

ADDRESS: 6701-19 N BROAD ST

Name of Resource: Oak Lane Trust Company Bank

Review: Designation

Property Owner: Oxford Finance Companies

Nominator: Preservation Alliance for Greater Philadelphia

Staff Contact: Kim Chantry, kim.chantry@phila.gov

OVERVIEW: This nomination proposes to designate the property at 6701-19 N. Broad Street and list it on the Philadelphia Register of Historic Places. The nomination contends that the former Oak Lane Trust Company Bank satisfies Criteria for Designation C, D, and E. Under Criterion C, the nomination contends that the Oak Lane Trust Company Bank is exemplary of the Art Deco style and specifically Philadelphia’s regionally popular “Chaste Deco” expression of the Zig-Zag subtype of the Art Deco style. Under Criterion D, the nomination contends that the Oak Lane Trust Company Bank building is one of the many Art Deco banks and other commercial institutions that dominated Philadelphia streetscapes throughout the early twentieth century. Lastly, the nomination contends that the Oak Lane Trust Company Bank building satisfies Criterion E, owing to architect Ralph B. Bencker’s design of both the initial 1923 construction of the Oak Lane Trust Company Bank and the 1926 additions and alterations.

STAFF RECOMMENDATION: The staff recommends that the property at 6701-19 N. Broad Street satisfies Criteria for Designation C, D, and E.



NOMINATION OF HISTORIC BUILDING, STRUCTURE, SITE, OR OBJECT
PHILADELPHIA REGISTER OF HISTORIC PLACES
PHILADELPHIA HISTORICAL COMMISSION

SUBMIT ALL ATTACHED MATERIALS ON PAPER AND IN ELECTRONIC FORM (CD, EMAIL, FLASH DRIVE)
ELECTRONIC FILES MUST BE WORD OR WORD COMPATIBLE

1. ADDRESS OF HISTORIC RESOURCE *(must comply with an Office of Property Assessment address)*

Street address: 6701-19 North Broad Street

Postal code: 19126

2. NAME OF HISTORIC RESOURCE

Historic Name: The Oak Lane Trust Company Bank

Current/Common Name: The Wedge Recovery and Education Center

3. TYPE OF HISTORIC RESOURCE

Building

Structure

Site

Object

4. PROPERTY INFORMATION

Condition: excellent good fair poor ruins

Occupancy: occupied vacant under construction unknown

Current use: Commercial office

5. BOUNDARY DESCRIPTION

Please attach a narrative description and site/plot plan of the resource's boundaries.

6. DESCRIPTION

Please attach a narrative description and photographs of the resource's physical appearance, site, setting, and surroundings.

7. SIGNIFICANCE

Please attach a narrative Statement of Significance citing the Criteria for Designation the resource satisfies.

Period of Significance (from year to year): from 1922 to 1933

Date(s) of construction and/or alteration: 1923; addition and alterations 1926.

Architect, engineer, and/or designer: 1923, McLanahan & Bencker. 1926, Ralph Bencker.

Builder, contractor, and/or artisan: 1923, The F.V. Warren Company. 1926, The Hesswin Company.

Original owner: Joshua Holmes

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

Please attach a bibliography.

9. NOMINATOR

Organization Preservation Alliance for Greater Philadelphia Date 9/16/2024

Name with Title Julia Hayman Email hstark@preservationalliance.com

Street Address 1608 Walnut Street, Suite #1702 Telephone (215) 546-1146 ext. 5

City, State, and Postal Code Philadelphia, Pennsylvania 19103

Nominator is is not the property owner.

PHC USE ONLY

Date of Receipt: 9/16/2024

Correct-Complete Incorrect-Incomplete Date: 10/9/2024

Date of Notice Issuance: 10/10/2024

Property Owner at Time of Notice:

Name: OXFORD FINANCE COMPANIES

Address: Wedge Medical, 6701 N Broad St

City: Philadelphia State: PA Postal Code: 19126

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

Date(s) Reviewed by the Historical Commission: _____

Date of Final Action: _____

Designated Rejected

Nomination for the Philadelphia Register of Historic Places



Figure 1. 6701-19 North Broad Street's primary (south) and North Broad Street side elevation (west). Image courtesy of nominator, June 2024.

