

**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 ON CD (MS WORD FORMAT)

1. ADDRESS OF HISTORIC RESOURCE (must comply with a Board of Revision of Taxes address)

Street address: **15 S. 52nd Street**

Postal code: **19139-3402**

Councilmanic District: **3**

2. NAME OF HISTORIC RESOURCE

Historic Name: **Philadelphia Saving Fund Society, West Philadelphia Branch**

Common Name: **Citizens Bank**

3. TYPE OF HISTORIC RESOURCE

Building

Structure

Site

Object

4. PROPERTY INFORMATION

Condition: excellent good fair poor ruins

Occupancy: occupied vacant under construction unknown

Current use: Bank

5. BOUNDARY DESCRIPTION

SEE ATTACHED

6. DESCRIPTION

SEE ATTACHED

7. SIGNIFICANCE

Period of Significance (from year to year): **1926-1937**

Date(s) of construction and/or alteration: **1926-1927 (built); 1937 (expanded)**

Architect, engineer, and/or designer: **Mellor, Meigs & Howe; George Howe**

Builder, contractor, and/or artisan: **Samuel Yellin**

Original owner: **Philadelphia Saving Fund Society**

Other significant persons:

CRITERIA FOR DESIGNATION:

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

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

8. MAJOR BIBLIOGRAPHICAL REFERENCES

SEE ATTACHED

9. NOMINATOR

Name with Title: **Ben Leech, Director of Advocacy**

Email: **ben@preservationalliance.com**

Organization: **Preservation Alliance for Greater Philadelphia**

Date: **3/28/2011**

Street Address: **1616 Walnut Street Suite 1620**

Telephone: **215-546-1146 x5**

City, State, and Postal Code: **Philadelphia, PA 19103**

Nominator is is not the property owner.

PHC USE ONLY

Date of Receipt: _____

Correct-Complete Incorrect-Incomplete

Date: _____

Date of Notice Issuance: _____

Property Owner at Time of Notice

Name: _____

Address: _____

City: _____ State: _____ Postal Code: _____

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

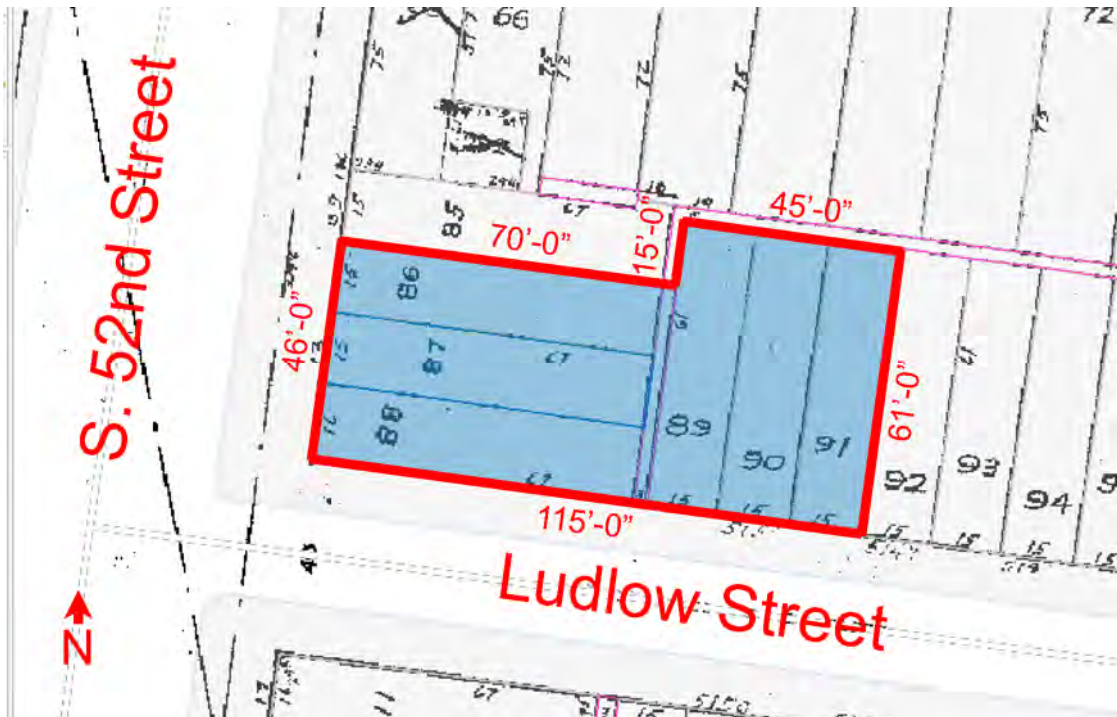
Date(s) Reviewed by the Historical Commission: _____

