

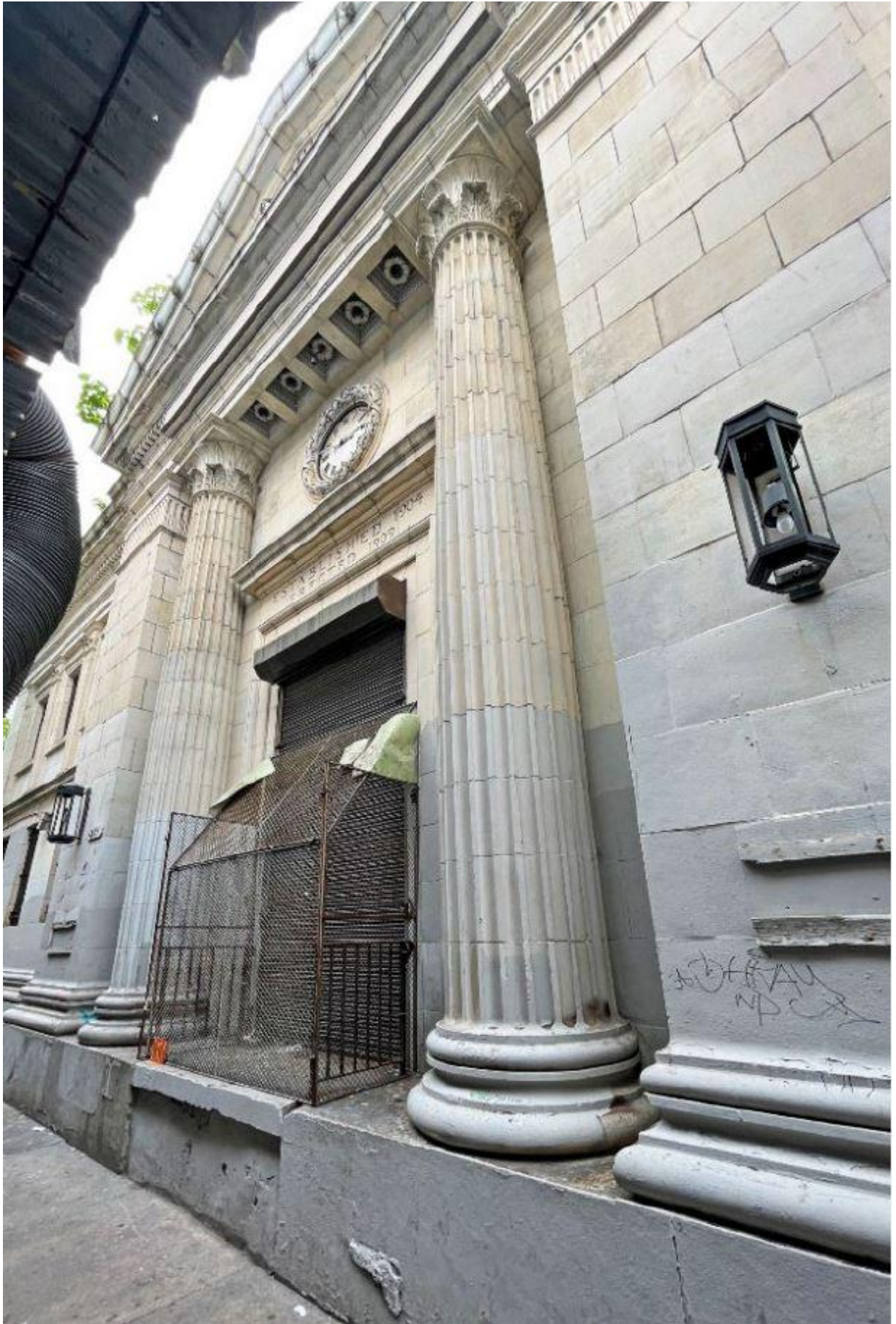
COMMENT ON NATIONAL REGISTER NOMINATION

ADDRESS: 1801 E Huntingdon Street, Textile National Bank

OVERVIEW: The Pennsylvania Historical & Museum Commission (PHMC) has requested comments from the Philadelphia Historical Commission on the National Register nomination of 1801 E Huntingdon Street located in the Kensington neighborhood of Philadelphia and historically known as the Textile National Bank. PHMC is charged with implementing federal historic preservation regulations in the Commonwealth of Pennsylvania, including overseeing the National Register of Historic Places in the state. PHMC reviews all such nominations before forwarding them to the National Park Service for action. As part of the process, PHMC must solicit comments on every National Register nomination from the appropriate local government. The Philadelphia Historical Commission speaks on behalf of the City of Philadelphia in historic preservation matters including the review of National Register nominations. Under federal regulation, the local government not only must provide comments, but must also provide a forum for public comment on nominations. Such a forum is provided during the Philadelphia Historical Commission's meetings.

The Textile National Bank is significant under Criterion A in the area of commerce as the first, and for many years the only, bank in the United States established specifically to serve the banking needs of textile manufacturers. Located in the heart of Philadelphia's Kensington district, the Textile National Bank was founded in 1904 and helped to fund the operation and growth of the textile industry in Philadelphia through the end of the 1920s, when the bank merged with the Industrial Trust Company of Philadelphia. The Textile National Bank is also significant under Criterion C in the area of architecture as a major, high-quality example of early-twentieth century, Classical Revival bank design by Philadelphia-based architect Herman Miller. Completed in 1909, the Textile National Bank exemplifies architectural trends that strongly favored the Classical Revival style for bank buildings between about 1900 and 1930. The period of significance is 1909-1929, beginning with the year the bank was completed and ending with the year the bank merged with the Industrial Trust Company. This property was listed on the Philadelphia Register of Historic Places in 2017.

The significance of the Textile National Bank should be evaluated within the historical context established by the Multiple Property Documentation Form (MPDF), "Industrial and Commercial Buildings Related to the Textile Industry in the Kensington Neighborhood of Philadelphia." The building is situated in the north-central portion of the boundary of the MPDF, which includes the Textile National Bank as one of five banks, the MPDF's primary commercial building type. Notably, the MPDF calls the Textile National Bank "the most prominent" of the financial institutions that served Kensington's textile industry.



United States Department of the Interior
National Park Service**National Register of Historic Places Registration Form**

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

1. Name of PropertyHistoric name: **Textile National Bank**

Other names/site number:

Name of related multiple property listing: **Industrial and Commercial Buildings Related to the Textile Industry in the Kensington Neighborhood of Philadelphia**

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

2. LocationStreet & number: **1801 E. Huntingdon Street**City or town: **Philadelphia** State: **PA** County: **Philadelphia**Not For Publication: ☐Vicinity: ☐**3. State/Federal Agency Certification**

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

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

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

___ national ___ statewide **X** local

Applicable National Register Criteria:

X A ___ B **X** C ___ D_____
Signature of certifying official/Title:**Date**_____
State or Federal agency/bureau or Tribal Government

In my opinion, the property ___ meets ___ does not meet the National Register criteria.

Signature of commenting official:**Date**_____
Title :**State or Federal agency/bureau
or Tribal Government**

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4. National Park Service Certification

I hereby certify that this property is:

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

Signature of the Keeper

Date of Action

5. Classification

Ownership of Property

(Check as many boxes as apply.)

Private:

☒

Public – Local

☐

Public – State

☐

Public – Federal

☐

Category of Property

(Check only **one** box.)

Building(s)

☒

District

☐

Site

☐

Structure

☐

Object

☐

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Number of Resources within Property

(Do not include previously listed resources in the count)

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

Number of contributing resources previously listed in the National Register 0

6. Function or Use

Historic Functions

(Enter categories from instructions.)

COMMERCE/TRADE – Bank

Current Functions

(Enter categories from instructions.)

Vacant/Not in Use

7. Description

Architectural Classification

(Enter categories from instructions.)

Classical Revival

Materials: (enter categories from instructions.)

Principal exterior materials of the property: Terra Cotta

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Narrative Description

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

Summary Paragraph

The Textile National Bank is a two-story, Classical Revival-style bank on the east side of Kensington Avenue between East Huntingdon Street (to the south) and East Harold Street (to the north) in the Kensington section of North Philadelphia ([Figure 1](#)). Constructed of reinforced concrete and faced in glazed white architectural terra cotta, the bank was designed by Philadelphia-based architect Herman Miller and built in 1909.

Site: Despite its current Huntingdon Street address, the primary (or west) elevation of the Textile National Bank fronts on Kensington Avenue. On this elevation, and on the narrow north and south elevations, there are concrete sidewalks. Because the building does not occupy the entire length of the parcel – there is a gap of about nine feet on both narrow sides – the sidewalks to the north and south are much wider than they are along Kensington Avenue ([Figure 2](#)). The sidewalks within these nine-foot areas are included within the National Register boundary because they fall within the historic/current property line. All public portions of the sidewalks are excluded from the boundary because they did not play a direct role in the operation of the building.

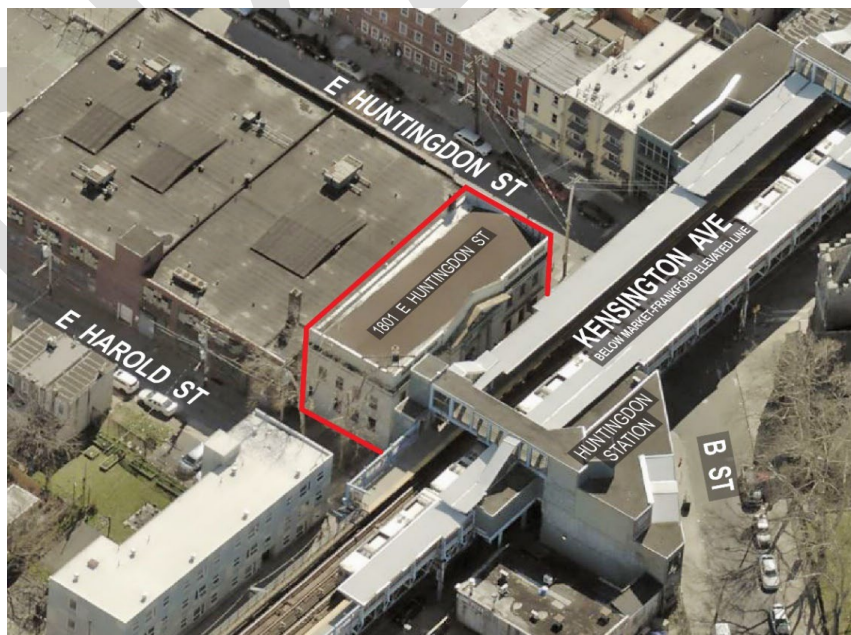


Figure 1: Aerial view, looking southeast toward the west elevation, which fronts on Kensington Avenue (Pictometry, March 2022).

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A major component of the building's surroundings is the SEPTA Market-Frankford Elevated Line, also known as "the El," which was built over Kensington Avenue between 1915 and 1918. The El's Huntingdon Station is located immediately in front of the building, leaving a gap of only about fifteen feet ([Photo 1](#)). The northbound passenger platform at Huntingdon Station is about level with the cornice of the building. Due to the presence of the El, it is not possible to capture the full west elevation in a single photograph. Apart from the El, the Textile National Bank's immediate surroundings primarily consist of densely built blocks of two- and three-story brick rowhouses dating to the late-nineteenth century. There are also many three-story commercial buildings from the same period along Kensington Avenue, as well as scattered industrial buildings dating to the 1880s through the 1940s, including on the east elevation of the Textile National Bank, which abuts a large, two-story textile mill built in 1946. Although some new construction has taken place near the building within the last ten years, particularly of new rowhouses, the area has not significantly changed since the Textile National Bank was completed in 1909.

