

NORTHWESTERN NATIONAL BANK
Ridge & Girard Avenues, southwest corner
Philadelphia
Philadelphia County
Pennsylvania

HABS PA-6682
PA,51-PHILA,748-

PHOTOGRAPHS

WRITTEN HISTORICAL AND DESCRIPTIVE DATA

HISTORIC AMERICAN BUILDINGS SURVEY
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HISTORIC AMERICAN BUILDINGS SURVEY

NORTHWESTERN NATIONAL BANK

HABS No. PA-6682

LOCATION: W. Girard Avenue, southwest corner of W. Girard and Ridge Avenues, Philadelphia, Pennsylvania.

SIGNIFICANCE:

Northwestern National Bank stands as testimony to the importance of North Philadelphia as it developed in the last quarter of the nineteenth century. It also attests to the particular prestige of W. Girard Avenue and that transportation corridor's important commercial focus in the vicinity of its intersection with Ridge Avenue. The bank's exterior articulation displays high-Victorian eclecticism as it developed in Philadelphia under the influence of Frank Furness. As a representative type, the structure reflects the civic importance imbued on bank buildings throughout the nation up through World War II.

DESCRIPTION:

Located on an obtuse plot at the intersection of Girard and Ridge Avenues, few sites in North Philadelphia are as high profile as the one occupied by Northwestern National Bank. The non-rectilinear meeting of these two major thoroughfares stands—literally—as the collision of old and new. Ridge Avenue is one of the few surviving pre-grid roads in North Philadelphia and Girard Avenue is one of the major nineteenth-century arteries running west from N. Broad Street to Fairmount Park, and ultimately across the Schuylkill River.

Northwestern National Bank's relatively generous expanse of street frontage belies the constrictive wedge-shape lot it almost entirely fills. While it abuts a commercial property on the left and a residence on the right, the building was conceived of independently from these rows which were constructed, respectively, six years before and three years after the bank building.¹ The building is composed of a three-story section at the front backed by a one-story section in the rear. The bank's robust façade arrangement and articulation, largely in brick and stone, bears the stamp of Frank Furness's design influence throughout Philadelphia in the 1870s and 1880s. It has been suggested that the prolific industrial architect Otto Wolf is responsible for the building's design and, regardless of the attribution, it is conceivable that the architect looked to Furness's Centennial National Bank (1876) at Thirty-second and Market Streets for inspiration.² The strength of the primary forms—for example the oversized entry projection at the corner—is tempered by the more delicate

¹The row along Ridge Avenue adjacent to Northwestern National Bank was completed ca. 1882 as indicated in deed and transfer file 9N3, plot number 109, 1826 Ridge Avenue, Philadelphia County, Pennsylvania. Notification of the imminent construction of Nos. 1816–1834 W. Girard Avenue with plans by noted Philadelphia architect Willis G. Hale appeared in the *Real Estate Record and Builders' Guide* (hereafter *Record*) 4:26 (3 Jul. 1889): 306.

²George E. Thomas, "National Register of Historic Places Nomination Form, Girard Avenue Historic District," Philadelphia, Pennsylvania, 13 May 1985, item 8.

corbelling, tile patterns, and ironwork along the roofline; the building displays visual contrasts typical of high-Victorian design. The foundation walls are of dressed and rusticated stone up to the first-floor sill line. The walls above are of brick with large quantities of dressed stone trim including: banding, belt courses, jambs, sills, lintels, and the massive extruded two-story pediment/surround sheltering the door.

The façade is divided into two parts: a corner entry flanked by two large arches originally containing three windows, and a small tower portion on the long wall facing Girard Avenue. The canted corner entry is emphasized by a steeply pitched brick parapet gable that frames a stone arch containing a recessed panel of decorative tile. Below this portion, a powerful pedimented surround thrusts forward; the pediment contains an abstracted sun motif in relief and is “supported” by squat columns resting on unadorned brackets. An extruded vestibule has been more recently added below this element. On either side of the entrance are large arched openings divided into three sections: an upper lunette (now blocked) separated from the lower section by a heavy cornice, and two rectangular openings divided by a thin engaged column (these openings are now filled with glass block). This section of the building is set off at the ends by extruded vertical bands that break through the corbelled cornice.