Date of Final Action: _____

Designated Rejected

5. Boundary Description

Beginning at the northeast corner of the intersection of 52nd Street and Ludlow Street, the property boundary extends northward along 52nd Street a distance of 46 feet 0 inches, then eastward parallel to Ludlow Street a distance of 70 feet 0 inches, then northward parallel to 52nd Street a distance of 15 feet 0 inches, then eastward a distance of 45 feet 0 inches, then southward a distance of 61 feet 0 inches, then westward along Ludlow Street a distance of 115 feet 0 inches to the point of origin.



6. Description

The former West Philadelphia Branch of the Philadelphia Saving Fund Society, now operated by Citizens Bank, is located at 15 S. 52nd Street on the northeast corner lot at the intersection of 52nd Street and Ludlow Street in West Philadelphia. The limestone-clad building is designed with simplified classical elements and stands three stories tall with a flat roof. The primary west elevation faces 52nd Street and the secondary south elevation faces Ludlow Street [Fig. 1]. The north and east elevations abut adjoining properties and are largely obscured [Figs. 2, 9]. The building stands just south of the 52nd Street Market-Frankford El Station along a busy retail corridor. Immediately east of the bank, Ludlow Street transitions into a residential rowhouse block. The building occupies the entirety of its parcel, with no setback from either the 52nd Street or Ludlow Street sidewalks. The building was constructed in 1926, with a full-height rear addition added in 1937 forming an overall L-shaped footprint.

West Elevation

The symmetrical west elevation is 46 feet wide and three stories tall, clad in limestone with marble and granite accents. A central two-story recessed entryway dominates the façade, framed by a broad ornamental surround composed of an inner spiral rope molding and outer file and leaf molding [Figs 5,6]. An historic wrought iron security gate encloses the bottom portion of the entryway. The gate features decorative bead and scrollwork. The top rail of the gate features hand-wrought florettes and supports a row of ornate finials [Figs. 3-5]. The entrance itself is a contemporary double-leaf steel and glass doorway, though the historic steel divided-light casement transom survives intact in the upper portion of the entryway. A contemporary cloth canopy is installed above the iron gate. The entrance is flanked by original bronze or brass address numerals and contemporary plastic bank signage mounted to the door surround [Fig. 5].

A water table capped by a torus band runs along the building's base. This base is pink granite but has been painted a buff color to match the surrounding limestone [Fig. 6]. A pair of metal-framed display panels are set into the limestone façade at sidewalk level to either side of the entryway. The frames are flush with the façade and feature an incised decorative diamond and star pattern with projecting cast florettes at each corner. A hinged glass door panel opens outward to allow display materials to be inserted [Fig. 8]. These panels were originally designed to display backlit transparencies though likely no longer function as such. Light sconces were originally mounted above each panel but no longer survive. The southwest corner of the building features a tongue and chamfer detail directly above the base [Fig. 7].

The upper portion of the west elevation is dominated by a large marble sign panel centered above the recessed entryway. The sign is composed of mounted gilded metal letters reading "PHILADELPHIA / SAVING FUND" in a Roman serif font. The panel is framed by a thin limestone molding and topped by a bracketed cornice. The cornice originally supported an ornamental wrought iron balcony accessed by a small paneled door. The door survives but the iron balcony has since been removed. The sign and cornice are flanked by a pair of flat marble roundels. The top of the building terminates

in a broad tapering ogee parapet. A contemporary roof-mounted sign rises behind the parapet [Figs 1, 2].