The Oak Lane Trust Company Bank

6701-19 North Broad Street, Philadelphia, PA, 19126

5. Boundary Description

Based on the Deed recorded on October 27th, 1993, and filed on October 20th, 1993^{1 2}:
SITUATE in the 61st (formerly part of the 50th) Ward of the City of Philadelphia, bounded and described according to a Plan prepared by Joseph F. Delaney, Surveyor and Regulator for the 5th District on 5/14/1946 as follows, to wit: BEGINNING at a point on the East side of Broad Street (113' wide) at the distance of 289' 4" South from the South side of 68th Avenue North, 60' wide; thence extending through the center of a 9 inch brick wall between these premises and the premises adjoining to the North, South 80 degrees 7 minutes 28 seconds East, 66' 9" to a point on the Westerly present confirmed line of Old York Road (70' wide); thence extending along the same, South 27 degrees 3 minutes 35 seconds West, 27' 3-13/16" to a point; thence extending South 85 degrees 2 minutes 52 seconds East, 5' 4-3/4" to a point in the legally opened line of Old York Road (60' wide); thence extending along the legally opened line of Old York Road, South 27 degrees 3 minutes 35 seconds West, 193' 11-1/2" to a point on the Northerly side of 67th Avenue North (as legally opened); thence extending along the same, North 78 degrees 39 minutes West, 12' 3" to a point on the Easterly side of Broad Street; thence extending along the same and passing over a line being the confirmed line of 67th Avenue North (which line is North 11 degrees 22 minutes East, 10' 6" from the legally opened line of 67th Avenue North) North 11 degrees 22 minutes East, 210' 8" to the first mentioned point and place of beginning.