The Girard Avenue face of the building terminates in a small “tower” framed by the extruded vertical bands. Instead of a single large, overreaching arch containing the windows, a pair of round-headed windows are located above two rectangular openings similarly sized as the others on the façade. While not as tall or forceful as the corner gable, a square tower with a pyramidal roof breaks out above the wall and is embellished with a recessed rectangular panel of tiles. The architect’s choice to terminate this wall in a manner different from the left extremity probably resulted from the fact that the four attached commercial-residential properties to the left were already standing when the bank was constructed—they provided the “book end” for the building. Unlike the Ridge frontage, there was no abutting building on Girard when the bank was built; the change in articulation and small tower element furnished the needed visual termination.

It is difficult to imagine any type of building beyond a bank, or perhaps a religious structure (which it now houses), effectively utilizing the irregular lot as almost all of the light had to enter through the front windows. Assuming the building had an interior arrangement shared by most small banks of the period, the front section was an open multistory space; a balcony may have extended across one or more walls. A single-story wall of teller windows would have divided the main banking hall. The one-story rear section was most likely an office and the full basement surely contained a vault and additional storage or work space. The building historically had no rear access, only a small well, presumably to allow entry of natural light and limited air in the rear office.

The building remains in good condition. Beyond a recent metal cornice, the window and door alterations, and an air conditioning unit and a modern cross-shaped sign, the building remains remarkably intact on the exterior. The interior condition is not known. Three of the four buildings in the small row on Ridge Avenue have been razed; fortunately, the one remaining structure abuts the bank building. The entire row (Nos. 1816–1834) along Girard Avenue survives and is in fair condition.

HISTORY:

NORTH PHILADELPHIA

For the first 150 years, the physical expansion of Philadelphia remained intricately tied to the Delaware River. The neatly gridded plan laid-out by William Penn late in 1682 was originally composed of twenty-two blocks extending between the Delaware and the Schuylkill rivers. Development in the colonial city occurred largely in the blocks east of the center square, organically spilling over north (Northern Liberties) and south (Southwark) of the grid along the Delaware long before driving west towards Schuylkill. By the first decades of the nineteenth century, commercial establishments continued their march further west along Market Street and the Center Square became home to the city's first pumping station—an impressive structure designed by Benjamin Henry Latrobe. By the second and third quarters of the nineteenth century, well-heeled Philadelphians looked westward for the formation of their elite enclaves on and around Rittenhouse Square and even across the Schuylkill. If not fully developed—an action that would take many decades—the remainder of Penn's city was at least staked-out.

In the eighteenth century, the areas northwest of Northern Liberties and north along the Schuylkill evolved as the location of wealthy Philadelphians' country estates and a variety of more modest farmsteads. Nearly every prominent family in the city owned both a spacious townhouse, as well as an expansive, Georgian-plan rural retreat offering respite from the summer heat and the seasonal epidemics that plagued the dense city. These residences and the neighboring working farms were casually positioned in the landscape and tied together by a tangle of country roads. Their form and direction was based more on property divisions and topography than the rational linearity of the urban grid to the south. Reflections printed in 1883 nostalgically characterized this early landscape: “the whole neighborhood was then a pretty piece of country, upon which the country-seats of noted Philadelphians stood.”³ While the dominant landscape for well over a century, this bucolic mix of farms, country houses, and rural lanes began to change in the second quarter of the nineteenth century.

In 1843, the irregularly platted blocks of the crossroads village of Francisville—turned 45° to the city grid and aligned with the Ridge Road—existed as the northernmost developed blocks west of Broad Street. Most higher density development north of the city remained east of Broad in the Spring Garden District.⁴ West of Broad, the most significant expansion in the antebellum period was a variety of institutions that reflected the social reform and education fervor gripping the entire country, but particularly pronounced in Philadelphia.

Within the northern reaches of the Spring Garden District, the groundbreaking and influential Eastern State Penitentiary fronted Coates Street (Fairmount Avenue) and had its

³“Improvements in the Northwestern Part of the City—Professor Wagner's Recollections—The Progress of Time,” *Public Ledger and Daily Transcript* 18 Aug. 1883, from Scrapbooks of the Wagner Free Institute of Science, 1847–1980, box 8, vol. 3.