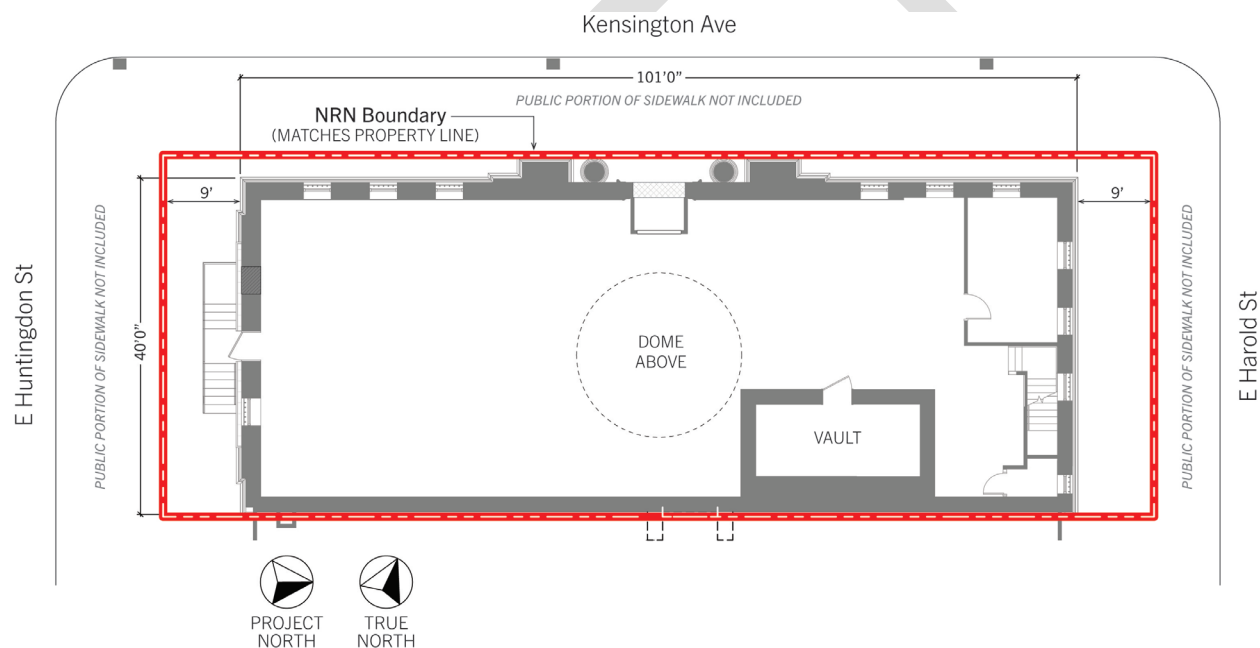


Figure 2: Site plan with the National Register Boundary. The boundary conforms to the historic (and current) property lines. As seen here, portions of the sidewalks on the narrow north and south sides of the property fall within the property line (about nine feet on each side) because the building does not occupy the entire parcel. These areas are included within the proposed National Register boundary.

Exterior: The west or primary elevation, which faces Kensington Avenue, is Palladian in form. Except for the water table, which is granite, the entire façade is clad in terra cotta, which is glazed in an off-white color. The terra cotta was produced locally, by the Conkling-Armstrong Terra Cotta Company. On the first story, much of the terra cotta is painted in a light neutral color. The central bay consists of a temple front, which projects out slightly from the three-bay wide wings on either side ([Photo 2](#)). Imitating the form of a traditional *distyle in antis* temple, the

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pediment is supported by two wide pilasters and two engaged Corinthian order columns, which frame the main entrance.

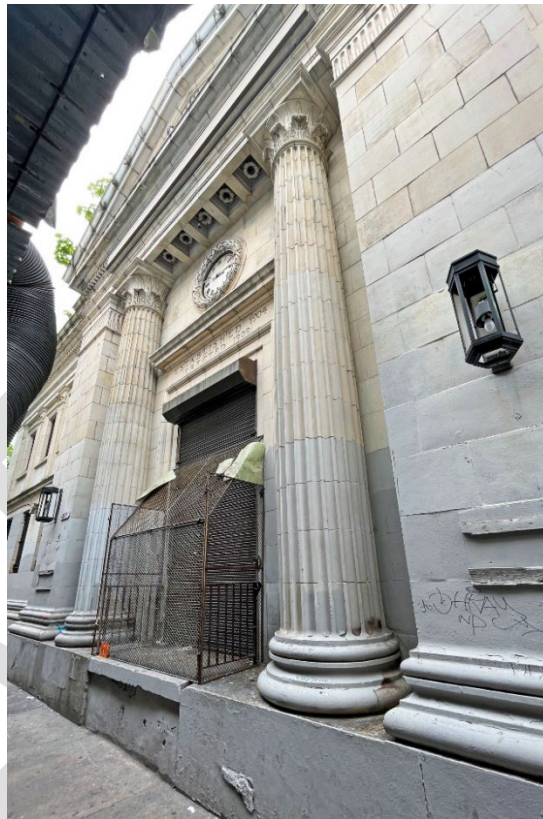


Photo 1 (left): View showing the relationship between the Textile National Bank (at left) and the Market-Frankford Elevated Line (at right), looking south along Kensington Avenue from East Harold Street.

Photo 2 (right): The central pedimented bay on the west elevation (facing Kensington Avenue), looking northeast.

The entrance, which is covered by a modern, roll-down metal door and further secured by a metal cage, is level with a circa 1970s concrete platform that covers the area where the original granite steps were once located ([Photo 2](#)). Around the entrance is an architrave surround with an entablature containing the date of the bank's founding and the year the building was constructed in incised lettering: "ESTABLISHED 1904 ERECTED 1909." Although not currently visible on the exterior, the entrance itself consists of 1970s-era aluminum-framed glass double doors with an original, single-light transom, as seen on the interior side in [Photo 14](#).

The wall space just above the entrance, but below the pediment, features an original clock with an ornately carved terra cotta frame ([Photos 3, 4](#)). In the entablature just below the pediment, the frieze is partially covered by a circa 1970s or 80s metal box sign ([Photo 2](#)). In historic images, the name of the bank appears in this location, possibly incised into the terra cotta, but it is not known if it remains behind the sign. The cornice of the pediment is denticulated. Within the tympanum, there is a Classical-style, high-relief sculptural panel depicting two recumbent female figures on either side of a shield ([Photo 5](#)). Above and slightly recessed from the face of the

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pediment, a parapet wall, which follows the sloped lines of the pediment, rises several feet above the roof but is not visible from the street or from the platform at Huntingdon Station.



Photo 3: Looking up (toward the east) at the entablature, clock, and pediment above the main entrance on the west elevation, facing Kensington Avenue.



Photo 4: The clock above the main entrance, looking east from the northbound platform at Huntingdon Station on the Market-Frankford Elevated Line.

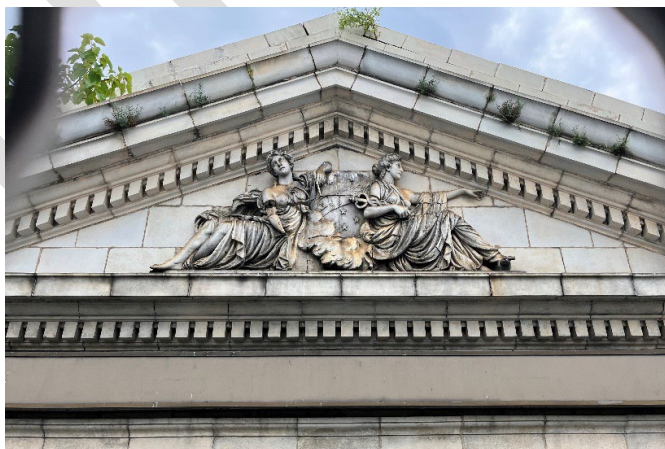


Photo 5: The pediment at the top of the central bay on the west elevation, facing Kensington Avenue, looking east from the northbound platform at Huntingdon Station on the Market-Frankford Elevated Line. The sculptural panel was custom manufactured by the Conkling-Armstrong Terra Cotta Company of Philadelphia to a design by Herman Miller himself (see [Figure 17](#)).

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The wings on either side of the central bay are each three-bays wide and are identical in treatment (Photos 6 and 7). On the first story, there are three original, one-over-one, double-hung wood windows with original iron security grates on each side. The windows are set into punched openings that have no articulated sills or surrounds but do have keystones at the top of each window that project out slightly from the wall surface. The second story also features three windows on each side, which are of similar size and align with those below, but are more decorative, consisting of original Roman lattice-style wood casements with architrave surrounds. Many of the second-story windows are currently covered by painted plywood panels but remain visible on the interior side. Corinthian order pilasters, which rise from a small, slightly projecting entablature above the first-story windows, separate and frame the second-story window bays. Above the second-story windows, the entablature with denticulated cornice found in the pedimented central bay continues to the north and south elevations. The parapet also continues, but in this case the parapet has three punched, balustraded openings on each side, aligning with the first- and second-story windows below.



Photo 6 (left): West elevation, facing Kensington Avenue, north of the central bay.

Photo 7 (right): The clock above the main entrance, looking east from the northbound platform at Huntingdon Station on the Market-Frankford Elevated Line.

The south elevation, which is three-bays wide and faces East Huntingdon Street, is similar in treatment to the side wings of the west elevation. On the first story, situated parallel to the building, is a concrete stair with a metal picket railing and two landings that appears to date to

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the mid- to late-20th century. At the top landing, the original opening in the westernmost of the three bays (far left in [Photo 9](#)), is infilled with concrete block, which is painted. The center bay extends down through the top of the water table to the first landing and has a painted hollow metal door, above which the remainder of the opening is covered with plywood. The easternmost bay (at far right) matches those on the west elevation, containing a punched opening with an original one-over-one, double-hung wood window and original iron security grate. All three openings have keystones at the top. The three windows on the second story are all covered with plywood, but again remain visible on the interior. The architrave surrounds, the pilasters that frame the bays, and the cornice from which the pilasters rise all remain intact. Above the second-story windows, the entablature, cornice, and parapet treatment matches the west elevation, except that there are two rather than three balustraded openings in the parapet (the center one consists of a solid panel).

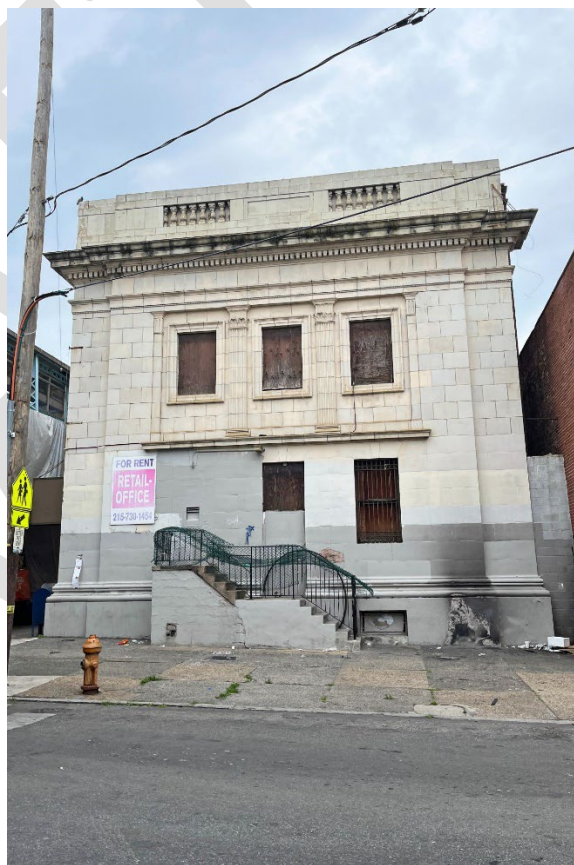


Photo 8 (left): West and south elevations, looking northeast.

Photo 9 (right): South elevation, looking north.

The north elevation, which is four-bays wide and faces East Harold Street, is less ornate than the west and south elevations. The water table and cornice treatments match those sides, but the wall space between them is unornamented, consisting of flat terra cotta blocks, which are partially painted. On the first story, there are three original, one-over-one, double-hung wood windows with original iron security grates. On the second story, there are four of the same type of window, but without the iron grates.

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The east elevation abuts the adjacent two-story industrial building on the first story, where the exterior walls facing Huntingdon Street and Harold Street consist of concrete block. Above the first story, there is a gap between the two buildings. On second story of the east elevation the Textile National Bank is faced in red brick and has three three-over-three, double-hung metal windows at the center of the wall, the windows being visible only from the interior as in [Photos 11 and 12](#). None of the terra cotta treatments from the other three elevations continue around to the east elevation.



Photo 10: North elevation, looking south.

Interior: The interior of the building consists almost entirely of a large, double-height banking hall, which is rectangular in plan ([Photos 11, 12](#)). The floors are currently covered with plywood, and investigations have so far not revealed the existence of a historic floor finish. The walls, however, are clad in original white marble panels, which rise to a height of about seven feet, are painted in many areas, and sit atop a green marble base. The marble paneling is topped by original painted wood molding. Above the marble paneling, the walls consist simply of painted flat plaster. The ceilings are also flat and historically had a plaster finish, but the plaster has detached in most locations, revealing the underlying wood lath. Around the perimeter of the ceiling, there is plaster crown molding, which is largely intact. On the east wall, there is a rectangular opening into the adjacent industrial building ([Photo 11](#)). This opening was made sometime after 1992, when the last banking tenant departed the building. Historically, the two buildings were not connected internally.

