

Provident Life and Trust Company Bank
409 Chestnut Street
Philadelphia
Philadelphia County
Pennsylvania

HABS No. PA-1058

HABS
PA
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256-

PHOTOGRAPHS
WRITTEN HISTORICAL AND DESCRIPTIVE DATA

Historic American Buildings Survey
National Park Service
Eastern Office, Division of Design and Construction
143 South Third Street
Philadelphia 6, Pennsylvania

HISTORIC AMERICAN BUILDINGS SURVEY

PROVIDENT LIFE AND TRUST COMPANY BANK

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Location: 409 Chestnut Street, Philadelphia, Philadelphia County, Pennsylvania.

Final Owner: Sold to the Philadelphia National Bank by the Provident Trust Company before demolition in 1960.

Last Occupant: Provident Trust Company.

Last Use: Bank

Brief Statement of Significance: Perhaps the most significant work by the important late nineteenth-century Philadelphia architect Frank Furness.

PART I. HISTORICAL INFORMATION

A. Physical History

1. Original and subsequent owners: Owned by the Provident Life and Trust Company until the banking and insurance parts of the firm were separated. The banking firm, the owner, then became the Provident Trust Company.
2. Date of Erection: 1879 (completed March 1879).
3. Architect: Frank Furness.
4. Builder, suppliers, etc.: The builder was Samuel Hart. Sharpless and Watts supplied the Minton, Hollins and Co. tiles, Stoke on Trent, England (for history of Sharpless and Watts Firm see, Philadelphia and Popular Philadelphians, Phila. 1891).
5. Original plans, construction, etc.: The original plans are lost; drawings of the original design for the facade (dated 1876) were in the possession of the Provident Mutual Life Insurance Company, until lost c. 1960.
6. Notes on alterations and additions: (See Supplemental information, under C).

B. Sources of Information

1. William S. Ashbrook, Fifty Years: The Provident Life and Trust Company of Philadelphia (Philadelphia: 1915).
2. Drawing of "Bank Row" including this building in Baxter's Business Directory (Philadelphia).
3. William Campbell and Nicholas Pevsner, "Frank Furness, An American Pioneer", Architectural Review, vol. CX, no. 659 (Nov. 1951), pp. 310-315.
4. "Fearless Frank Furness," Architectural Forum June 1960, pp. 108-115.

C. Supplemental Information

1. The following is extracted from the Journal of the Society of Architectural Historians, May 1960, edited by the author for this photo-data book.

The Provident Trust Building, 1879-1897 - James C. Massey

"...

"Nineteenth-century architect Frank Furness' masterpiece, Philadelphia's Provident Life and Trust Company Bank of 1879, 409 Chestnut Street, was demolished [in 1960]..., to make way for a new building.

"For eighty years this building was a monument to Furness' bold, masculine talent, and a subject of controversy that continued to the days of its destruction. When new, The Evening Telegraph commented as follows:

'Some years ago there was published in Punch a very clever cartoon representing two gentlemen walking arm-in-arm along Regent Street. One of them is rather tall and handsome, with a quiet, dignified, but withal somewhat puzzled expression; the other is small and with a waggish air of assurance presses the head of his cane against the end of his already stubby nose so as to give it a decided upward tendency, which manoeuvre attracts the observation of every passerby. The footnote explains that little Sniffkins has taken this means of drawing away from his handsome companion some of the attention and notice which the latter usually has all to himself.

'With all gratitude to the Provident...for its boldness in stepping out of the beaten road to put up a facade so utterly different from those of its neighbors, there is yet something in this effort which,...irresistibly recalls that cut in Punch. Among all the structures which have been put up in that 'square' [Bank Row]¹ which one has attracted one third the attention that this has, and entirely because of its eccentricity?

'Pretty much all the neighboring fronts have gone up quietly...of thorough mediocrity as to design: none of them have provoked any especial remark beyond the usual one of 'fine building'; none of their designs have ruffled the even tenor of Philadelphia thought. They have not offended the average public, nor have they puzzled the mind of the average citizen with anxiety about what would be done next...but with this front there seems to have been a new surprise every few mornings, and there has been a constant strain on the public mind as to what might be coming. This strain has finally been relieved by the last stones having been set in their places. Can it really be that this is a coming American nineteenth century style which we are slow of heart to recognize?...

