattan.blogspot.com/2022/01/the-lost-bank-of-new-york-building-48.html>

⁴⁴ Balfoure, Charles, Monuments to Money, The Architecture of American Banks, p. 72.



Figure 16. *Farmers & Mechanics Bank, John Greis, 1855. Source: Google Streetview.*

Soon after, Gothic, Second Empire and even Queen Anne style bank buildings followed. The mansard roof of the Kings County Savings Bank, constructed in 1868, is characteristic of the Second Empire style (Figure 17).⁴⁵



Figure 17. *Kings County Savings Bank, Brooklyn, NY. William Willcox & Gamaliel King, 1868. Source: hdc.org/buildings/kings-county-savings-bank/*

⁴⁵ Balfoure, Charles, *Monuments to Money, The Architecture of American Banks*, p. 87.

The Newburgh Savings Bank (Figure 18) was a bold departure in Italian Gothic with its pointed arch voussoirs.⁴⁶



Figure 18. Newburgh Savings Bank, Newburgh, NY. Frederick Clarke Withers, 1866. (Demolished) Source: Library of Congress. loc.gov/resource/hhh.ny1058.photos.

Later in the Victorian period, bank designs became more individualistic with architects innovating on styles in new forms. Philadelphia's Frank Furness expanded upon the Gothic style to create unique buildings, many of them for financial institutions. Two noteworthy examples were for the Centennial Bank (Figure 19) and the Provident Trust Company (Figure 20).

Both buildings had pointed arch windows as a key element. However, the inclusion of bold upper story elements made a more individualistic statement. The central element of the roof of the Centennial Bank building is pronounced, but not nearly as exaggerated at the later Provident Trust Bank.⁴⁷



Figure 19. Centennial Bank, Frank Furness, Philadelphia, 1876. (Altered) Source: Google Streetview.

⁴⁶ Balfoure, Charles, *Monuments to Money, The Architecture of American Banks*, p. 90.

⁴⁷ Balfoure, Charles, *Monuments to Money, The Architecture of American Banks*, p. 95-96.



Figure 20. *Provident Life and Trust Bank, Frank Furness. Philadelphia. (Demolished)* Source: *Library of Congress. loc.gov/resources/hhh.pa0767.photos/?sp=1*

Like Furness, Henry Hobson Richardson embellished in the Romanesque style to create wholly new building designs. Although he designed only one bank, and not in his signature style, the adaptability of the Richardsonian Romanesque for commercial uses led to its popularity as a bank style.⁴⁸

The Second National Bank in Cumberland Maryland (Figure 21) and the American Trust Company in Philadelphia (Figure 22) are both examples that emphasize arched openings, pitched roofs and stone decoration.



Figure 21. *2nd National Bank, Cumberland, MD. Bruce Price, 1893.* Source: *Western Maryland Historical Library. whilbr.org/media/1199*

⁴⁸ Balfoure, Charles, *Monuments to Money, The Architecture of American Banks*, p. 104-105.



Figure 22. American Trust Company, Lewis Baker, Jr. & Elijah Dallett. Philadelphia, 1890. Source: The Free Library of Philadelphia.

The Tacony Saving Fund Safe Deposit, Title & Trust Co. building is clearly of its time, reflecting the dynamics of design during the late Victorian period. When viewed within the context of the dynamic work of Furness or Richardson, it is quite conservative. Its Italianate and Romanesque elements are not expressed in ways that are dramatic or play with scale or materials. The design is quite cohesive, despite the mix of styles, and presents a monochromatic unity in red brick and red terra cotta. There are decorative elements such as the terra cotta spandrels at the arched front opening, the terra cotta entablatures on the Tulip Street façade and the denticulated belt course that separates the second and third stories.



Figure 23. Tacony Saving Fund Safe Deposit, Title & Trust Co. terra cotta and brick primary facade detail.



Figure 24. Tacony Saving Fund Safe Deposit Title and Trust Co. Tulip Street facade detail.

Unlike the American Trust Company and Provident Trust, there was virtually no competition for banking services in Tacony. It is likely that the design was meant to impart stature, security and safety more than to be eye catching for potential customers.

John Ord was not a prolific designer. The conservative design mode of the Tacony Saving Fund Safe Deposit, Title & Trust Co. played to Ord's strengths. His most similar commission was for the Caledonia Building at 13th and Spring Garden Streets (Figure 25; Figure 26).⁴⁹ Also in red brick, this building is understated while featuring some Victorian decoration such as the curved pillars that support the projecting center bay on the primary façade.

⁴⁹ The Philadelphia Real Estate Record and Builder's Guide, The Athenaeum of Philadelphia, April 27, 1892, p. 1115.



Figure 25. Caledonian Building, Philadelphia, constructed in 1891. Source: City of Philadelphia, Department of Records.



Figure 26. Caledonian Building (Altered). Source: Google Streetview, October 2023.

Tacony Design Environment

An additional design influence was likely the environment in Tacony. As of 1893, there were few non-residential buildings constructed in Tacony besides schools and churches. The first commercial district on Longshore Avenue was composed of a mix of commercial and residential buildings without a consistent rhythm or theme. It was later, after the Tacony Saving Fund Safe Deposit, Title & Trust Co. building was constructed that a truly robust commercial district developed on Torresdale Avenue.

The Tacony Music Hall (Figure 27), two blocks west of the Tacony Saving Fund Safe Deposit, Title & Trust Co. building, was also on Longshore Avenue. There is greater design flourish for the Music Hall, particularly the ornamental decoration above the parapet.



Figure 27. Tacony Music Hall, Philadelphia, constructed 1885. Source: Google Streetview.

The Castle Row buildings (Figure 28), one block south of the Tacony Saving Fund Safe Deposit, Title & Trust Co., were also a bolder residential architectural statement. However, the dramatic Castle Row buildings were unusual. The Disston clan were generally very practical in their approach to business and community building. The dignified Tacony Saving Fund Safe Deposit, Title & Trust Co. building is understated as well.



Figure 28. Castle Row, Tacony, constructed 1880. Source: Hathi Trust. Annual of the Secretary of Internal Affairs of the Commonwealth of Pennsylvania. Part III, Industrial Statistics. 1887.

Conclusion

The former Tacony Saving Fund Safe Deposit, Title & Trust Co. building at 4900 Longshore Avenue is historically significant and merits individual listing on the Philadelphia Register of Historic Places pursuant to Section 14-1004(1) of the Philadelphia Code. The building satisfies Criteria C and D by mixing Romanesque and Italianate details in harmony that is characteristic of Victorian Eclecticism and reflects the design environment in Tacony. The important role that the Tacony Saving Fund Safe Deposit, Title & Trust Co. performed in the development of the community satisfies Criterion J.

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