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Photo 11: Banking hall, looking north. At right, there is a rectangular opening into the adjacent industrial building. The opening was inserted following the closure of the last banking tenant in 1992.



Photo 12: Banking hall, looking south.

The primary feature of the ceiling is a large, leaded glass dome, which is centered above the banking hall (Photos 11, 13). The dome is largely intact – only a few areas of glass are damaged – but the historic plaster cove under the dome is missing its plaster finish. Currently, the dome is extremely dirty and no longer transmits natural light because it is covered by a later roof.

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Photo 13: Leaded-glass dome at the center of the banking hall ceiling. The glasswork is largely intact, but the plaster finish on the cove below it (the wide ring surrounding the glass) is largely missing.

Other historic features in the banking hall include a small vestibule at the main entrance on the west elevation ([Photo 14](#)). The vestibule, which extends about six feet into the space, is framed in wood and has painted wood pilasters and a cornice. At the northeast corner of the space, there is a freestanding rectangular vault, which has concrete walls clad in original white marble with a green marble base and retains its original vault door on the west side ([Photo 15](#)). North of the vault is an original marble stair, which is located parallel to the north elevation and leads to the offices on the second floor (or mezzanine level) at the north end of the space ([Photo 16](#)). West of the stair, there is a small office with carpeted floors and painted plaster walls and ceiling.



Photo 14 (left): Vestibule at the historic main entrance on the west elevation, looking west.



Photo 15 (right): Marble-clad vault at the northeast corner of the banking hall, looking northeast.

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At the north end of the banking hall, there is a second floor or mezzanine level, which contains two office spaces with carpeted floors and painted plaster walls and ceilings, as well as remnants of a later, suspended acoustical tile ceiling (Photos 17, 18). On the south wall of the offices, there are original, single-light wood windows that overlook the interior space of the banking hall.



Photo 16 (left): Marble stair north of the vault, leading to the second-floor (mezzanine-level) offices, looking north.

Photo 17 (right): One of the offices on the second floor, looking east.

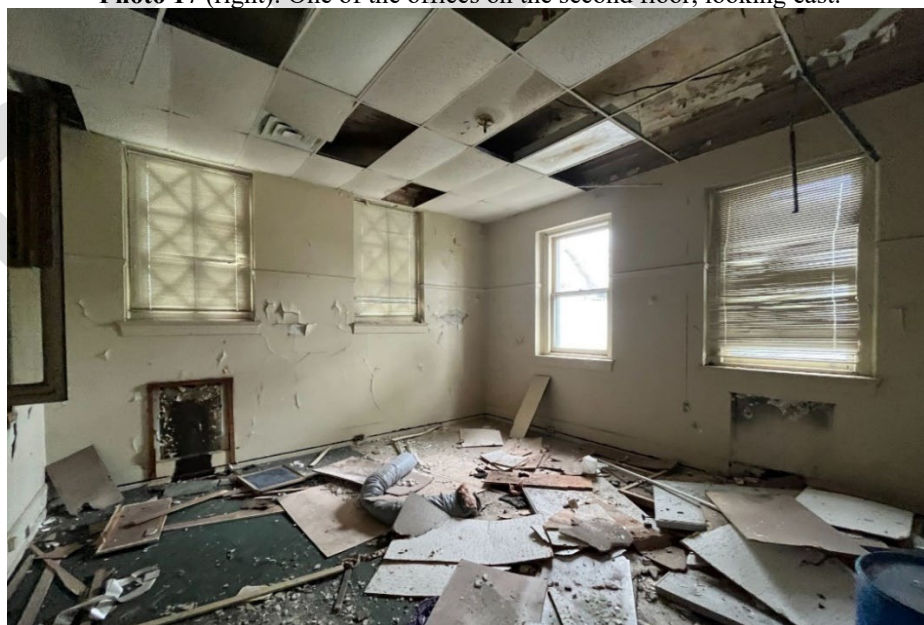


Photo 17: One of the offices on the second floor, looking northwest.

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Integrity: The Textile National Bank retains integrity. The aspect of design is conveyed through the building's distinctive and largely intact Classical Revival form. The building's balanced, symmetrical composition retains virtually all its highly detailed original features, especially the temple-fronted central bay with tall pilasters, columns, and denticulated pediment, which are characteristic of classical architecture. These features, executed in architectural terra cotta, also effectively demonstrate the high-quality materials and skilled workmanship required to produce such an architecturally sophisticated building. Likewise, on the interior, the original volume of the banking space is intact and, except for the floors, all significant historic finishes – marble paneling, marble stair, plaster crown molding, and the character-defining leaded glass dome – remain largely intact. Although the teller counter no longer remains, the loss of this feature has a negligible effect on the ability of the space to convey its historic function.

The aspects of location and setting are also retained. The building remains on its original site, and the surrounding area's late-nineteenth century residential and commercial fabric, remains largely intact. The Market-Frankford Elevated line, which runs parallel to the and was completed in 1918, has also long been a defining component of the building's surroundings and remains intact and operational.

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8. Statement of Significance

Applicable National Register Criteria

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

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

Criteria Considerations

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

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

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Areas of Significance

(Enter categories from instructions.)

COMMERCE

ARCHITECTURE

Period of Significance

1909 -1929

Significant Dates

N/A

Significant Person

(Complete only if Criterion B is marked above.)

N/A

Cultural Affiliation

N/A

Architect/Builder

Herman Miller, architect

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

The Textile National Bank is significant under Criterion A in the area of commerce as the first, and for many years the only, bank in the United States established specifically to serve the banking needs of textile manufacturers. Located in the heart of Philadelphia's Kensington district, the greatest textile manufacturing center in the country during the late-nineteenth and early-twentieth centuries, the Textile National Bank was founded in 1904 and helped to fund the operation and growth of the textile industry in Philadelphia through the end of the 1920s, when the bank merged with the Industrial Trust Company of Philadelphia. The Textile National Bank is also significant under Criterion C in the area of architecture as a major, high-quality example of early-twentieth century, Classical Revival bank design by Philadelphia-based architect Herman Miller. Completed in 1909, the Textile National Bank exemplifies architectural trends that strongly favored the Classical Revival style for bank buildings between about 1900 and 1930. The period of significance is 1909-1929, beginning with the year the bank was completed and ending with the year the bank merged with the Industrial Trust Company.

The significance of the Textile National Bank should be evaluated within the historical context established by the Multiple Property Documentation Form (MPDF), "Industrial and Commercial Buildings Related to the Textile Industry in the Kensington Neighborhood of Philadelphia." The building is situated in the north-central portion of the boundary of the MPDF, which includes the Textile National Bank as one of five banks, the MPDF's primary commercial building type. While the MPDF has been extremely fruitful, leading to the successful nomination of at least ten historic textile mills, the current nomination would be the first to document one of the commercial buildings that also played a significant role in the history of the Kensington textile district. Notably, the MPDF calls the Textile National Bank "the most prominent" of the financial institutions that served Kensington's textile industry.

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

A Brief History of the Textile Industry in Kensington to 1900

As explained in the MPDF, manufacturing activity in the Kensington District began in the early nineteenth century when the area was still part of the Northern Liberties Township, the vast tract of land north of the City of Philadelphia that William Penn created in 1682. According to Penn's scheme to attract settlers, the first purchasers of lots in the city proper would receive a certain amount of acreage in the Liberties, free of charge. Much of the area remained rural well into the nineteenth century, but the Delaware riverfront started to develop with mercantile and industrial activity as early as the 1810s. In the 1830s and 40s, the area started to develop more densely as English, Scottish, and Irish immigrants began to settle there. Many of the newcomers were skilled textile workers, and while much of Kensington's early textile manufacturing activity occurred in the home, with workers typically using hand looms, purpose-built mills started to appear on the landscape during the 1850s. After Kensington was annexed by the City of Philadelphia through the Act of Consolidation in 1854, the extension of more efficiently

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managed water and sewage services into the area, among other City services, led to an explosion of residential and industrial development. By the 1860s, with the increasing availability of steam powered machinery, sprawling brick mill buildings, some with as many as several hundred employees, began to appear throughout Kensington, even far west of the Delaware River.

By the 1880s, Kensington was home to nearly 400 textile manufacturers employing upwards of 24,000 workers. Virtually all types of cotton, woolen, and silk textile goods were produced there, including yarns, shirtings and flannels, dress goods, hosiery and knit goods, lace, draperies, upholstery, quilts, and carpets of every variety, among a wide range of others that were distributed and sold throughout the nation. The value of Kensington's textile output annually surpassed \$40 million in the 1880s, making Philadelphia the "world's largest and most diversified textile center."¹ Kensington's textile industry only continued to grow through the end of the nineteenth century, employing over 50,000 people by 1900 and producing over \$100 million worth of goods.² Despite the enormity of Kensington's textile industry, it was, unlike textile manufacturing activity in other cities, characterized by specialization. Many firms produced just one or a few highly specific forms of textile goods, such as ingrain carpets, chenille curtains, horse blankets, or lace table cloths, to name just a small fraction of those made in the area. It was only natural, therefore, that Kensington's textile manufacturers required banking services specific to the circumstances of their industry.

The Textile National Bank, 1904-1929

At the turn of the twentieth century, the financial needs of Kensington's textile manufacturers were served by several neighborhood banks. Two of these, the Ninth National Bank, founded in 1885 and located at 1954-56 North Front Street, and the Industrial Trust, Title and Savings Company (later just the Industrial Trust Company), founded in 1889 and located at 1950-52 North Front Street, were controlled by boards with numerous textile manufacturer directors. The Ninth National Bank, especially, was closely associated with the textile industry and helped to increase the availability of credit to manufacturers.³ As explained by historian Philip Scranton, "Credit and working capital shortages had long vexed Philadelphia proprietors. Banks were generally loath to provide loans to manufacturers oriented toward volatile markets," the textile market being volatile because of regular fluctuations in the prices of raw materials like cotton, the seasonal nature of production, and an often-unsteady labor situation.⁴ The textile men who controlled the Ninth National Bank understood these conditions, making it more likely that the bank would lend to a textile manufacturer. However, both Ninth National and Industrial Trust were fundamentally neighborhood banks, benefitting both from the area's tremendous residential and commercial growth and its expanding industrial activity. Neither institution focused specifically on textile manufacturing. As Kensington's textile industry grew and matured, an opening was created for a more specialized type of financial institution.

¹ Lorin Blodgett, *Census of Manufacturers of Philadelphia* (Philadelphia: Dickson and Gilling, 1883), 68, 77; Russell F. Weigley, ed. *Philadelphia, A 300-Year History* (New York: W.W. Norton & Company, 1982), 482.

² John J. Macfarlane, *Textile Industries of Philadelphia* (Philadelphia: Philadelphia Commercial Museum, 1910), 5-7.

³ Philip Scranton, *Figured Tapestry: Production, Markets, and Power in Philadelphia Textiles, 1885-1941* (New York: Cambridge University Press, 1989), 90-93.

⁴ Scranton, *Figured Tapestry*, 25-26.

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The Textile National Bank was founded in 1904 by John B.S. Rex, a prominent Philadelphia businessman, and others closely connected to the city's textile industry. Among the latter group was John H. Bromley, Jr., from Philadelphia's leading textile manufacturing family, who was elected as the first president of the organization. The bank initially operated out of Textile Hall, a multi-purpose social hall and meeting space for the working people of Kensington, located above the People's Theatre at the corner of Kensington Avenue and Cumberland Street, just a few blocks southwest of the site where the bank would later build its permanent home (Figure 3). Speaking to *Textile World Record* in August 1904, Bromley explained the need for a bank devoted specifically to the textile industry, saying:

Two factors led to the organization of the Textile National Bank. The first was trade conditions, the other the necessity of another bank uptown. In the textile trade longtime accommodations are essential, and the varying prices of cotton and cotton products seem to make it imperative that men personally conversant with the peculiarities of the trade should figure as controlling factors in the financing of the business.