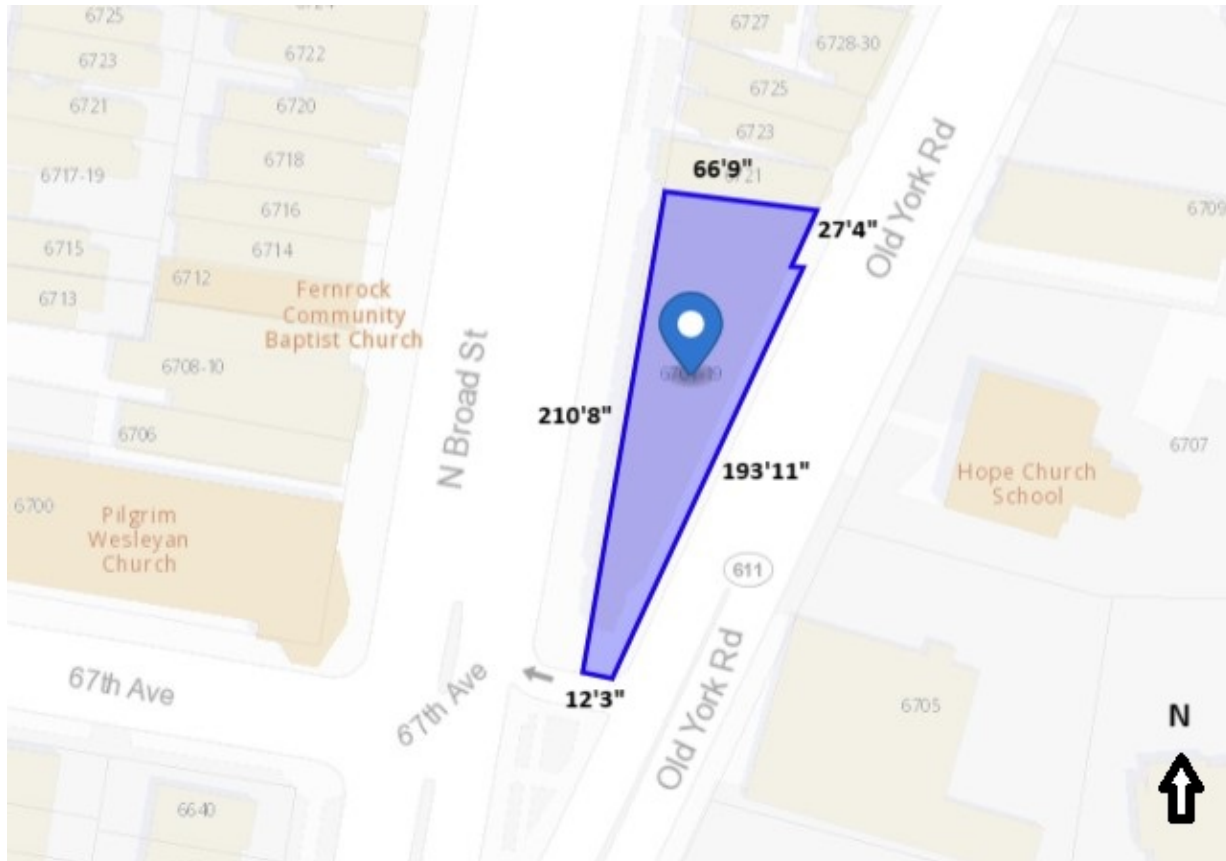


Figure 2. 6701-19 North Broad Street. Source: property.phila.gov, October 2024

¹ City of Philadelphia Department of Records, City Archives, Deed Book 423, Page 190, 10/29/1993.

² The October 1993 deed is the most recent deed associated with the property.

6. Building Description

The former Oak Lane Trust Company bank is located at 6701-19 North Broad Street in the Oak Lane neighborhood of Philadelphia, Pennsylvania. The Oak Lane Trust Company bank is an Art Deco style building that was designed by McLanahan & Bencker and built by the F.V. Warren Company in 1923.³ Three years later in 1926, the Oak Lane Trust Company bank building received an addition and alterations designed solely by Ralph Bencker and built by the Hesswin Company.⁴ The Oak Lane Trust Company bank consists of a 2-story triangular main building and a 2.5-story clock tower that is located at the main building's southernmost point. There are three elevations that can be viewed by passersby and one elevation that serves as a party wall. There is the west elevation along North Broad Street and the east elevation along Old York Road. On the north end of both elevations there is a narrow portion of the parcel that was not added until 1948,⁵ over 15 years after the end of this nomination's proposed period of significance. Therefore, it is considered a non-historic appendage on the tax parcel by this nomination and not included in the following description. In addition to the two side elevations, there is the south elevation at the corner of North Broad Street and Old York Road, also known as Olney-Oak Lane, which features the clock tower and the primary entrance of the former bank and therefore serves as the primary elevation. The Oak Lane Trust Company bank is clad with regularly coursed, ashlar limestone throughout the exterior. Granite masonry is featured in decorative elements on the primary elevation. There are two roof types on the Oak Lane Trust Company bank, a hipped roof on the 2.5-story clock tower and a flat roof that is hidden by a limestone clad parapet featuring vertical projections with stepped massing on both the west and east elevations. There are no visible gutters on the exterior of the Oak Lane Trust Company bank. The building is currently in fair condition but despite evidence of widespread deterioration has managed to retain many of its historic building materials and architecturally significant characteristics since construction was initially completed on the bank over one hundred years ago.

The following building description begins with the northernmost bay of the east elevation and then continues onward clockwise. The east elevation is two stories in height with a raised basement story, which was stuccoed at an unknown date. The east elevation is eight bays wide, and each bay of this elevation is flanked on both sides by identical 2.5-story tall pilasters that feature stepped massing and span from the basement story up to the middle of the second story. These pilasters are clad in the same limestone as the rest of the elevation. The basement story of the northernmost bay on the east elevation features an arched opening that is partially infilled by a modern window wall that consists of rectangular glass, spandrel panels and an awning window. The first story of the northernmost bay on the east elevation features three rounded-arch, 6-over-3 double-hung wood windows. Each of the three rounded-arch windows is inset and has a wood frame, a flush limestone sill and a flush limestone lintel above it that features a keystone. The middle window of this grouping has a segmentally-arched muntin in the middle of the upper sash. The middle window is also flanked on both sides by a simple one-story tall limestone pilaster that juts up slightly into the second story. The upper sash of the rightmost window in this bay had its glazing replaced with plywood at an unknown date. The second story of the

³ City of Philadelphia Department of Records, City Archives, Building Permit No. 4625, filed 4/10/1923.