⁴Richard Webster, *Philadelphia Preserved: Catalog of the Historic American Buildings Survey* (Philadelphia: Temple University Press, 1976) 287.

perimeter wall and initial cells completed by 1829.⁵ A few blocks to the north, within Penn Township, the original Girard College orphans' school buildings, designed by Thomas U. Walter, rose on capacious grounds beginning 1833 with construction continuing through the end of 1847.⁶ Concurrent with this building campaign, Girard Avenue became an important transportation corridor and fashionable thoroughfare, centered on an increasingly German-dominated population.⁷ Certainly, the location of Girard College enhanced the development potential of the avenue. However, the fact that Girard was half-as-much-more broad than nearby parallel streets it could accommodate both the expanding horse car lines, as well as other traffic, running between Broad Street and the Schuylkill River.⁸ A few blocks east of Girard College on this premier avenue, the steeple of the Green Hill Presbyterian Church, constructed in 1847–1848 on plans by John Notman, pierced the skyline. Directly south across Girard Avenue, St. Joseph's Hospital was installed in a double house purchased by the Sisters of St. Joseph on June 18, 1849.⁹ The hospital added a number of more substantial buildings over fifteen years beginning in 1852.¹⁰

While this institutional expansion was significant, it did not greatly change the area's rural atmosphere. However, the massive population explosion in antebellum Philadelphia, with over half a million residents by 1860, pushed the necessity for rational planning of the city's inevitable and imminent physical expansion. In the 1840s, the grid of Penn's city was, on paper, extended northward over the houses, farms, institutions, and irregular lanes up to the borders of Roxborough and Germantown.¹¹ The 1854 Act of Consolidation brought a number of adjacent, but municipally independent, townships under the jurisdiction of the City of Philadelphia. The rationale for this move was simple:

the city and contiguous territory had practically become one city, with a common future and common wants, and their adequate development was crippled by the multiplicity and jealousy of the many existing governing bodies acting independently of one each other.¹²

With political uniformity completed, the consolidated government worked to standardize the organization of street names and numbering, utilizing a highly logical system that was first employed in Penn's city in 1853 and extended throughout the consolidated city in 1858.¹³

⁵J. Thomas Scharf and Thompson Westcott, *History of Philadelphia, 1609–1884*, vol. III (Philadelphia: L. H. Everts & Co., 1884) 1835.

⁶The Penn District was "erected out of Penn Township" by an Act of Assembly on February 26, 1844. The district was enlarged by Act of Assembly on February 17, 1847 and became the 20th Ward under the Act of Consolidation on February 2, 1854.

⁷Thomas, "Girard Avenue," item 8.

⁸*Ibid.*

⁹Scharf, vol. II, 1679.

¹⁰*Ibid.*

¹¹*Plan of the District and Township of Penn, Philadelphia* (Philadelphia: Fox & Haines, 1847).

¹²Edward P. Allinson, *Philadelphia 1681–1887: A History of Municipal Development* (Philadelphia: Allen, Lane & Scott, Publishers, 1887) 140–141.

¹³Russell F. Weigley, "The Border City in Civil War, 1854–1865," *Philadelphia: A 300-Year History*, ed. Russell F. Weigley (New York: W. W. Norton & Company, 1982) 375.

The restructuring of the city politic and street grid established, expansion northward could commence unabated, however it did not come to fruition until the decades after the Civil War, at a pace that few could have imagined in 1860.

Historically, wealthy and many middling Philadelphians largely remained quartered in center city. Some higher density row-type housing did go up north of Penn's city. Until early in the 1870s, however, most of this construction west of Broad terminated with Girard Avenue. In the 1870s, horsecar ("streetcar") extensions and road surface improvements made blocks north of Girard Avenue attractive to upper-class Philadelphians. From that location, the city's political and economic powerbrokers resided within easy reach, by horsecar or private coach, of the center city commercial district.

Commodious row and single-family houses intended for upper-class owners and tenants rapidly lined the streets of North Philadelphia, particularly along Broad Street. The men who made ostentatious statements of their wealth through the houses they constructed failed to penetrate the social and power circles of Philadelphia's old and established blue-blood families. The wealthy of the North Broad Street area were the *nouveaux riches* who made their fortunes in ways that differed from the practices of Philadelphia's staid gentry. In the 1870s and 1880s, Philadelphia's patrician families maintained their residences in Rittenhouse Square or in suburban Chestnut Hill.¹⁴

After 1880, the pace of expansion became frantic. Row housing for all tiers of the social hierarchy were going up on first-rate, second-rate, and tertiary streets. The move from horsecars to cable and electric streetcar lines made the journey to the central district an option affordable to middle-class professionals; a variety of lower-status work possibilities in the area, including some industry, brought an influx of solidly working-class residents as well. An 1883 article highlighting a prominent North Philadelphia educational institution, the Wagner Free Institute of Science constructed between 1859 and 1865, noted the changes in the area.