The average banker does not understand the trade conditions governing the textile business, and is not sufficiently interested to study them except in the most superficial way. The new bank will make a specialty of textile trade accounts.⁵

In this way, the Textile National Bank was the first of its kind. In 1905 the *Textile American*, a widely read textile industry periodical, noted that it was "the only textile bank in the world," making it the pioneer in this area.⁶ But in other ways the Textile National Bank was typical, because it was the banking equivalent of the numerous industry-specific institutions founded by Philadelphia manufacturers – many from the textile industry – during the late-nineteenth and early-twentieth centuries. Included in this group are the Philadelphia Textile School (1876), which educated textile workers in the technical skills required by specialty producers; The Manufacturers' Club (1887), which aimed to reinforce social ties among manufacturers; and, among others, the Philadelphia Bourse (1891), which was established to market Philadelphia-made goods to the nation and the world. Others included textile trade associations and at least one insurance company specializing in mill properties. The Textile National Bank continued this succession of specialty institutions, Philip Scranton argues, which "together illustrate the organizational impulse that permeated a maturing specialty manufacturing center."⁷

⁵ "Textile Bank for Philadelphia Textile Manufacturers," *Textile World Record* (August 1904), pp. 177.

⁶ "Manufacturing in Pennsylvania," *Textile American* (June 1905), pp. 12.

⁷ Philip Scranton, *Endless Novelty: Specialty Production and American Industrialization, 1865-1925* (Princeton: Princeton University Press, 1997), 93.

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Figure 3: The first home of the Textile National Bank was Textile Hall, located above the People's Theater at Kensington Avenue and East Cumberland Street, pictured here during construction of the Market-Frankford Elevated line around 1916 or 1917. This building was demolished and replaced by a motion picture theatre in 1927. The theatre, too, was later demolished, and the site now contains a one-story shed-like structure.

More generally, the Textile National Bank was part of the national banking system established by President Abraham Lincoln and Congress during the Civil War. The National Banking Acts of 1863 and 1864 created a national banking system in which commercial or “national” banks, with charters granted by the federal government and overseen by the new Office of the Comptroller of the Currency, helped to stabilize the wartime economy by circulating a uniform national currency, backed by federal bonds, for the first time. The activities of national banks were strictly regulated; they could hold their customers’ money and make a limited range of short-term loans, but could not issue mortgages, make investments, or act as fiduciaries on behalf of their customers. There were also strict regulations on how much money the national banks were required to hold in reserves, building trust among bank customers that their money would be safely managed and available for withdrawal at any time.

National banks expanded greatly in number following the Civil War. By the end of the century, however, following a period of unscrupulous expansion, the failure of numerous national banks during the Panic of 1893, including several high-profile examples in Philadelphia, severely damaged Americans’ confidence in the national banking system. At the same time, the growing popularity of trust companies, which were permitted by individual states’ laws to receive deposits in trust, pay interest on those deposits, purchase securities on behalf of their customers, and to administer estates, among other customer-friendly services, led to a sharp decline in the number of new national banks. Although the Textile National Bank was founded in 1904, it was only the second new national bank to appear in Philadelphia since the Panic of 1893. During the same period, dozens of new trust companies were founded, appearing in virtually every neighborhood in the city. But even as trust companies surpassed the national banks, the latter gradually regained the confidence of customers. As reported by the *Philadelphia Inquirer* in January 1905, many of the city’s national banks were growing and increasing their dividends. The article continued, “Considering the natural growth of the city and its increase in

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commerce...there should be plenty of business for a well-conducted new [national] bank.”⁸ Because national banks were not as subject to the fluctuations of securities markets in the way trust companies were, they provided the stability and “longtime accommodations” that Bromley and others viewed as essential to textile manufacturing.

By all accounts, the Textile National Bank was immediately successful. On its first day in business, February 1, 1905, customers opened 94 accounts and made deposits totaling \$123,663, speaking to the strong demand among textile manufacturers for banking services.⁹ By the end of June, deposits had tripled, reaching \$358,571 and the bank continued to grow steadily over the next two years, reporting deposits of \$752,000 in 1907, representing growth of 600% in the relatively brief two year period since its opening.¹⁰ The same year, the *Textile American* reported that “Although but in existence a short time, the bank has already proven beneficial to the mill and property owners of Kensington.”¹¹ By 1909, the bank paid out its first dividend of 2%.¹²

In addition to providing a safe and secure place to deposit the funds essential to the daily operation of many Kensington mills, the Textile National Bank offered loans for capital projects, such as the enlargement of a mill building or the acquisition of up to date machinery; printed its own bank notes, which served as a safe and secure medium of exchange within the Kensington textile community; and offered payroll services, employing a staff of runners who would deliver cash to the mills on their respective paydays (Figure 4). Some of the prominent companies known to have maintained accounts with the bank include the Lomax Carpet Mills at Jasper and Orleans Streets; E.C. Beetem & Company, a carpet manufacturer from Carlisle, Pennsylvania who opened a large mill at Jefferson and Philip Streets in Kensington in 1907; Stead & Miller, a nationally known producer of upholstery whose mill was at 4th and Cambria Streets; the William Brown Company, who operated one of the city’s largest full-fashioned hosiery mills at 3400-12 J Street; and the vast carpet mill of Bromley Brothers, of which John H. Bromley, Jr. himself was a partner, at Front and York Streets.



Figure 4: Bank notes issued by the Textile National Bank between 1904 and 1908 (from the collection of the National Museum of American History).

⁸ “Splendid Record Made by National Banks of Philadelphia,” *Philadelphia Inquirer*, January 9, 1905.

⁹ “New Textile Bank Opened,” *Miners’ Journal* (Pottsville, PA), February 3, 1905.

¹⁰ “Banking,” *Dickerman’s United States Treasury Counterfeit Detector* (August 1905), 14; *Annual Report of the Comptroller of the Currency* (Washington, D.C., 1907), 768-769.

¹¹ “Manufacturing in Pennsylvania,” *Textile American* (February 1907), pp. 9.

¹² “Dividends Declared,” *The Reading Times*, July 2, 1909.

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Due to the rapid growth of the Textile National Bank, by 1908 the directors sought to build a permanent home reflective of the institution's increasing position within Kensington. The previous year, the bank had acquired the property on Kensington Avenue between Huntingdon and Harold Streets where there was a four-story brick carpet mill, which had been known as the Almy Mills.¹³ Wishing to build on the best part of the property, the Kensington Avenue frontage, the bank demolished that portion of the Almy Mills, preserving the rear wings along Huntingdon and Harold Streets (the bank later sold off the rear portion of the property, in January 1910).¹⁴ In late spring or early summer of 1908, the bank held a design competition, of which nothing is known except that, in July, Philadelphia architect William Copeland Furber was selected as the winner.¹⁵ According to *The American Architect and Building News*, Furber designed a one-story granite building to cost \$50,000, but no other details were shared, and it appears that Furber's plans for the building no longer exist.¹⁶ By the middle of August, however, local reports show the bank had changed course, replacing Furber with architect Herman Miller, also of Philadelphia.¹⁷ The reasons behind the switch are not known. By late September, it was reported that Miller had completed the plans for the new building.¹⁸ The building permit was issued about two months later, toward the end of November 1908.¹⁹

Miller designed the new home of the Textile National Bank in the popular Classical Revival style, employing a Palladian composition with a temple-fronted central bay that suited the long and narrow site (Figures 5 and 6). While Furber had specified granite for the exterior walls, Miller chose terra cotta, which could achieve the same architectural effects as natural stone at a much lower price. The building was completed less than a year after the permit was issued, opening on November 1, 1909, just days after a fire nearly destroyed Textile Hall, the bank's home up until that point.²⁰ On March 16, 1910, the bank held a formal grand opening during which 3,000 people, "mostly business men and depositors," reportedly visited the new building.²¹

¹³ "The Latest News in Real Estate," *Philadelphia Inquirer*, January 12, 1907.

¹⁴ "Kensington Transaction," *Philadelphia Inquirer*, January 4, 1910.

¹⁵ "Architects' Notes," *Philadelphia Real Estate Record and Builders' Guide*, July 15, 1908, pp. 453.

¹⁶ "Building News," *The American Architect and Building News*, July 22, 1908, pp. 18.

¹⁷ "Architects' Notes," *Philadelphia Real Estate Record and Builders' Guide*, August 12, 1908, pp. 517.

¹⁸ *Philadelphia Real Estate Record and Builders' Guide*, September 23, 1908, pp. 613.

¹⁹ City of Philadelphia, Bureau of Building Inspection, Building Permit 8171, issued November 25, 1908.

²⁰ "Textile National Bank Open," *Philadelphia Inquirer*, November 1, 1909.

²¹ "Textile Bank Opens," *Philadelphia Inquirer*, March 17, 1910.

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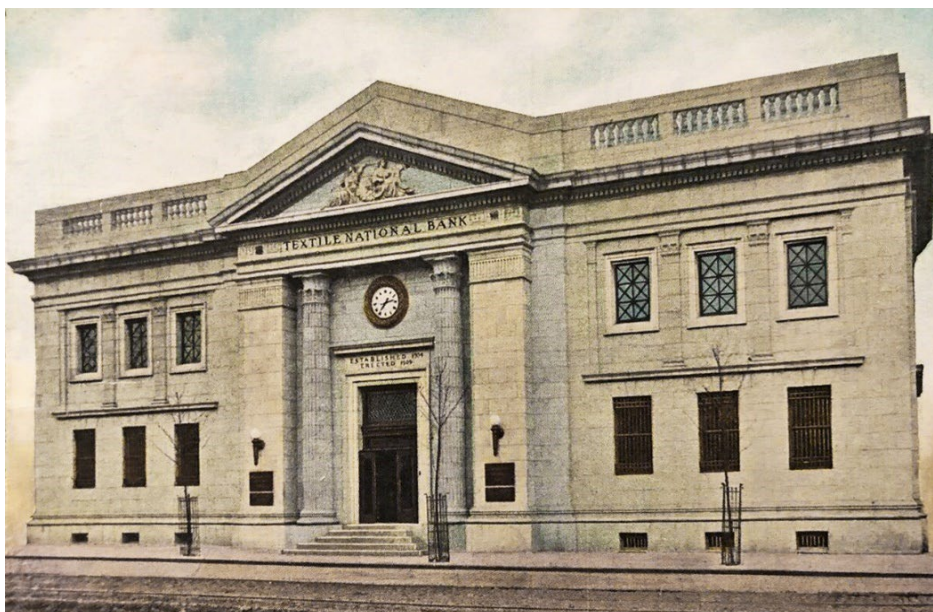


Figure 5: An early postcard view of the Textile National Bank, prior to the construction of the Frankford Elevated Line (Private collection).



Figure 6: Looking north on Kensington Avenue with the Textile National Bank at right. This photo, probably taken around 1910, shows the area before the construction of the Market-Frankford Elevated Line. From the November 1910 edition of *Philadelphia* (magazine).²²

The Textile National Bank thrived during the 1910s as Kensington's textile industry continued to grow, especially late in the decade when World War I brought increased manufacturing activity to the area's many mills. In 1917, when it was reported that the six banks in the Kensington neighborhood held deposits of \$8,965,000, the Textile National Bank alone held \$2,097,000,

²² "Highways of a Great City: No. 1 – Outlying Business Districts," *Philadelphia* (November 1910), pp. 5.

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giving it a significant market share of about 23%.²³ In 1918, the *Textile American* reported that “The Textile Bank is deservedly recognized among all the leading textile manufacturers and other residents of Kensington as a preeminently solid and substantial banking institution, and the representative people of North Philadelphia’s great industrial centre stand prominently among the depositors. The bank building, located at Kensington Ave. and Huntingdon St., occupies a position that has a distinctive surrounding of largely productive textile manufacturing and other plants located in the section for many years.”²⁴ And in early 1919, the directors of the Textile National Bank voted to increase the institution’s capital stock from \$200,000 to \$300,000, an important indicator that the bank was profitable and that there was significant interest from investors. The increase was approved by the Comptroller of the Currency in March of that year.²⁵

During the early 1920s, the Textile National Bank and Kensington’s textile industry continued to prosper, benefitting from the pent-up domestic demand that followed the end of World War I. Despite periodic downturns, the financial condition of most textile manufacturers remained stable, and deposits at the Textile National Bank rose to \$3,811,753 by the end of 1922, nearly double the number reported just five years earlier.²⁶ As the 1920s progressed, however, the increasingly attractive returns that came with the stock market boom led to the growth of trust companies and a decline in lending activity at national banks. While the Federal Reserve Act of 1913 made it possible for national banks to perform trust activities like mortgage lending and investing in securities, allowing them to compete more directly with trust companies, the Textile National Bank appears not to have created a trust department until 1927.²⁷ Little is known about the bank’s operations in these later years, but its movement toward trust operations may have occurred too late to effectively compete with long established trust companies, particularly following the stock market crash of 1929. Other economic forces, especially the accelerating departure of Philadelphia textile mills to southern states, where they benefitted from lower taxes, cheaper labor, and less volatile labor situation, likely also affected the condition of the Textile National Bank. It was in this challenging environment that the Industrial Trust Company in Kensington acquired the Textile National Bank in 1929.²⁸ This was one in a string of prominent bank mergers that began in 1928 following Pennsylvania’s relaxation of a prohibition on branch banking in Philadelphia.²⁹

Under the terms of the merger, the Textile National Bank was completely absorbed into the Industrial Trust Company. While the former’s name was eliminated, its building at Kensington Avenue and Huntingdon Street remained open and became known as Industrial Trust’s “Textile Branch,” although it is unclear if it continued to make a specialty of textile manufacturers’ accounts ([Figure 7](#)). In 1961, the Industrial Trust Company merged with the Jenkintown Bank &

²³ “The Wettest State in Union,” *The Wilkes-Barre Record*, January 10, 1923; *Annual Report of the Comptroller of the Currency* (Washington, D.C., 1918), 652-653.