South Elevation

The three-story, 115-foot-long south elevation is divided into two segments: the three-bay, 70-foot-wide original elevation to the west, and a single-bay, 45-foot-wide 1937 addition to the east, visually separated by a narrow flat recess [Figs. 9, 10]. Both are clad in limestone and continue the base and elevation details of the west façade. Projecting flat-faced surrounds and sills frame three large rectangular windows on the original portion of the façade. These windows begin above sidewalk level and rise to slightly more than half the height of the building, featuring large six-over-six steel sashes. A bracketed cornice aligned with that of the west elevation extends the width of this window group. It too once featured an iron balcony served by a small paneled door. The door again survives though the balcony is no longer extant. A service doorway with a utilitarian metal door is inset at sidewalk level below the easternmost rectangular window [Fig. 11]. Two contemporary lighting fixtures have been installed below the cornice, and a small contemporary plastic bank sign installed at sidewalk level at the building's southwest corner. The east addition features a lone arched window whose sill aligns with those to the west, but stands taller and wider. It also features a divided-light steel sash and projecting flat-faced surround.

East and North Elevations

The bank's east elevation stands abuts a row of set-back residential rowhouses, separated from its adjacent neighbor by a narrow, 3-foot-wide private breezeway. Therefore the majority of this elevation is not visible from the public right-of-way. The small portion that is visible is composed of a blind, buff brick party wall [Fig. 10]. The north elevation shares a party wall with an adjacent two-story commercial structure. The visible portion of this elevation which rises above the neighboring building is composed of a blind, common brick wall featuring a mural created circa 2010 as part of the Mural Arts Program's West Philadelphia "Love Letter" series. It reads, "This heart is safe for valuables" and depicts a heart-shaped safe [Fig. 2].



Figure 1: West and south elevations.



Figure 2: North and west elevations.



Figures 3, 4: Details of main (west) entryway and ornamental gate.



Figure 5: Main (west) entryway.



Figures 6, 7: Detail of west elevation painted granite base, door surround moldings, and contemporary bank signage (L); Detail of chamfered southwest corner (R).



Figure 8: Detail of historic signage panel frame.



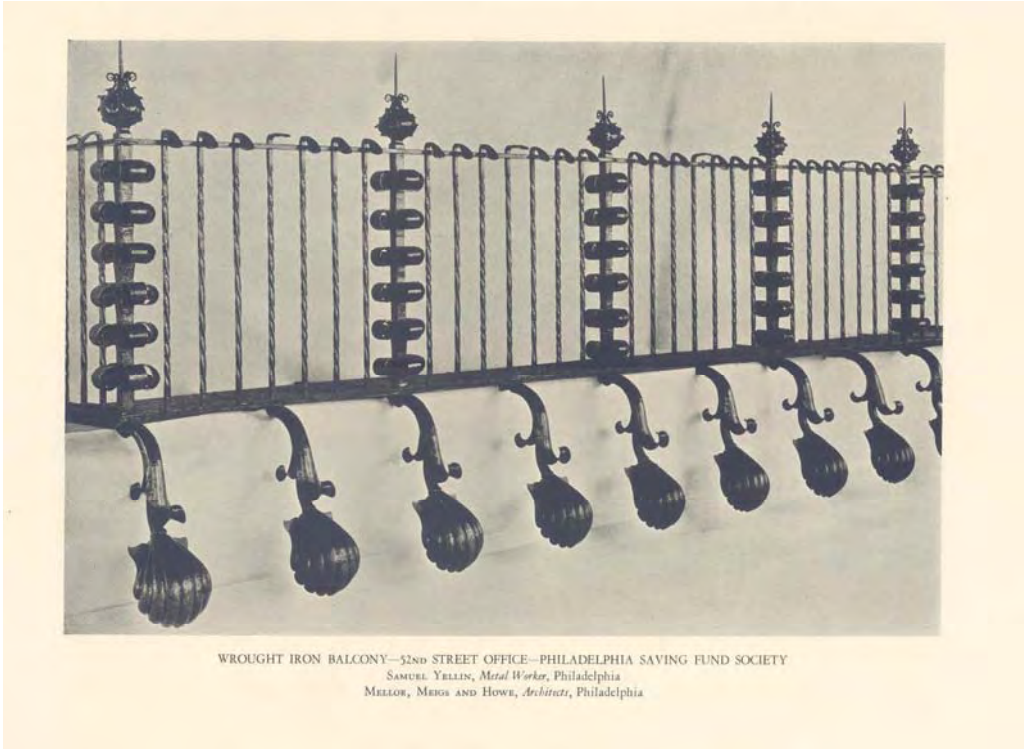
Figure 9: South elevation window and cornice detail.