'Mr. Furness' strong point seems to have been to get all his decorative detail large enough for a building about double the size of the one he puts it on, so that it is very apt to have a decidedly awkward appearance. This is very noticeable in his other large buildings, and now with smaller masses, he appears to have succeeded in getting his detail larger and more out of proportion than ever...'

Of this design, 'which at least has the merit of being thoughtful, and in a large degree original, it must be asked, By what standard can it be judged?'

"After this and other criticism, the article ends with: 'If the other buildings in this block had been more carefully studied and were better in design, people would appreciate this one more fairly.... If this

building had been the first improvement in the block, the others following it in order of erection would undoubtedly have been better for its influence.... Some of these days when the block is finished out to Fourth Street, in spite of the adverse criticism this building is now getting, the chances are it will be acknowledged to be quite as good, if not better than any of those west of it; in other words, let the public become acquainted with it, and they will become better judges, and perhaps learn to like it better, for it has certainly already been the best educating medium of the lot'.²

"In a more favorable view, the Weekly Underwriter supplement for 12 November 1887 (p. 259) calls it 'one of the handsomest and most original structures in Philadelphia. In ornamentation and general effect, the building is massive and solid, and is admirably suited to the character and purposes of the institution for which it was built.'

"In modern times, although still written off as ugly by some, the building has generally become recognized as an original and forward-looking design, important in late nineteenth-century architecture.³ Its massively scaled facade is dramatic and powerful, and was once much more so. [An] early photograph of the building...shows that an important aspect of Furness' design was the combination of varying tones of stone in the facade which when new, created a much livelier effect than recent [blackened] photographs show.

"The impressive interior...was faced on both walls and floor with handsome Minton tiles. 'Minton, Hollins and Company, Stoke-on-Trent' appears on the rear of specimens collected by this writer. The vast room was lighted from far above by skylights supported on iron roof trusses that were attractively decorated with gold-painted lead ornamentation rather in the manner of Louis Sullivan.

".... [There was] no pyramid intended to cap the tower, and it was originally built this way; it was not until 1890 or 1891 that a pyramid was added to the composition, [and removed not long after].

"This bank was the first of a group of buildings by Furness for the Provident Life and Trust Company at Fourth and Chestnut Streets, and was completed and occupied in March 1879. By 1887, at least, there was a wing extending east to Fourth Street for the use of the company's agents,... [also by Furness].

"In 1890 the Provident erected a large ten-story office building...at the corner of Fourth and Chestnut Streets from designs of Furness, Evans and Co.⁴ The new building, which adjoined the 1879 bank on Chestnut Street, repeated the design motifs of the bank facade in its lower stories, and was capped by a sort of chateau reminiscent of those designed by Richard Morris Hunt, Furness' mentor.

"A ten-story addition to this office building was erected on the north in 1892, also fronting on Fourth Street. The design, though carrying out some of the details of the older structure, lacked its exuberance. Furness' firm was again the architect. The final unit came in 1895-1897, when the office building was further extended along Fourth Street by a six-story addition, filling out the length of the block to Ranstead Street. This addition ran west on that street and across the rear of the 1879 bank, thereby extending the bank through from street to street. It was probably at this time that the original bank interior was altered by the addition of balconies at the front and rear of the large banking room.

"All of these buildings except the first one--the bank--were demolished in 1936 or 1937...."

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1. Bank Row, of which the Provident Trust was a part, was a handsome row of six large mid-nineteenth-century banking houses on the north side of Chestnut Street between Fourth and Fifth Streets. Five of the banks survived until 1959.
 2. Account of 3 October 1878....
 3. Henry Russell Hitchcock, Architecture: Nineteenth and Twentieth Centuries (Baltimore, 1958), p. 195, writes that the 'gigantic and forceful scale of the granite membering remains unequalled in Neo-Gothic work anywhere'.
 4. Allen Evans, of a well-to-do Main-line family, was now the principal partner. Other members of the firm at this time were James W. Fassett, W. Masters Camac, Louis C. Baker, Jr., and James Dallett."