²⁴ “Manufacturing in Pennsylvania,” *Textile American* (February 1918), pp. 11.

²⁵ “National Bank Statement for Week Ended March 21,” *The Official U.S. Bulletin*, March 22, 1919, pp. 5.

²⁶ *Annual Report of the Comptroller of the Currency* (Washington, D.C., 1923), 598-599.

²⁷ “Pennsylvania Brevities,” *Trust Companies* (May 1927), 708.

²⁸ “Textile Nat’l Joins Industrial Trust Co.,” *Philadelphia Inquirer*, October 16, 1929.

²⁹ “Bank Merger Trend in Philadelphia,” *Trust Companies* (December 1928), 846.

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Trust Company, becoming the Industrial Valley Bank. Still, the Textile Branch remained in operation as it did even after Industrial Valley was acquired by Fidelity Bank of New Jersey in 1985.³⁰ The Textile Branch continued to serve the Kensington community as part of Fidelity Bank until early 1992, when Fidelity permanently closed it.³¹ Since 1992, the former Textile National Bank has been largely vacant, however the opening between the building and the adjacent factory suggests it was operated in conjunction with that building for some undetermined use in recent decades. In 2017, the building was individually designated to the Philadelphia Register of Historic Places.³²

WE ANNOUNCE
The Consolidation of
The Textile National Bank
with
Industrial TRUST COMPANY
Effective as of January 1, 1930

Complete banking, trust and title service will be available at each office. With the larger resources we will be better able to serve our friends and clients.

ASSETS

Loans and Discounts	\$12,543,407.74
Mortgages and Ground Rents	2,429,652.26
Investment Securities	7,174,888.28
Banking House and Equipment	373,926.42
Interest Earned, Uncollected	179,063.73
Other Assets	\$8,776.36
Cash and Reserve	94,729.32
Customers Liability on Letters of Credit	81,052.35
Customers Liability on Acceptances under Letter of Credit	40,057.07
	\$25,635,553.53

LIABILITIES

Capital Stock	\$ 881,818.13
Surplus Fund	3,900,000.00
Undivided Profits (net)	487,081.76
Sundry Reserves	604,510.59
Bills Payable	1,400,000.00
Treasurer's Check Outstanding	411,054.82
Other Liabilities	32,417.90
Deposits	17,797,484.54
Acceptances Executed for Customers	40,133.39
Letters of Credit Issued	81,052.35
	\$25,635,553.53

Trust Funds **\$12,423,027.79**

INDUSTRIAL TRUST COMPANY
1944-52 N. Front Street
Fern Rock Office Textile Office
Broad St. & Nedro Ave. Kensington Ave. & Huntingdon St.

OFFICERS
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Chairman of the Board
HARRY BROCKLEHURST
Vice-Chairman of the Board
J. EDW. SCHNEIDER
President
JOSEPH M. STEELE
Vice-President
RALPH McKEEVER
Vice-President
SAMUEL B. DAVIS
Vice-President
JAMES P. FINKELSON
Vice-President and Title Officer
HARRY MARSHALL
Sec. and Asst. Treas.
CARL A. HOYER
Treas. and Asst. Sec.
ELMER F. VAN LOAN
Trust Officer
C. M. RITTENHOUSE
Asst. Sec. and Asst. Treas.
EDWARD B. GREGORY
Asst. Treas. and Asst. Trust Officer
HAROLD W. FRANK
Asst. Sec. and Asst. Treas.
WILLIAM W. PEEK
Asst. Sec. and Asst. Treas.
ELWOOD F. REEVES, JR.
Asst. Treas. and Asst. Trust Officer
LESLIE B. TINDALL
Assistant Treasurer
PAUL J. MAYER
Assistant Secretary

DIRECTORS
JOSEPH H. BROMLEY
JOSEPH M. STEELE
JOHN S. BOWKER
JOHN D. WILLIAMSON, JR.
HENRY G. DIERBERG
WALTER E. KNIFE
W. H. FOLWELL
CHARLES R. DOAK
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J. EDW. SCHNEIDER
J. HARRIS WATTIMAN
JOHN T. CARSON
FRANK P. FULTON, JR.
MICHAEL B. BURKE
SAMUEL B. DAVIS
CHALMERS C. JOHNSON
CHARLES H. VAN TACKEN
WILLIAM C. WILLIAMSON
HARRY BROCKLEHURST
JAMES HULTON, SR.
JAMES J. DIAMOND
CHARLES F. FORTH
EDWARD T. FLOOD
A. M. WALSHON

Figure 7: Advertisement of the Industrial Trust Company following the acquisition of the Textile National Bank, appearing in the January 2, 1930 edition of the *Philadelphia Inquirer*.

³⁰ "Business, Financial News," *Philadelphia Inquirer*, June 1, 1961; Craig Stock, "Fidelity Will Buy IVB for \$168 Million," *Philadelphia Inquirer*, August 30, 1985.

³¹ Doreen Carvajal, "A Community Protests Its Bank's Demise," *Philadelphia Inquirer*, January 14, 1992.

³² Harrison R. Haas "Textile National Bank," Nomination to the Philadelphia Register of Historic Places, 2017.

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Other Textile Banks in the United States

The Textile National Bank's only serious competitors were the Ninth National Bank and the Industrial Trust Company, discussed above. While Textile National was the only bank in Philadelphia ever to be founded specifically to serve textile manufacturers, it may have inspired the creation of textile banks in other cities, particularly New York. Similar to Philadelphia's Ninth National Bank and Industrial Trust Company, New York's garment district had the Garfield National Bank, which was founded in 1881 as a conventional national bank, located at 23rd Street and Fifth Avenue in Manhattan. Around the turn of the twentieth century, as garment manufacturers migrated northward from Lower Manhattan to Garfield's neighborhood around Madison Square, the institution began to make a specialty of textile accounts.³³ But the first bank founded specifically for New York's textile industry did not appear until 1919 when the Textile Banking Company was formed "to finance the fundamental requirements of mills, such as their raw material and besides will be equipped in many other ways to offer to the mills service which will be very helpful in the operation and expansion of their business," the *New York Tribune* reported.³⁴ It was, the *Tribune* continued, "the first time that an institution of this character has been organized by Wall Street bankers." But during the late 1920s and early 30s, New York's textile industry faced the same headwinds as Philadelphia's. In 1933, the Textile Banking Company was acquired by the Commercial Credit Company of Baltimore, operating as a subsidiary factoring company of that much larger organization into the 1980s.³⁵ In its later decades, however, the Textile Banking Company provided factoring services to numerous industries outside textiles and apparel, reflecting the decreased role those manufacturing sectors played in the economy of the Northeastern United States starting as early as the late 1920s.³⁶

Outside of Philadelphia and New York City, the only other known textile banking institution in the United States was the Textile Trust Company, which was formed in 1918 in New Bedford, Massachusetts, another major textile manufacturing center. However, Textile Trust lasted only until 1922, having been acquired by another local bank that year.³⁷

The Classical Revival Bank in Philadelphia, 1900-1930

Architect Herman Miller designed the Textile National Bank in a characteristic Palladian form, fusing Classical and Italian Renaissance-era design to create an imposing monument to banking. The Textile National Bank was one of dozens of Classical Revival-style banks that appeared across Philadelphia – as they did in virtually every American city – during the first three decades of the twentieth century. For many years, American banks, and architecture generally, had been defined by Victorian eclecticism, with stylistic sources as varied as the Romanesque Revival, Gothic Revival, Italianate, and French *Néo Grec* used in often highly original designs meant to "attract attention in a sort of spectacular, fire-works-display manner," in the words of architect

³³ "Garfield National Bank," *American Wool and Cotton Reporter* (November 24, 1910), 1777.

³⁴ "Form Bank to Finance Mills in Textile Industry," *New York Tribune*, May 29, 1919.

³⁵ "Commercial Credit Co. Offers \$50 a Share For Remaining Stock of Textile Banking," *New York Times*, September 6, 1933.

³⁶ "Business Volume Shows Gains, Outlook Continues Optimistic," *Modern Textile* (August 1981), 20.

³⁷ "Bank Consolidation," *Fall River Daily Evening News*, March 31, 1922.

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Charles E. White, Jr.³⁸ In 1893, when the architects involved in laying out and designing the buildings at the World's Columbian Exposition in Chicago went in a classical direction, that began to change. The fair's Beaux Arts-style buildings, which were defined by their symmetry, balance, employment of the classical orders, and the uniform application of light-colored, artificial stone (to simulate more expensive limestone or marble), were immediately influential. The fair played a significant role in the development of the City Beautiful movement, in which planners and architects sought to mitigate the perceived chaos of the American city with classical order and grandeur. For the next thirty or more years, the Classical and Italian Renaissance styles dominated American architecture, and in particular the architecture of banks.

Architecture's return to its classical roots in the 1890s came at a pivotal moment in American banking history. The Panic of 1893 had led to the failure of hundreds of banks across the United States, shattering confidence in the nation's banking system. Soon, the architectural exuberance and frivolity that had characterized bank architecture for years came to represent the freewheeling speculation and unsound economic policy that led to the financial crisis. As explained by architectural historian Charles Belfoure, bankers "surmised that one way to instill confidence again was through the physical appearance of the bank itself. After seeing the buildings at the [Chicago] fair, they realized that a bank designed in the classical manner could do just that."³⁹ Bankers now understood that the bank building, Belfoure continues, "should be a dignified, magnificent structure that stands for solidity, strength, and above all trust."⁴⁰ Classical and Renaissance architecture, viewed as more noble and restrained, accomplished all these things. In addition, the bankers recognized that the use of Greek and Roman temples as treasuries in antiquity, and the origins of banking in Renaissance Italy made the architecture of these eras suitable for use in modern bank buildings. Finally, the Classical Revival style seemed to represent the imperial ambitions of a United States that was becoming increasingly powerful on the international stage, "matching the hopes and ambitions for world leadership which were stirring in the American people," as written by architect Charles B. Young.⁴¹

As the third largest city in the United States and a major financial center, Philadelphia witnessed a wealth of bank construction between about 1900 and 1930. During this period, both the major financial institutions of Center City and the ubiquitous neighborhood banks, located in virtually every corner of the city, would all embrace the Classical Revival, a style which, in the words of Belfoure, "would cement the image of a bank in the public's mind forever."⁴² Among the earliest and still most prominent examples is the domed Girard Trust Company building at South Broad and Chestnut Streets in Center City, designed by the Philadelphia firm of Furness & Evans with McKim, Mead & White of New York in 1907 (Figure 8).

³⁸ Charles E. White, Jr., "A Bank Building for a Narrow Lot," *The Bankers Magazine* (May 1905), 821.

³⁹ Charles Belfoure, *Monuments to Money: The Architecture of American Banks* (Jefferson, NC: McFarland & Company, 2005), 127.

⁴⁰ Belfoure, 127.

⁴¹ Charles B. Young, "Bank Buildings for a Century," *Bankers' Magazine* (November 1936), 407.

⁴² Belfoure, 124.

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Figure 8: The Girard Trust Company Building at South Broad and Chestnut Streets, as it appeared around 1910. Designed by the firm of Furness & Evans with McKim, Mead & White, the bank was built in 1907 and is extant (Detroit Publishing Company Collection, Library of Congress).