Figures 10, 11: South and east (partial) elevations (L); Detail of auxiliary south elevation doorway (R).



Figure 12, 13: 1927 T-Square Yearbook



7. Significance

The former West Philadelphia Branch of the Philadelphia Saving Fund Society (PSFS) located at 15 S. 52nd Street meets the following criteria for historic designation as set forth by the Philadelphia Historic Preservation Ordinance, Section 14-2007(5), of the Philadelphia Code:

- (a) Has significant character, interest or value as part of the development, heritage, or cultural characteristics of the City, Commonwealth or Nation;
- (c) Reflects the environment in an era characterized by a distinctive architectural style;
- (d) Embodies distinguishing characteristics of an architectural style; and
- (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.

The simplified classical bank building was designed by the prominent architectural firm of Mellor, Meigs and Howe and built in 1926, one of four similar neighborhood branches constructed between 1923 and 1927 by the Philadelphia Saving Fund Society, the nation's first savings bank and one of the city's leading financial institutions of its time. All four branch banks were the work of George Howe and featured ornamental ironwork by Samuel Yellin, one of Philadelphia's most esteemed twentieth-century craftsmen and a frequent Mellor, Meigs and Howe collaborator. The West Philadelphia Branch was designed and built in tandem with the Logan Branch at 4947-49 North Broad Street; this pair followed an earlier design built for the Lehigh Branch (1025 West Lehigh Avenue) and the South Broad Branch (2001-07 South Broad Street) in 1923. As a group, these four structures represent a significant building campaign by one of the city's leading institutions and mark the evolution of a dynamic architect-client partnership culminating in 1932 with Howe & Lescaze's landmark PSFS office tower at 1200 Market Street, the nation's first International-style skyscraper.

Philadelphia Saving Fund Society

Founded in 1816 by Philadelphia businessman Condy Raguet, the Philadelphia Saving Fund Society was the first savings bank established in the United States. Modeled after similar institutions then developing in Great Britain, the Society was established to "promote economy and the practice of saving amongst and poor and laboring classes of the community... and to render them in a great degree independent of the bounty of others" by providing easily accessed savings accounts that paid interest on small deposits.¹ The organization grew from humble beginnings, occupying rented offices and relocating frequently in the first two decades of its existence. During this time, the bank's depositor rolls grew from just 401 in 1819 to over 7,400 by 1839.²

¹ Willcox, James M. *A History of the Philadelphia Saving Fund Society, 1816-1916*. Philadelphia: J.B. Lippincott Co., 1916, p. 25.

² *Ibid.*, pp 60, 64.

Reflecting its growing stature in Philadelphia's financial community, the Society opened its first purpose-built building in 1840—a marble-fronted Greek Revival structure designed by noted architect Thomas Ustick Walter.³ The building still stands at 306 Walnut Street, individually listed on the Philadelphia Register of Historic Places in 1957 and included within the locally-designated Society Hill District.

By 1869, the bank's depositors numbered over 29,000.⁴ A new headquarters was constructed at the corner of Walnut and 7th Streets, designed by Addison Hutton in a grand Italianate style. The granite-faced bank was designed to impress: "The additional security which a fire-proof and burglar-proof building will afford to the depositors is very well calculated to inspire the entire community with implicit faith in the solidity of the Institution," wrote the bank's President Caleb Cope in the Society's 1869 annual report.⁵ Acknowledging the rapid growth of the institution's first five decades, the new headquarters was also designed for expansion, which indeed occurred in 1886 (designed by Hutton) and 1898 (designed by Furness, Evans & Co.). Directly across from Washington Square, this building likewise survives and is listed on the Philadelphia Register both individually (added 1957) and as part of the Society Hill District. The structure remained the bank's headquarters until the 1932 completion of Howe & Lescaze's PSFS tower at 1200 Market Street.