Gradually the old landmarks began to disappear as the population and enterprise of Philadelphia increased...There are thousands of...houses now being built by persons in this neighborhood. The convenience offered by the street cars, the healthy atmosphere and the general neatness of the new houses combine to make the neighborhood agreeable and pleasant. Buildings are going up on Fifteenth, Sixteenth, Seventeenth, Nineteenth and Twentieth streets, and on Montgomery avenue, Berks, Diamond, Norris and other streets.¹⁵

¹⁴E. Digby Baltzell, *Philadelphia Gentlemen: The Making of a National Upper Class* (Glencoe, IL: Free Press, 1958); George E. Thomas, "Architectural Patronage and Social Stratification in Philadelphia between 1840 and 1920," *The Divided Metropolis: Social and Spatial Dimensions of Philadelphia, 1800-1975*, eds. William W. Cutler and Howard Gillette (Westport, CT: Greenwood Press, 1980) 85-123.

¹⁵"Improvements...", 18 Aug. 1883.

By late in the 1880s, the frontage along another premier east-west thoroughfare—Diamond Street—in the blocks immediately west of Broad became lined with both staid and eclectically-styled rows. By 1892, when the first stones of the George W. South Memorial Church of the Advocate—an unparalleled landmark of French gothic ecclesiastical design—were being laid, its Diamond Street site was surrounded in all directions by blocks upon blocks of attached urban dwellings.¹⁶

Not surprisingly, the blocks furthest west from Broad Street along the final approach to Fairmount Park were among the last to be developed. This generally slow westward development along east-west thoroughfares stemmed from two major obstacles—topography and industry. Diamond Street did not extend all the way to the park until 1886, after a massive cemetery relocation and grading project undertaken by developer William M. Singerly.

The actual opening of Diamond Street thru (sic) Odd Fellows Cemetery, and the removal of fences that crossed this line, signalized the completion of the most extensive improvement ever projected in this city. Thus far...he has raised the grade of nearly two miles of streets...Persons who are unfamiliar with the locality as it was prior to the completion of these improvements can only have a faint conception of the transformation that has occurred there.¹⁷

In addition to the need for filling and grading, a degree of industry, though much more modest when compared to that elsewhere in the city, stymied development—particularly upper-end housing—furthest west. A great deal of North Philadelphia real estate west of Broad bordered on Brewerytown, a neighborhood of industrial operations and noxious smells and processes connected to the beer-making business. Brewerytown stretched from Thirtieth to Thirty-second Streets between Girard and Glenwood Avenues; factory owners wedged housing in the small streets between the main thoroughfares dedicated to manufacturing and service buildings.¹⁸ In the end, however, the amenities offered by Fairmount Park ultimately negated the detrimental effects of living in proximity to industry. Solidly blue-collar and small proprietor families headed by firemen, cooper, bartenders, butchers, grocers, and boardinghouse keepers had wended their way as far as Thirty-second and Thompson Streets by 1900. Streetcar lines provided the means for downtown pleasure seekers to reach the park, and for residents in areas bordering the park to commute to center city.¹⁹ By 1910, Thirty-third Street along the park was completely developed and the area

¹⁶G. M. Hopkins, *City Atlas of Philadelphia by Wards* (Philadelphia, 1875); George W. and Walter S. Bromley, *Atlas of the City of Philadelphia*, volume 6 (Philadelphia, 1888); Ernest Hexamer, *Insurance Maps of the City of Philadelphia* (Philadelphia, 1892; revised 1893–1895).

¹⁷*Record*, 1:24 21 Jun. 1886: 279.

¹⁸George E. Thomas, "National Register of Historic Places Nomination Form, Brewerytown Historic District," Philadelphia, Pennsylvania, 17 May 1990, revised 4 Sep. 1990.

¹⁹U.S. Census of Population, 1900, Philadelphia, Pennsylvania, Enumeration District 738; Nathaniel Burt and Wallace E. Davies, "The Iron Age. 1876–1905," *Philadelphia: A 300-Year History*, ed. Russell F. Weigley (New York: W. W. Norton & Company, 1982) 483–485.

between Broad Street and Fairmount Park was completely filled with houses, churches, schools, and businesses for scores of blocks northward from the city center.