Faced in white marble reminiscent of the monuments of Ancient Rome, Girard Trust has “all the characteristics of a classical temple,” in the words of architect John Andrew Gallery.⁴³ With its pedimented temple front and dome, the building is one of the more direct interpretations of a classical monument – in this case, Rome’s Pantheon – to appear in a Philadelphia during the early twentieth century. Much more common were the smaller neighborhood banks, nearly all designed by well-known architects, that appeared in virtually every part of the developed city during the same period. Important early examples include the North Philadelphia Trust Company at Germantown Avenue and Broad Street in North Philadelphia, designed by Carl P. Berger and built in 1904 (PA-SHARE No. 2023RE03560; extant with National Register Nomination pending); the Hamilton Trust Company at 40th and Market Streets in West Philadelphia, designed by the renowned architect Horace Trumbauer and built in 1906 (demolished); and the Union National Bank at 3rd and Arch Streets in Old City, designed by Newman & Harris and built in 1906 (PA-SHARE No. 1972RE00330; extant; contributing resource in the Old City Historic District) (Figures 9-11). Like the much larger Girard Trust Company, these banks were unmistakably classical in their design, serving as high-quality interpretations of Greek, Roman, and Renaissance-era works in characteristic light-colored stone and/or terra cotta. In all four works, the respective designers created allusions to the classical temple, employing the orders and classical principles like symmetry, balance, and proportion.

⁴³ John Andrew Gallery, *Philadelphia Architecture: A Guide to the City* (Philadelphia: Foundation for Architecture, 1994), 96.

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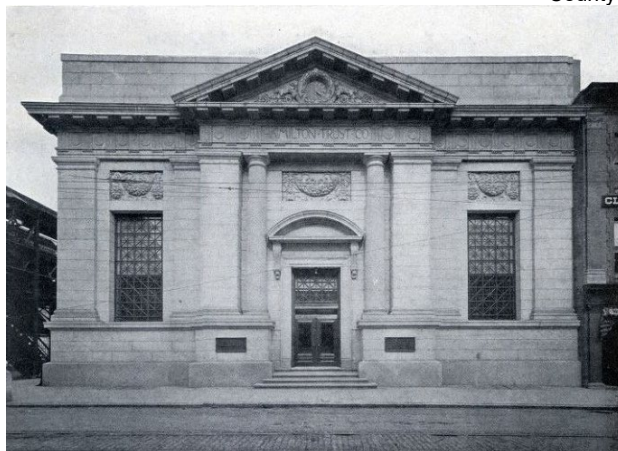


Figure 9 (left): The North Philadelphia Trust Company at Germantown Avenue and North Broad Street, Carl P. Berger, architect, 1904. Reconstructed in 1919, as seen in [Figure 13](#). (Historical Society of Pennsylvania).

Figure 10 (right): The Hamilton Trust Company at 40th and Walnut Streets, Horace Trumbauer, architect, 1906. Demolished. (*ALA/T-Square Club Yearbook*, 1907).

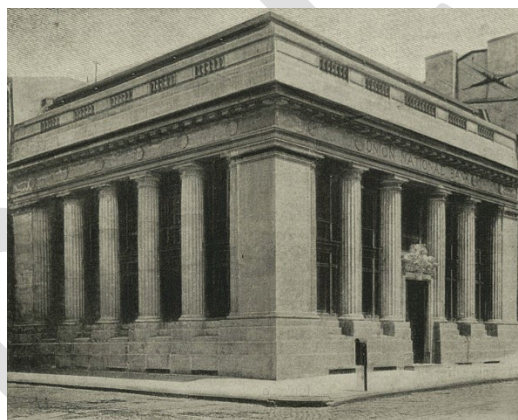


Figure 11: The Union National Bank, 3rd and Arch Streets, Newman & Harris, architects, 1906. Extant. (Free Library of Philadelphia).

The bank building spree in Philadelphia continued during the 1910s and 20s, resulting in dozens of high-quality Classical Revival-style works. Often, such banks were among the most architecturally sophisticated buildings in their respective neighborhoods. Certain Philadelphia architects, including Trumbauer, Julian Abele (Trumbauer's chief designer), Philip Merz, and John T. Brugger, made a specialty of bank design during this period, producing many high-quality examples throughout the city. These include the Beneficial Saving Fund Society at 12th and Chestnut Streets in Center City, designed by Horace Trumbauer and built 1915-18 (PA-SHARE No. 1984RE00159; extant; contributing resource in the East Center City Commercial Historic District); the reconstruction of the North Philadelphia Trust Company (pictured below, designed by Philip Merz, a talented student of Stanford White, in 1919 (PA-SHARE No. 2023RE03560; extant with National Register Nomination pending); and the Federal Trust Company at South Broad and Federal Streets in South Philadelphia, designed by John T. Brugger and built in 1922 (PA-SHARE No. 2017RE01572; extant; not listed) ([Figures 12-14](#)). What these later examples show is not any significant shift in stylistic approach, but rather how firmly

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rooted the classicizing tendency had become in bank architecture well into the 1920s. They also illustrate the creativity with which Philadelphia's architects produced bank after bank without exhausting Classical and Renaissance-era sources.



Figure 12 (left): The Beneficial Saving Fund Society, 12th and Chestnut Streets, designed by the firm of Horace Trumbauer, likely by Trumbauer's chief designer, Julian Abele, in 1915. Extant. (Historical Society of Pennsylvania).

Figure 13 (right): The reconstructed North Philadelphia Trust Company at North Broad Street and Germantown Avenue, Philip Merz, architect, 1919. Extant. (Indiana University Bloomington).



Figure 14: The Federal Trust Company at South Broad and Federal Streets, John T. Brugger, architect, 1922. Extant. (Indiana University Bloomington).

The Textile National Bank, completed in 1909, is also highly characteristic of the classical influence in bank architecture during the early twentieth century (Figures 15 and 16). Its Palladian form, with a pedimented temple front in the central bay, was a common one for banks as illustrated by the Girard and Hamilton trust companies, discussed above. The Palladian design also echoes the architecture of one of the city's, and country's first financial institutions, the First

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Bank of the United States on South 3rd Street in Old City, built 1795-97 (PA-SHARE No. 1987RE00062; extant; designated a National Historic Landmark in 1987). Like this example and the others illustrated above, the Textile National Bank displays the architect's understanding of the Classical orders – in this case the Corinthian order – and the proportions that governed the relationships between the width and height of the pilasters, and between the height of the pilasters and the height of the entablature. The result is a work of pleasing classical repose and, more importantly, one that symbolizes “solidity, strength, and above all trust,” in the words of Belfoure.



Figure 15: The Textile National Bank as seen in a photograph of a watercolor rendering by Herman Miller, undated but likely made in 1908. Miller's signature appears in the lower lefthand corner. (Herman Miller Collection, Athenaeum of Philadelphia).



Figure 16: The Textile National Bank as seen in a photograph taken before 1916 (Herman Miller Collection, Athenaeum of Philadelphia).

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The Textile National Bank is also one of relatively few Classical Revival-style banks in Philadelphia to be clad entirely in terra cotta rather than natural stone (with the exception of the granite water table), illustrating the versatility of a building product that exploded in popularity in subsequent years, and its suitability in replicating traditional architectural details in a cost-effective manner. The building's terra cotta façade was locally produced in Philadelphia by the Conkling-Armstrong Terra Cotta Company. Like many terra cotta facades, most of the constituent terra cotta units were mass produced, chosen from a catalog, and assembled by the architect into a complete work. The high-relief sculptural panel in the tympanum, however, was designed by Herman Miller himself and specially made by Conkling-Armstrong. A portfolio Conkling-Armstrong's custom work, published in 1914, features an image of the panel, which remains intact with some damage ([Figure 17](#)).

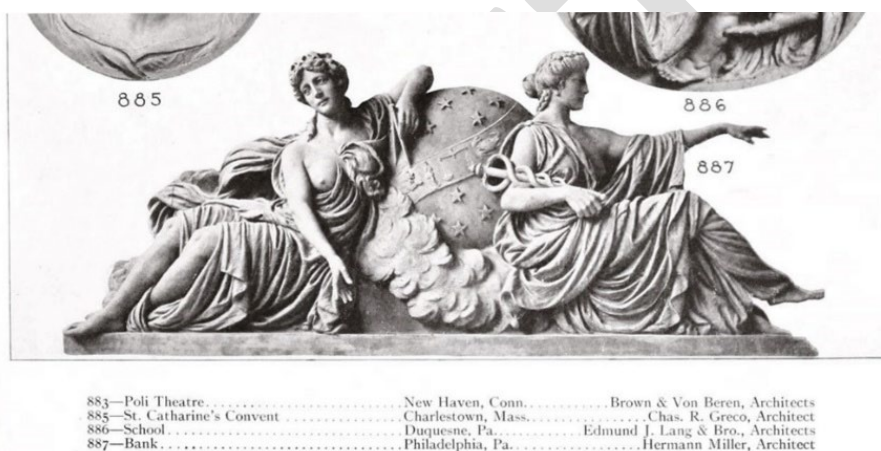


Figure 17: The Herman Miller-designed sculptural panel in the tympanum on the west elevation. From *Terra Cotta Details*, published by the Conkling-Armstrong Terra Cotta Company in 1914.

Herman Miller, Architect

The Textile National Bank was designed by the prolific Philadelphia architect Herman Miller, a name that is not well known today but whose work, especially banks, appeared across Philadelphia and the Commonwealth of Pennsylvania during the early twentieth century. Miller was born in Philadelphia in 1874 and educated at the Spring Garden Institute, from which he graduated in 1890, winning the institute's first prize in architectural drawing that year. Miller had already, in 1889, begun work as a draftsman for Furness, Evans & Company, one of the leading architectural firms in Philadelphia at the time thanks to the highly creative and innovative work of partner Frank Furness. Architectural historian Sandra L. Tatman writes that "During his time with the Furness office [Miller] assisted on the work for the Bryn Mawr Hotel, Williamson Free School, Merion Cricket Club, Seamen's Home, and the Provident Life and Trust Company Building at 10th and Chestnut streets in Philadelphia," which were among the firm's most prominent commissions of the early 1890s.⁴⁴ In 1892, Miller left the Furness office and for the next four years produced work both independently and as a designer for several other established architects, including for Joseph Huston, designer of the Pennsylvania State Capitol Building. In

⁴⁴ Sandra L. Tatman, Biographical Entry for Herman Miller on Philadelphia Architects and Buildings, accessed June 29, 2023, https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/27059.

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an ambitious move for a young, fledgling architect, Miller submitted an entry in the competition to design the new Philadelphia Museum of Art in 1895. Miller lost to two New York architects, James Brite and Henry Bacon, but his design clearly showed a predilection for classical grandeur that would be reflected in much of his later work ([Figure 18](#)).⁴⁵ The Brite and Bacon design, meanwhile, was never built, as the construction of the museum was delayed for decades, completed only in 1928 according to plans by the firms of Horace Trumbauer and Zantzinger, Borie, & Medary.

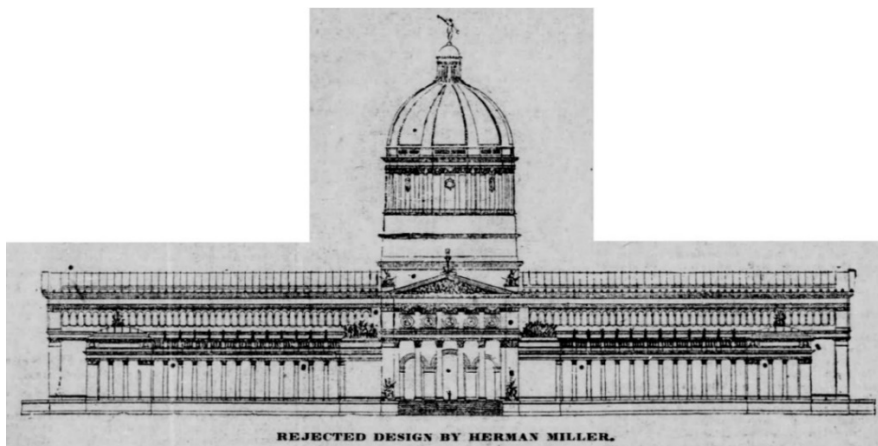


Figure 18: Herman Miller's unsuccessful entry in the 1895 competition to design the Philadelphia Museum of Art (image published in the *Philadelphia Inquirer*, December 8, 1895).