By the 1920s, much of the bank's clientele lived in outlying residential neighborhoods fed by the city's growing rapid transit system. To accommodate these clients and to compete with other banking institutions establishing themselves outside Center City, Philadelphia Saving Fund Society President James M. Willcox approved the construction of neighborhood branch offices for the first time in the Society's history. Given the relative novelty of this decision, Willcox believed the design of these new buildings would be critical to their success and hoped they would "invoke in the minds of the depositors a degree of awe mixed with reassurance similar to that produced by the venerable main office at Seventh and Walnut Streets."⁶

The firm of Mellor, Meigs & Howe was selected to design the branch banks. While all four branches employed what architect George Howe later described as a "composite modernized traditionalism" that leaned heavily on accepted Beaux-Arts vocabulary for early twentieth century bank architecture, the buildings also illustrate a growing recognition by both client and architect of the evolving nature of commercial architecture and its demands.⁷ The first two branches, Lehigh and South Broad, featured a heavy rusticated base meant to communicate the idea of a strong box, with large upper windows to provide well-lit work space inside.⁸ Massing and ornamentation were largely

³ Gallery, John Andrew. *Philadelphia Architecture: A Guide to the City* [3rd ed.]. Philadelphia: Paul Dry Books, 2009, p. 57.

⁴ Willcox, p. 78.

⁵ *Ibid.*, p. 77.

⁶ Stern, Robert A.M. *George Howe: Toward a Modern American Architecture*. New Haven: Yale University Press, 1975, p. 57.

⁷ *Ibid.*, p. 57.

⁸ Howe, George. "The Philadelphia Saving Fund Society Branch Offices." *Architectural Forum*, June 1928, p. 881.

traditional, including bracketed window hoods, a classically-detailed entrance surround, shallow pitched roof, and a dentil cornice. Two years later, the West Philadelphia and Logan Branches employed a modified approach for the same basic building type. Howe eliminated the heavy base and traditional cornice, instead emphasizing a “large, hospitable entrance door, closed only at the bottom by a richly ornamented grille” intended to be “more inviting to a timid public.”⁹ More significantly, the buildings included what Howe described as his “first concession to the machine age” in his career.¹⁰ At the behest of Willcox, who had wanted illuminated signs added to the first bank branches, Howe designed the second branches with an innovative night illumination scheme meant to outshine the electric signs of competing banks and adjacent retail establishments. Illuminated sign panels were integrated into the building’s design, whose unbroken wall surfaces were likewise flooded by lights mounted on the building’s balconies. Wrote Howe, “This system of illumination has proved very successful in competition with the illuminated letter signs which fill the street of an evening. The great block of stone, flooded in strong white light, dominates the illumination, while at the same time the building preserves its dignity.”¹¹ Tellingly, the West Philadelphia building replaced a temporary branch housed in an existing structure prior to the new building’s construction, and Howe noted with pride “the phenomenal increase of business [which] followed the erection of the new building.”¹²

The lessons learned in the design of these four branches no doubt had a profound effect on both George Howe, who soon left the firm of Mellor, Meigs & Howe to pursue more Modernist projects, and on the Philadelphia Saving Fund Society as an institution, whose next major building campaign would be the groundbreaking PSFS tower. Though the design for that tower began as a traditional Beaux-Arts edifice, Willcox himself is credited with promoting and supporting the progressive directions Howe took in the design’s evolution.

George Howe and Mellor, Meigs & Howe

George Howe was born in Worcester, Massachusetts on June 17, 1886. Howe spent much of his young life in Europe. After studies at Harvard, he attended the Ecole des Beaux Arts in Paris. His roots, though, were in Philadelphia, as his wife and mother were both from here, and Howe chose this city as the one in which to settle and begin practicing architecture. He worked from 1914 to 1928 designing mostly suburban residential projects with the firm Mellor, Meigs and Howe.