2. The following is extracted from Philadelphia and Popular Philadelphians (Philadelphia, 1891), p. 96.

PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA

"This Company which in many respects is similar to the Friends' Provident of Bradford, England, was organized in 1865 by Friends (or Quakers) in this city, for the purpose of promoting life insurance among Friends in the United States. Following the example of several of the oldest companies in Philadelphia, a charter was secured, which conferred authority not only to insure lives, but also to act as executor, administrator, trustee, guardian, etc., etc., that is, to transact what is known as a Trust business. The Company has not been confined in its operations to Friends, and has attained an equal popularity among all classes.

"The period following the Civil War was prolific in life insurance ventures. The Provident Life and Trust Company of Philadelphia is almost the only Company organized at that time which has achieved permanent success. Before these Companies had had time to become fairly developed, the stormy financial troubles, which preceded and accompanied the return to specie payments, overtook them, and, with but few exceptions, those which were not forced into bankruptcy have continued to lead a sickly and uncertain existence. The fact that this Company survived and has attained its present magnitude was no accident, but was due to the sagacity and comprehensive judgment of its founders and managers...there has been only one year in the history of this Company in which the volume of its business has receded, and in that case the amount was nominal. Its steady progress is best illustrated by the following figures: Volume in force, 1865, \$324,000; in 1870, \$9,388,000; in 1875, \$19,479,000; in 1880, \$25,755,000; in 1885, \$45,678,000; in 1890, \$79,000,000. At this scale of progress the Company will soon have on its books the large aggregate of \$100,000,000. The Company is recognized to-day as one of the best exponents of intelligent and high-minded fidelity to the true standard of life insurance.

"It is not alone in its steady growth, and in escaping the fate of almost every other Company organized since the war, that the Provident Life and Trust Company occupies a distinguished position. The Provident Life and Trust Company almost from its origin adopted a course of wise liberality, fairness and accommodation in its methods of dealing with surrendered or retiring policies, which has given it an enviable reputation throughout the land.

"The Company has done, perhaps, more than any other to redeem the methods employed to obtain business (through personal solicitation by agents) from the odium which for many years attached to it. Recognizing the occupation as legitimate, and as intrinsically dignified and honorable, a high standard of qualification for agents was adopted. As the result of this, men of character and intelligence have sought its employment, and they have been carefully trained and instructed for their particular duties; the fruit has been seen in the better service the Company has itself secured, and in the moral effect upon the agents themselves.

"The business of the Provident is two-fold: Life Insurance upon the mutual plan, and what is known as the Trust business. Both call for the maintenance of a high standard of security. In the latter case, no Company without the highest reputation for skillful and conservative management, can hope to have confided to it the important and sacred duties which relate to the care of the estates of deceased persons and those involved in the management of trusts. Such a union of the two kinds of business existed nominally in this city in the case of an old-established Company of the highest standing. It was reserved to the Provident Life and Trust Company to demonstrate the practicability of the full development of both. Enough has been said of the success and reputation which have been achieved by this Company in its life insurance department. The success of the Company as a whole is sufficiently shown by the successive enlargement of its capital and the constant advance in the price of its shares. This success has been achieved in a field in which there were many important and prosperous competitors,....

"The capital stock was originally \$150,000. This was increased successively to \$500,000 and \$1,000,000 fully paid in. There is a surplus fund belonging to the stockholders, derived exclusively from the Trust business, which amounts to \$1,717,168.91. The charter expressly excludes the stockholders from any participation in the benefit of the Life Insurance business. The assets of the life insurance department are \$18,558,124.44, with a surplus of \$2,457,450.83. The total assets are \$25,377,693.97.

"The officers of the Company are: Samuel R. Shipley, president; T. Wistar Brown, vice-president; Asa S. Wing, vice-president and actuary; David G. Alsop, assistant actuary; Joseph Ashbrook, manager of insurance department; J. Robert Foulke, trust officer."