Miller established his own practice in 1898 and continued to pursue some of the most ambitious projects of the day. In 1901, Miller was among a small group of Philadelphia architects to submit entries in the competition to design the new Pennsylvania State Capitol Building in Harrisburg, competing against his former boss, Joseph Huston. Following the announcement in late December that Huston's proposal had been selected, Miller demanded an investigation, publicly accusing Huston of collusion with the selection committee, an early hint of the corruption that pervaded the Capitol project for years.⁴⁶ Huston, of course, was later convicted of graft and in 1911 spent seven months in jail.

Despite two unsuccessful competitions, Miller's practice flourished during the early 1900s. A versatile designer, Miller attracted a wide variety of commissions for banks, office buildings, theaters, hotels, factories, churches, apartment houses, and private residences in Philadelphia and throughout Pennsylvania. In Philadelphia, Miller's most lucrative commissions came from the Medico-Chirurgical College and Hospital, one of the largest medical schools and hospitals in the city. Between 1899 and 1910, Medico-Chi, as it was known, hired Miller to design several large new buildings on their block-long Center City campus on Cherry Street west of 17th Street ([Figure 19](#)).

⁴⁵ "Architects Angry Over the Awards," *Philadelphia Inquirer*, December 8, 1895.

⁴⁶ "Rumored Decision in Capitol Contest," *Philadelphia Inquirer*, December 23, 1901; "Capitol Contract Will Shortly Be Awarded," *Philadelphia Inquirer*, January 1, 1902.

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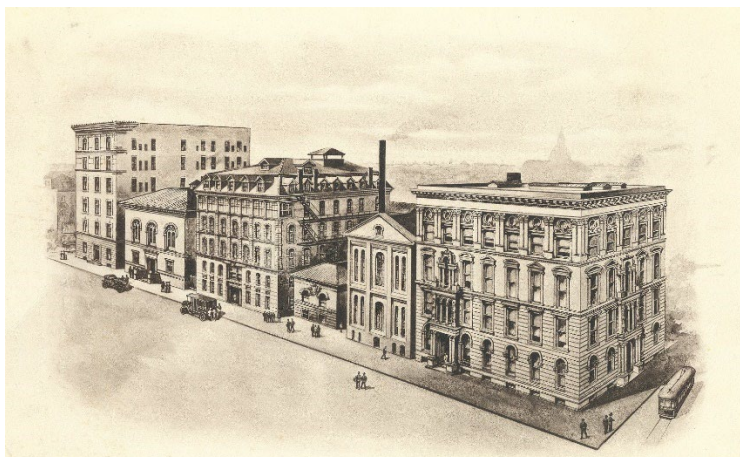


Figure 19: The Medico-Chirurgical College and Hospital in Philadelphia as it appeared around 1900 (University of Pennsylvania).

Typical of large institutional buildings of the period, Miller's six-story hospital building, completed in 1906, was a richly ornamented but balanced work in the popular Beaux Arts style, demonstrating the architect's understanding of classical proportions and how surface treatments and judicious use of ornamentation could embellish a facade (Figure 20). The Medico-Chi campus was demolished in 1917 to make way for the Fairmount Parkway, known today as the Benjamin Franklin Parkway.⁴⁷

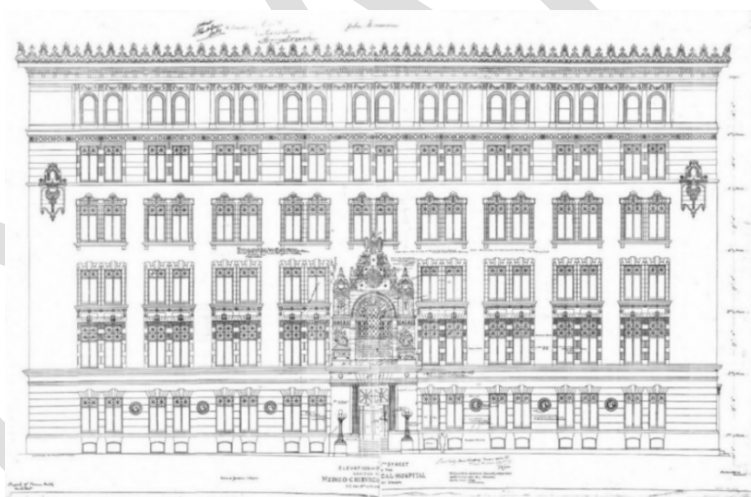


Figure 20: Herman Miller's design for the new Medico-Chirurgical Hospital in 1906 (Herman Miller Collection, Athenaeum of Philadelphia).

Some of Miller's other notable Philadelphia projects include the Southwestern National Bank at South Broad and South Streets, built in 1900; demolished; a five-story apartment house on Manheim Street in Germantown, built in 1915; demolished; the large, six-story factory of the F. Weber Company, the largest manufacturers of artists' supplies in the country, at 1220-22 Buttonwood Street, built in 1917; extant but not listed; the World War I Memorial in Gorgas

⁴⁷ Ken Finkel, "Death and Destruction: the 'Last Real Impediment' to the Completed Parkway," *The PhillyHistory Blog*, accessed June 28, 2023, <https://blog.phillyhistory.org/index.php/2017/12/death-and-destruction-the-last-real-impediment-to-the-completed-parkway/>.

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Park in Roxborough, built in 1919 as one of the first World War I monuments in the United States; extant but not listed; and the headquarters of the Patriotic Order of the Sons of America at 1317-19 North Broad Street, built in 1926; demolished (Figures 21-25).



Figure 21: The Southwestern National Bank at South Broad and South Streets in Philadelphia, designed by Herman Miller and built in 1900 (from *Philadelphia and Notable Philadelphians*, 1902). Demolished.

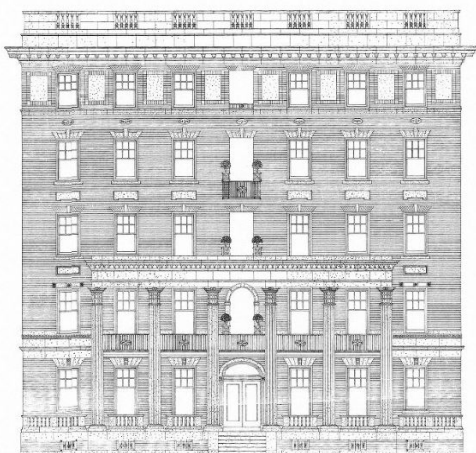


Figure 22 (left): The five-story apartment house on Manheim Street in Germantown, designed by Herman Miller for Leroy J. Meroney in 1915 (Herman Miller Collection, Athenaeum of Philadelphia). Demolished.

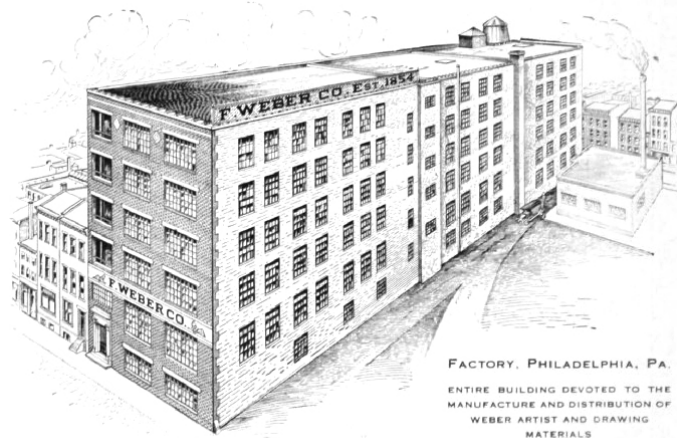


Figure 23 (right): The F. Weber Company Factory at 1220-22 Buttonwood Street in Philadelphia, designed by Herman Miller in 1917 (F. Weber Catalog, 1923). Extant.

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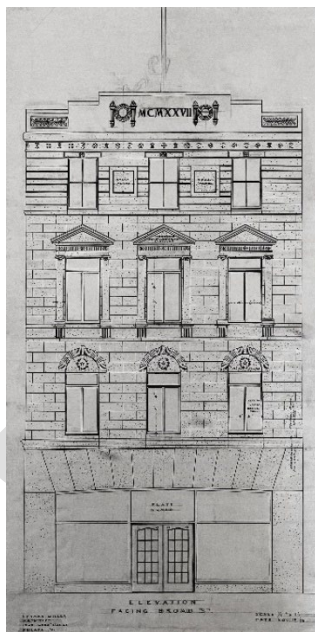


Figure 24 (left): The World War I Memorial in Gorgas Park, Roxborough, designed by Herman Miller in 1919 (Herman Miller Collection, Athenaeum of Philadelphia). Extant.

Figure 25 (right): The headquarters of the Patriotic Order of the Sons of America at 1317-19 North Broad Street, designed by Herman Miller in 1926 (Herman Miller Collection, Athenaeum of Philadelphia). Demolished.

Outside of Philadelphia, Miller most often designed private residences and banks. Among his largest residential commissions were the identical Colonial Revival mansions he designed for Clinton N. Myers and Harper Donelson Sheppard, owners of the Hanover Shoe Company, in Hanover, Pennsylvania in 1912; both extant; PA-SHARE Nos. 2000RE01199 and 1998RE00951; NR eligibility undetermined ([Figure 26](#)).



Figure 26: The Clinton N. Myers Residence in Hanover, Pennsylvania, designed by Herman Miller in 1912 (Herman Miller Collection, Athenaeum of Philadelphia). Miller designed an identical house for Myers' business partner in the Hanover Shoe Company, Harper Donelson Sheppard. Both extant.

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Among the many banks Miller designed outside of Philadelphia are the First National Bank of Gettysburg, built in 1907 (extant; not documented in PA-SHARE); the Gettysburg National Bank, built in 1909 (demolished); the Hanover Saving Fund Society, built in 1909 (PA-SHARE No. 2000RE01068; NR eligibility undetermined); and the Peoples' National Bank in Steelton, Pennsylvania, built in 1919 (PA-SHARE No. 2022RE01331; NR eligibility undetermined).



Figure 27 (left): The First National Bank of Gettysburg, designed by Herman Miller and built in 1907. Extant.

Figure 28 (right): The Gettysburg National Bank, designed by Herman Miller and built in 1909. Extant.



Figure 26: The Hanover Saving Fund Society, designed by Herman Miller and built in 1909. Extant.

Apart from a small number of Gothic Revival-style churches Miller designed in and around Philadelphia during the early twentieth century, the classical strain runs through virtually all of his projects, even to some extent in his industrial buildings, from the late 1890s into the 1930s. These works demonstrate Miller's skill in the handling of classical proportions, ornamentation, and scale. While his name is not widely recognized today, the quality of Miller's work, particularly of his banks, is comparable to the better-known architects discussed above.

Summary

As demonstrated by this nomination, the Textile National Bank, through its highly specialized focus on textile manufacturers, is commercially significant for the critical role it played in the

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growth of this vast industry in Philadelphia during the early twentieth century and was a key supporting institution within the MPDF area. For these reasons, the Textile National Bank is one of the most significant examples of the MPDF's primary commercial building type, the bank, and is the first non-manufacturing building to be nominated under the cover of this MPDF. As a well-designed and intact example of the Classical Revival-style bank by a notable local architect, Herman Miller, the Textile National Bank is also architecturally significant.

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9. Major Bibliographical References

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Young, Charles B. "Bank Buildings for a Century." *Bankers' Magazine* (November 1936).

Periodicals (Newspapers and Trade Journals)*:

American Architect and Building News

New York Times

New York Tribune

Textile National Bank

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Philadelphia Inquirer

Philadelphia Real Estate Record and Builders' Guide

Textile American

Textile World Record

Trust Companies

*see footnotes for specific citations

Previous documentation on file (NPS):

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

Primary location of additional data:

- ☐ State Historic Preservation Office
☐ Other State agency
☐ Federal agency
☐ Local government
☐ University
☐ Other

Name of repository: _____

Historic Resources Survey Number (if assigned): _____

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10. Geographical Data

Acreage of Property ~0.1 acres

Use either the UTM system or latitude/longitude coordinates

Latitude/Longitude Coordinates

Datum if other than WGS84: _____

(enter coordinates to 6 decimal places)

1. Latitude: 39.988775 Longitude: -75.127031

2. Latitude: _____ Longitude: _____

3. Latitude: _____ Longitude: _____

4. Latitude: _____ Longitude: _____

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

The boundary of the property is shown as a dotted line on the accompanying map entitled “**Figure 2: Site Plan with the National Register Boundary.**” The sidewalks outside the property line are not included in the boundary because they did not play a direct role in the operation of the building. On the north and south elevations, the sidewalks between the building and property line are included within the boundary as illustrated in Figure 2.