Partners Walter Mellor and Arthur I. Meigs set up their first office in the Lafayette Building at 5th and Chestnut Streets in Philadelphia. Mellor & Meigs became well-known for their designs of clubs and private residences. Their early work included the more modest homes developed by the Lower Merion Realty Co., as well as large-scale

⁹ Ibid., p. 881.

¹⁰ Stern, p. 58.

¹¹ Howe, p. 881.

¹² Ibid, p. 881.

undertakings such as the Princeton Charter Club, Princeton, NJ (1913) and alterations to the Pickering Hunt Club in Phoenixville, PA (1911) ¹³



(a) Mellor and Meigs office at Chancellor and Juniper Streets

source: *Ilovebricks/blog*

In 1912, the firm moved to the southeast corner of Chancellor and Juniper Streets, Mellor and Meigs hired the construction firm of Arthur H. Williams & Sons to execute their designs and convert an existing carriage house into their offices. (a)

In 1915 the firm of Mellor, Meigs and Howe designed Samuel Yellin a new studio at 5520 Arch Street in Philadelphia where he was to remain until his death in 1940. Yellin worked on many commissions for Mellor and Meigs, including the Lehigh Branch of PSFS.

Howe left the practice to serve in the army during World War I. It was at the end of this stage of his career that the firm was asked to design a series of branch banks for the Philadelphia Savings Fund Society.

Howe designed four branch banks for PSFS, as well as a temporary bank building at 12th and Market. The first two identical structures were built in 1924 in Lehigh and South Philadelphia. Two years later, in 1926, the Logan branch was completed, along with an identical structure in West Philadelphia. Howe described the design concept for the earliest branches as that of “a magnified strongbox,”¹⁴ a design that relied highly on references to the Beaux-Arts style he had studied in Paris.

¹³ Maxwell Levinson, “George Howe’s Contribution to Contemporary Architecture,” U.S.A. Tomorrow October 1954, 42.

¹⁴ George Howe, “The Philadelphia Saving Fund Society Branch Offices,” Architectural Forum, June 1928, 881.

This move towards a strong yet inviting bank building was taken even further in the design of Howe's next few projects for PSFS. In 1927 Howe designed a temporary Center City office at 8 South 12th Street. It was this building which finally pushed him to the limits of his ability to work creatively within the Beaux-Arts style.¹⁵ The breaking of this barrier was essential for Howe to then continue on, in 1930, to design the main branch of PSFS at 12th and Market Streets.

This structure, designed at Howe's new firm, Howe and Lescaze, is possibly Howe's single most famous achievement. It is considered "a principal landmark in the evolution of the skyscraper... the first devoid of popular fashion or connotations of the past."¹⁶ The building is strong, but stripped down and simplified, both inviting to the public but also showing the strength and stability of the company it housed and represented. It was his journey through the creation of the branch banks which led him to arrive at this point. Only through those buildings could Howe have shed his dependence on Beaux-Arts references to create a building so fresh, so lacking in "connotations of the past." It was an essential journey, and one which birthed his greatest achievement, an achievement which changed the face of architecture.

In 1934, Howe went into a nominal retirement. After that time he worked on few projects, but went on to become the Supervising Architect for the Federal Government from 1942-45 and the Chairman of the Architecture Department at Yale University in 1950.¹⁷ The PSFS building had a great impact on the architecture of America, and of the world. It is rare to see an example, other than the PSFS skyscraper, of Howe's non-residential work. The Lehigh branch is an unusual and fascinating look into the thought process of an essential architect, one that should be preserved.

Samuel Yellin

In addition, to the work of George Howe, the PSFS branch bank buildings display the ironwork of Samuel Yellin. Yellin was a prolific artist-craftsman metalworker who designed, and whose studio created, decorative iron work pieces for buildings across the country in the early twentieth century. He worked with nationally noted architects, and held a long and impressive list of clientele. Samuel Yellin's peices can be found on some of the finest buildings in America

Samuel Yellin was born in Galicia Poland on March 2, 1885. Young Yellin's chosen profession was metalworking, a diversion from the family custom of law. He was trained in Poland as an apprentice to an ornamental metalworker. At the age of 16, he left home traveling his native continent to observe the various European traditions of metalwork.¹⁸ He came to Philadelphia in 1906. He started attending classes at the

¹⁵ Stern, 64.