PART II. ARCHITECTURAL INFORMATION

A. General Statement:

1. Architectural character: A bold and original design; and among the most significant works of architect Frank Furness.
2. Condition of fabric: Demolished 1960.

B. Technical Description of Exterior:

1. Overall dimensions: Deep rectangular building, 40-1/2' wide, one very high story inside.
2. Foundations: Stone; no basement--high crawl space only.
3. Wall construction: Chestnut Street facade of granite and marble in a bold, massive design with gigantic ornamental membering that divides the facade in three bays and two stories plus an attic; center bay projects from the apparent second story line and rises slightly higher than the parapet as if it were a pedestal for a tower. Side walls of brick.
4. Openings:
 - a. Doorways and doors: Front door, which was covered during recent years by storm doors, was a massive double door in walnut, with elaborate detail. This was the only door to the building.
 - b. Windows and shutters: Front had a window flanking each side of door on first floor. Ordinary double-hung, one over one light wood sash, with a handsome iron grille covering the window in a typically Furnessic design. High above the door was a large complex window of three tall, narrow, rectangular sections of two lights each, surmounted by one very large, acute, pointed arch window with an iron grille; this window was part of the projecting center bay. The rear windows, which were in the 1895-7 rear addition, were a bank of seven-sashes across rear, covered by handsome iron grilles, partly stained glass filled.

5. Roof:

- a. Shape, Covering: Flat roof, pierced by large skylights.
- b. Cornice: A large, rather flat cornice blended into the elaborate stone work of the facade, composed of unusual natural forms.
- c. Dormers, cupolas: None. About 1890-1, a pyramidal tower was added capping the projecting central bay. This was removed not too long thereafter. It was not a part of Furness's original design.

C. Technical Description of Interiors:

1. Floor plans: Simple rectangle; no basement--crawl space only. One balcony across front and two balconies across the rear were probably additions of 1890. The three story high rear addition of 1895-1897 corresponded to the levels of the rear balcony. Teller's cages were originally in the center of the room, but later were moved to the east and west sides leaving a central corridor.
2. Stairways: Plain iron stairs to balconies.
3. Flooring: Ceramic Tile, in decorated geometric designs around sides; plain tiles in center of room. Originally a wood floor in the center in the central teller's cages.
4. Wall and ceiling finish: The bank was basically a large, rectangular space, embellished at the ends by the addition of the balconies in 1890. Plain, flat walls, relieved by a handsome tile covering, rose high to the building's great architectural feature on the interior, the skylighted ceiling supported by ornamented trusses. The high ceiling was divided into two deeply coffered portions, front and rear, by a large curved truss forming a great arc across the ceiling. Each section rose in a huge coffer, sloping inward and upward to form a skylight opening on top of Crossed Warren-type trusses. The coffering is formed by decorated shect

metal. The trusses, which actually span across the entire width of the building to form the roof structure, were highly decorated in their exposed portion across the skylight with elaborate sheet-lead ornamentation on top of the structural members. The design was rather similar to later work by Sullivan and Wright. The large curved truss in the center dividing the ceiling into two great coffers was itself a conventional, peaked-gable skylight, with an additional horizontal, translucent glass layer flat across the tops of the trusses. The wall tiling was divided into three general horizontal bands; the first, a high wainscoting of flat finish dull-color tiles in reds, tans, and blacks on top of a dark stone base. The second band, perhaps five feet high, was composed of very attractive glazed tiles with Japanese-like flowers in a light gray-green on an off-white ground. They were used in horizontal pairs, back to back, to form a unified design. Above these flower tiles and extending up to the beginning of the cornice below the coffers, was a large surface of flat finished tiles, in tans. This portion consisted of triangular tiles laid back to back to form diamonds and hexagons in two shades of tan. Narrow horizontal bands of smaller rectangular tiles laid diagonally, with their horizontal courses on top and bottom of each band relieved the vast wall area. The tile wall was capped by a rather flat sheet-metal cornice of unusual design.