Boundary Justification (Explain why the boundaries were selected.)

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

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Form Prepared By

name/title: Kevin McMahon, Senior Associate
organization: Powers & Company, Inc.
street & number: 1315 Walnut Street, Suite 1717
city or town: Philadelphia state: PA zip code: 19107
e-mail: kevin@powersco.net
telephone: (215) 636-0192
date: August 10, 2023, revised September 5, 2025

Additional Documentation

Submit the following items with the completed form:

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

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Photographs

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

Photo Log

Name of Property: Textile National Bank
City or Vicinity: Philadelphia
County: Philadelphia State: PA
Photographer: Kevin McMahon
Date Photographed: June 14, 2023

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

<i>Photograph #</i>	<i>Description of Photograph</i>
1.	North and west elevations, showing the Market-Frankford Elevated line, looking south.
2.	West elevation, central pedimented bay (location of historic main entrance), looking NE.
3.	West elevation, looking up toward the historic main entrance in the central bay.
4.	West elevation, clock above the historic main entrance, looking east.
5.	West elevation, pediment above the central bay, looking east.
6.	West elevation north of the central bay, looking southeast.
7.	West elevation, south of the central bay, looking northeast.
8.	West and south elevations, looking northeast.
9.	South elevation, looking north.
10.	North elevation, looking south.
11.	Banking hall, looking north.
12.	Banking hall, looking south.
13.	Leaded glass dome above the banking hall.
14.	Historic vestibule at the main entrance on the west elevation, looking west.
15.	Marble-clad vault at the northeast corner of the banking hall, looking northeast.
16.	Marble stair north of the vault, leading to the mezzanine-level offices, looking north.
17.	Mezzanine level, looking east.
18.	Mezzanine level, looking northwest.

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

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

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Index of Figures – Section 7

<i>Figure #</i>	<i>Description of Figure</i>
1.	Aerial view, looking southeast toward the west elevation.
2.	Site plan with the National Register Boundary.

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<i>Figure #</i>	<i>Description of Figure</i>
3.	Textile Hall, the first home of the Textile National Bank.
4.	Bank notes issued by the Textile National Bank between 1904 and 1908.
5.	An early postcard view of the Textile National Bank.
6.	Looking north on Kensington Avenue with the Textile National Bank at right.
7.	Advertisement of the Industrial Trust Company.
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10.	The Hamilton Trust Company at 40 th and Walnut Streets.
11.	The Union Trust Company, 3 rd and Arch Streets.
12.	The Beneficial Saving Fund Society, 12 th and Chestnut Streets.
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14.	The Federal Trust Company at South Broad and Federal Streets.
15.	The Textile National Bank as seen in a photograph of a watercolor rendering by Herman Miller.
16.	The Textile National Bank as seen in a photograph taken before 1916.
17.	The Herman Miller-designed sculptural panel in the tympanum on the west elevation.
18.	Herman Miller's unsuccessful entry in the 1895 competition to design the Philadelphia Museum of Art.
19.	The Medico-Chirurgical College and Hospital in Philadelphia as it appeared around 1900.
20.	Herman Miller's design for the new Medico-Chirurgical Hospital in 1906.
21.	The Southwestern National Bank at South Broad and South Streets in Philadelphia, designed by Herman Miller and built in 1900.
22.	The five-story apartment house on Manheim Street in Germantown, designed by Herman Miller for Leroy J. Meroney in 1915.
23.	The F. Weber Company Factory at 1220-22 Buttonwood Street in Philadelphia, designed by Herman Miller in 1917.
24.	The World War I Memorial in Gorgas Park, Roxborough, designed by Herman Miller in 1919.
25.	The headquarters of the Patriotic Order of the Sons of America at 1317-19 North Broad Street, designed by Herman Miller in 1926.
26.	The Clinton N. Myers Residence in Hanover, Pennsylvania, designed by Herman Miller in 1912.
27.	The First National Bank of Gettysburg, designed by Herman Miller and built 1907.
28.	The Gettysburg National Bank, designed by Herman Miller and built 1909.

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29.	The Hanover Saving Fund Society, designed by Herman Miller and built 1909.
30.	USGS Map.
31.	Existing floor plan with photo key, 1 st floor.
32.	Existing floor plan with photo key, Mezzanine.

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USGS Map - Philadelphia Quadrangle - Pennsylvania (2019)

Textile National Bank
1801 E. Huntingdon Street
Philadelphia, Philadelphia County, PA

Latitude, Longitude
39.988775, -75.127031

Figure 30: USGS Map

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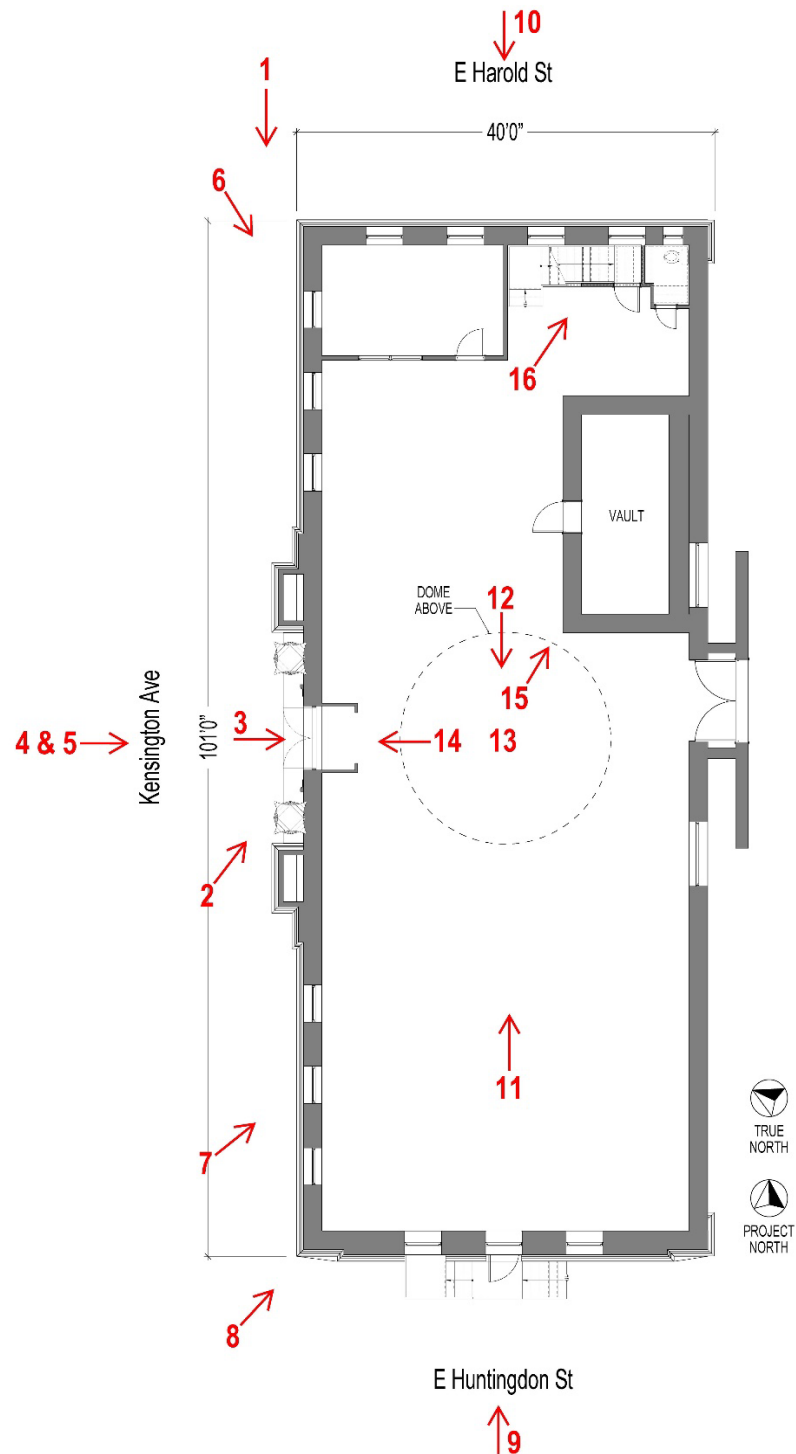


Figure 31: First-floor plan with photo key (plans by JKRP Architects, adapted for this document).

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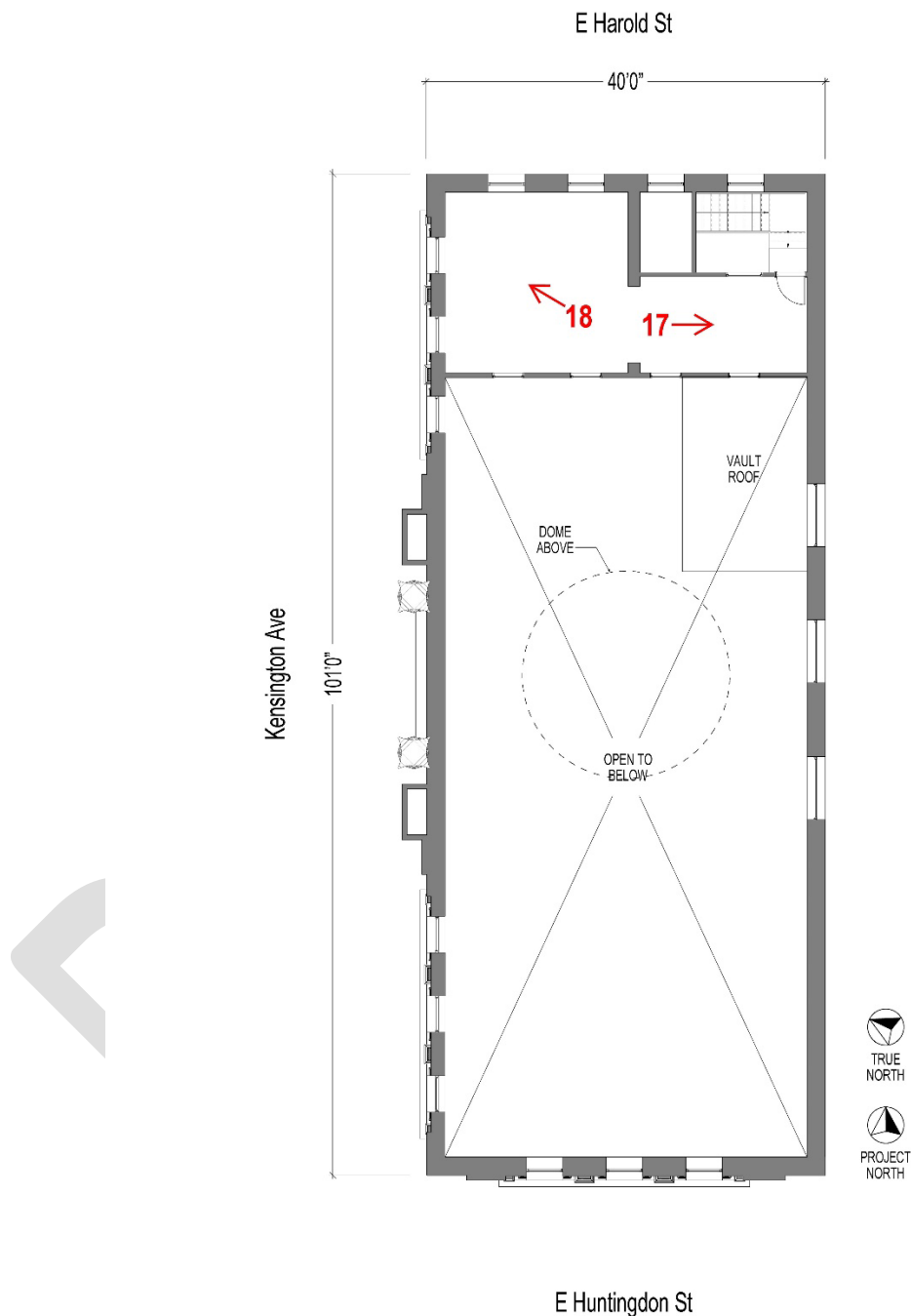


Figure 32: Second-floor plan with photo key (plans by JKRP Architects, adapted for this document).