As the final stages of development fully filled North Philadelphia blocks, the area was already going through pronounced demographic shifts. In the early decades of the twentieth century, the "graying" of many blocks proved key to their wholesale turnover to other groups. As elite Protestant homeowners of the first generation died, their descendants sold the properties and established residences in the Main Line suburbs. In the first major demographic shift in the 1920s, the two principal sorts of purchasers were organizations and upper-class Jewish families. The organizations largely took over the expansive and impractical Victorian mansions, while Jewish families and their associated social groups and congregations purchased both private residences and former churches.

Close on the heels of Protestant white middle and upper class migration out of the area was the flight of the white working class. Prohibition and the Great Depression devastated the Brewerytown economy in the 1920s and 1930s and the de-industrialization of Philadelphia in the 1940s and 1950s further constricted the local employment base. The Brewerytown neighborhood, historically teetering between industrial and residential uses, became fully undesirable to white residents at this time and they moved to other areas of the city or to the expanding suburbs. Additionally, large houses were increasingly divided into multiple units and drew a slightly less affluent clientele to the streets.

By the still-segregated 1950s, the social composition of the vicinity had shifted once again; the majority of Christian and Jewish white residents had left and North Philadelphia became the one of the centers of the city's African-American population. Beginning in the mid-1920s, African Americans, in search of employment and drawn to the urban north from the rural south in the wake of agricultural depression, migrated to Philadelphia in large numbers—a great many ultimately settling in North Philadelphia. Not long after, desegregation and the expansion of the black middle class in the 1960s and 1970s led to a progressive emptying out of the area by those who could afford to leave. North Philadelphia remains an African-American enclave, and recent redevelopment efforts are aimed at reducing continued flight of residents out of the area, offsetting high vacancy rates, and shoring-up continued deterioration of the housing stock.

NORTHWESTERN NATIONAL BANK

As indicated by the date in the gable, the Northwestern National Bank was constructed in 1886, most likely on plans by architect Otto Wolf. Wolf was educated in architecture and engineering and started his own firm in Philadelphia in 1883.²⁰ While mainly commissioned to design a variety of industrial buildings, Wolf also took on projects for other building types. This bank project surely demanded a great deal of attention from Wolf given its high-profile position. After the opening of Girard College in 1848, Girard Avenue became an important transportation corridor and fashionable thoroughfare, centered after the Civil War on an increasingly German-dominated population.²¹ An 1859 Philadelphia map shows that the street was lined with a variety of graciously-sized free-standing and attached single-family

²⁰Sandra L. Tatman and Roger W. Moss, *Biographical Dictionary of Philadelphia Architects: 1700–1930* (Boston: G. K. Hall & Co, 1985) 879.

²¹Thomas, "Girard Avenue," item 8.

houses.²² At this time, a “fourth-class” hotel stood on the future site of the bank with four “unmatched” dwelling/stores abutting on Ridge Avenue. On Girard Avenue, a modest row of eight attached dwellings occupied the portion of the block nearest N. Nineteenth Street.

After the Civil War, development along the artery remained brisk especially after 1876, the year in which the Girard Avenue bridge spanning the Schuylkill River opened. This importance was underscored again, socially, with the construction of Peter A. B. Widener’s mansion at its northwest corner with N. Broad Street a decade later, and economically, with the construction of the Ridge Avenue Farmers Market located just off Girard at Ridge and Ginnodo.²³ An 1888 view of the recently completed Northwestern National Bank depicts two of the four attached buildings abutting the bank along Ridge—both designated in 1890 as “store and dwelling.” On the other side of the bank, exotically detailed Nos. 1816–1834 Girard Avenue were not depicted as they would not be constructed until 1889.

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²²Ernest Hexamer and William Locher, *Maps of the City of Philadelphia*, vol. 6, 1859.

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HISTORIAN: James A. Jacobs, Summer 2000.

PROJECT INFORMATION:

The documentation of Northwestern National Bank was undertaken during the summer of 2000 as part of a larger program to record historic landmarks and historically significant structures in North Philadelphia. The project was undertaken by the Historic American Buildings Survey/Historic American Engineering Record (HABS/HAER), E. Blaine Cliver, Chief of HABS/HAER, and Paul D. Dolinsky, Chief of HABS; funding was made possible through a congressional appropriation for documentation in Southeastern Pennsylvania and supplemented by a William Penn Foundation grant to the Foundation for Architecture for educational purposes. The project was planned and administered by HABS historian Catherine C. Lavoie and HABS architect Robert R. Arzola. The project historian was James

A. Jacobs (George Washington University). Large format photography was undertaken by Joseph Elliott.