¹⁶ Edward Teitelman and Richard W. Longstreth, *Architecture in Philadelphia: A Guide*, (Cambridge: The MIT Press, 1974), 74.

¹⁷ Levinson, 46.

¹⁸ Andrews, Jack: *Samuel Yellin, Metalworker*, The Samuel Yellin Foundation, Philadelphia, PA 1982. p. 1.

Pennsylvania Museum and School of Industrial Arts. In 1907 the school hired Yellin as an instructor. He continued to teach there until 1922.¹⁹

In 1909 he opened his own shop at 409 N. 5th Street. But it was not until 1911, when friend and architect Frank Miles Day recommended Yellin to fellow architect C. Frank LaFarge for his current project, the Long Island Estate of J.P. Morgan. Reportedly, LaFarge was so enamored with Yellin's designs that he canceled his order he had previously made with an English studio for the estate.²⁰

By 1915, the demand for Yellin's craftwork was such that he hired Mellor, Meigs & Howe to design his studio and showroom on Arch Street in West Philadelphia. This building was one of only a handful of industrial designs by the firm. During the building boom of the 1920s Yellin's studio employed as many as 250 workers and housed 60 forges. He and his staff produced hundreds of designs for gates, lighting fixtures, screens, grilles, railings, doors, etc. Each piece was hand crafted and no two pieces were alike. Yellin's designs ranged from large grand scale projects to small residential fixtures. His studio produced works for public institutions such as Yale and Harvard Universities, Washington Cathedral in Washington DC, Grace Cathedral in San Francisco, and the Cathedral of St. John the Divine in New York City, as well as for the private mansion of the wealthy like Edward W. Bok, Lammont Dupont, H. H. Flagler, and Robert Goelet. These commissions brought Yellin into an elite circle of architects who worked not just in Philadelphia, but throughout the country, creating many of the most publicized buildings of the early twentieth century.²¹ Samuel Yellin died in 1940. The Samuel Yellin Metalworkers Company continues to operate today.

In addition to hiring Mellor, Meigs & Howe to design his studio, Yellin often worked with the firm supplying metalwork designs for their projects. The PSFS branch bank buildings are just four of their collaborations. For the West Philadelphia branch Yellin designed a wrought iron gate, lamps, sign frames and brackets, a flag pole bracket, and bank screens. The wrought iron gate, and sign frames remain on the building today.

Architectural Style

The style of this building can be best described as simplified Classicism. The field of Architecture in the first three decades of the twentieth century was ablaze with the fires of invention and eclecticism. The neat and orderly stylistic transitions, often alluded to in history of architecture books, never actually happened in such an organized evolution. Eclecticism was the norm by the turn of the twentieth century. The Ecole des Beaux Arts²², the leading Architecture Academy of the late nineteenth century, not only

¹⁹ Tatman, Sandra L. Yellin, Samuel (1885-1940).
http://www.americanbuildings.org/pab/app/ar_display.cfm/23067

²⁰ Andrews, Jack: Samuel Yellin, Metalworker, The Samuel Yellin Foundation, Philadelphia, PA 1982. p. 1.

²¹ Tatman, Sandra L. Yellin, Samuel (1885-1940).
http://www.americanbuildings.org/pab/app/ar_display.cfm/23067

²² Ecole des Beaux Arts: The Ecole was founded as the French Academy of Fine Arts by Cardinal Mazarin in 1648. The academy trained painters, sculptors, architects in the Classical manner. The school was

encouraged eclecticism, but it transformed into a new art form. Beaux Arts eclecticism was deeply rooted in the Classical tradition. Architecture in the 1920s experienced the influence of new aesthetic currents, such as German Expressionism, just to name one of the most influential. The experimentation observed in this period fashioned architectural ornament that was less strictly classical and in many cases it transformed the ornament into a new entity pushing it further away from strictly historical precedents. The simplification of architectural ornament was as influential as the elimination of ornament entirely.²³