5. Doorways and doors: No interior doors of especial interest.
6. Trim: Trim, other than tiles and ceiling mentioned above, was rather sparse. The large front pointed-arch window was framed in stone with short, squat columns. The balconies had elaborate iron railings in a circular motif. On the east was a closed-in opening to the former office building next door. A large exposed iron beam was over the doorway and was ornamented by iron rosettes on the web. The rear windows, closed in in 1895-1897 when the rear addition was put on, had heavy, flat pointed arches of brick above, with the area below in a darker

stone with a central carved motif. On the second-floor rear balcony was the large bank vault, probably put in with the balconies in 1890. Originally the vault was on the first floor rear, later used as safe-deposit-box space.

7. Hardware: None of especial interest.
8. Lighting: Electric, and the large skylight.
9. Heating: Central heat--radiators concealed in walls behind ornamental iron grilles.

D. Site:

1. General setting and orientation: Building faced south on a main business street in the city.
2. Enclosures: None
3. Outbuildings: See article (Part I.C.1.) for adjacent bank buildings.
4. Walks, driveways, etc.: Street sidewalks, front and rear.

Prepared by James C. Massey
Architect, National Park Service
December 1960

Addendum to:

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Philadelphia County
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REDUCED COPIES OF MEASURED DRAWINGS

Historic American Buildings Survey
National Park Service
Department of the Interior
Washington, D.C. 20240

APPENDIX
1-1058

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Data pages 1 through 11 were previously transmitted to the Library of Congress. This is data page 12.

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- 8 4" x 6" glass plate diapositives (4 stereopairs) and
- 8 4" x 6" glass plate negatives (4 stereopairs) produced by Perry E. Borchers of the Ohio State University in 1959.

One master survey control contact print from each plate;
survey control information for each pair.

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|----------------------------|---|
| LC-HABS-GS07-T-1116-101L | SOUTH FACADE
(Negative) |
| LC-HABS-GS07-T-1116-101R * | SOUTH FACADE
(Negative) |
| | Left and right overlap: 90% |
| LC-HABS-GS07-T-1116-102L | DETAIL- SOUTH FACADE, ENTRANCE
(Diapositive) |
| LC-HABS-GS07-T-1116-102R * | DETAIL- SOUTH FACADE, ENTRANCE
(Diapositive) |
| | Left and right overlap: 95% |

PROVIDENT LIFE AND TRUST COMPANY BANK
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Data (Page 13)

LC-HABS-GS07-T-1116-103L * REAR/NORTH FACADE
(Diapositive)

LC-HABS-GS07-T-1116-103R REAR/NORTH FACADE
(Diapositive)

LC-HABS-GS07-T-1116-109L * Left and right overlap: 95%
INTERIOR: REAR BALCONY LOOKING TOWARD FRONT
(Negative)

LC-HABS-GS07-T-1116-109R INTERIOR: REAR BALCONY LOOKING TOWARD FRONT
(Negative)

Left and right overlap: 85%

LC-HABS-GS07-T-1116-110L INTERIOR: REAR BLACONY LOOKING TOWARD FRONT
(Negative)

LC-HABS-GS07-T-1116-110R * INTERIOR: REAR BLACONY LOOKING TOWARD FRONT
(Negative)

Left and right overlap: 80%

LC-HABS-GS07-T-1116-111L * INTERIOR: SKYLIGHT FROM MAIN LOBBY
(Negative)

LC-HABS-GS07-T-1116-111R INTERIOR: SKYLIGHT FROM MAIN LOBBY
(Negative)

Left and right overlap: 95%

LC-HABS-GS07-T-1116-112L * INTERIOR: ARCH AND COLUMN NEAR FRONT
(Diapositive)

LC-HABS-GS07-T-1116-112R INTERIOR: ARCH AND COLUMN NEAR FRONT
(Diapositive)

Left and right overlap: 90%

PROVIDENT LIFE AND TRUST COMPANY BANK
HABS No. PA-1058
Data (Page 14)

LC-HABS-GS07-T-1116-113L * INTERIOR: ARCH AND CORBELED VAULT NEAR FRONT
(Diapositive)

LC-HABS-GS07-T-1116-113R INTERIOR: ARCH AND CORBELED VAULT NEAR FRONT
(Diapositive)

Left and right overlap: 85%

PROJECT INFORMATION STATEMENT

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