The Exposition Internationale des Arts Décoratifs et Industriels Modernes held in Paris, France in 1925 played a very significant role in all arts forms, and notably in architecture. The influence of this exposition was felt immediately and its effect was far and wide. The aesthetic movement that originated from this exposition is known as Art Deco. George Howe designed this branch building just one year after the Exposition in Paris. His design for this branch shows a strong influence of Art Deco aesthetics. His design for the two branches in West Philadelphia and North Philadelphia are very different from the design he produced three years earlier for South Broad and Lehigh Avenue. The 1926 designs are a drastic departure from the overtly Italian Renaissance Revival style utilized in the earlier branches.²⁴

The design of this branch utilizes classicizing elements that bestow the building with an overall sense of Classical articulation without giving the design a clear Classical identity. The Classical elements are distilled to their simplest forms and are used in key places of the elevations. The placements of some classical elements, such as the bracketed cornice, appear arbitrary. Their use gives the design a Classical appearance, but it relegates them to a distant secondary place to the overreaching visual weight of the massing of the building. The Cubic form of the building is supreme over any specific Classical detail. The observer is first presented with the strong geometry of the cube and then allowed to behold a selective use of simplified Classical elements. The use of Samuel Yellin iron work enhances the simplified Classicism so overtly present in this design. Yellin's iron work is playful and filled with craftsman-sensibility. The iron work for this building again differs from the earlier pieces made for the 1923 design. The gates, brackets and fixtures manufactured for the earlier design responded to the more academic design of those two branches. The pieces manufactured for this branch are more eclectic and their scale and placement on the façade more inventive.

The design for this branch bridges the first branch-buildings with the masterpiece at 12th & Market Street. The design for this branch shows Howe's transition from a strictly Academic approach in 1923 to a more daring and transformative approach to the same commission in 1926. In the span of just three years Howe re-invented the

reorganized by Emperor Napoleon III in 1863 and the department of architecture separated. The current name of Ecole des Beaux Arts dates from this restructuring.

²³ Hitchcock, Henry R., *Architecture: Nineteenth and Twentieth Centuries*. New Haven: Yale University Press, 1977.

²⁴ Baumgart, Fritz, *A History of Architectural Styles*. New York: Praeger Publishers, Inc., 1970

Philadelphia Savings Fund Society branch building into an up-to-date marketing tool for the financial institution. This design is a pivotal step in the transformation process of the architect that culminated in the mile-stone design of the PSFS headquarters at 12th and Market Street in Center City Philadelphia.

Conclusion

The Philadelphia Saving Fund Society built four branches in different areas of the city between the years of 1923 and 1927. PSFS chose George Howe as architect for this project. His thought process in the development of these bank buildings took him away from his residential projects and lead him towards one of his, and America's, greatest architectural achievements: the first truly modern skyscraper. The PSFS skyscraper changed how this nation designed the buildings in its cities. The West Philadelphia Branch was one essential piece of the puzzle leading up to this amazing work.

PSFS's West Philadelphia Branch fulfills Designation Criteria A, C, D, and E from the Philadelphia Historical Commission Ordinance, section 14-2007 of the Philadelphia Code. As stated in Criterion A, the West Philadelphia Branch has significant character, interest or value as part of the development, heritage or cultural characteristics of the City. It stands as a symbol of the Philadelphia Savings Fund Society and its contributions to banking history. Satisfying Criterion C and D as the building reflects the architectural environment of a simplified classical building of the 1920s. Satisfying Criterion E, the West Philadelphia Branch is the work of an architect, George Howe, and prolific artist-craftsman metalworker Samuel Yellin.

8. Major Bibliographic References

This Nomination was prepared with major content provided by Lynn Alpert, who wrote the Nomination for the Logan Branch of the PSFS Branch Bank Building, which was placed on the Philadelphia Register of Historic Places on November 12, 2010. Lynn Alpert gave her permission to use her written material in the preparation of this Nomination.

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