⁴ City of Philadelphia Department of Records, City Archives, Building Permit No. 10329, filed 10/26/1926.

⁵ City of Philadelphia Department of Records, City Archives, Plan Book No. 127, Page 21, 8/13/1948.

northernmost bay on the east elevation features three 6-over-6 double-hung wood windows that are all spanned by one limestone hood. Above the limestone hood is the bottom of the parapet which spans the east elevation's entire roofline and features vertical projections with stepped massing that are also made out of limestone and are nearly identical in material and design to the pilasters below that articulate each bay of the east elevation. The basement story of the second northernmost bay on the east elevation features an arched opening partially infilled by a modern window wall that contains the east elevation's northernmost basement story external entrance, a partially glazed metal door flanked by rectangle-shaped glass and spandrel panels on both sides of the door. The first story of the second northernmost bay on the east elevation features three rounded-arch, 6-over-3 double-hung wood windows. Each of the three rounded-arch windows is inset and has a wood frame, a protruding limestone sill and a flush limestone lintel above it that features a keystone. The middle window of this grouping has a segmentally-arched muntin in the middle of the upper sash. The middle window is also flanked on both sides by a simple one-story tall limestone pilaster that juts up slightly into the second story. The second story of the second northernmost bay on the east elevation features three 6-over-6 double-hung wood windows with limestone windowsills that are all spanned by one limestone hood. Like the previously described northernmost bay of the east elevation and like all other bays on the east elevation, above the limestone hood of the second northernmost bay's second story is the bottom of the parapet that spans the entire east and west elevation rooflines. The basement story of the third bay on the east elevation has an arched opening that is partially infilled by a modern window wall which consists of rectangle-shaped glass, spandrel panels and an awning window. The first story of the third bay on the east elevation features three rounded-arch, 6-over-3 double-hung wood windows. Each of the three rounded-arch windows is inset and has a wood frame, a protruding limestone sill and a flush limestone lintel above it that features a keystone. The middle window of this grouping has a segmentally-arched muntin in the middle of the upper sash. The middle window is also flanked on both sides by a simple one-story tall limestone pilaster that juts up slightly into the second story. The second story of the third bay on the east elevation features three 6-over-6 double-hung wood windows with limestone windowsills that are all spanned by one limestone hood with the parapet located above it.

The basement story of the fourth bay on the east elevation has an arched opening that is partially infilled by a modern window wall which consists of rectangle-shaped glass, spandrel panels and an awning window. The first story of the fourth bay on the east elevation features three rounded-arch, 6-over-3 double-hung wood windows. Each of the three rounded-arch windows is inset and has a wood frame, a protruding limestone sill and a flush limestone lintel above it that features a keystone. The middle window of this grouping has a segmentally-arched muntin in the middle of the upper sash. The middle window is also flanked on both sides by a simple one-story tall limestone pilaster that juts up slightly into the second story. The second story of the fourth bay on the east elevation features three 6-over-6 double-hung wood windows with limestone windowsills that are all spanned by one limestone hood with the parapet located above it. Some of the glass panes in the northernmost window of the fourth bay's second story were removed to allow pipes to pass through the window at an unknown date. The basement story of the fifth bay on the east elevation contains one infilled former opening, likely former basement windows, that have since been infilled with a plastic panel. Above the former opening is a recessed panel that spans from the bottom of the first story's windowsill, which is located at the bottom of the first story, to an additional windowsill roughly two feet further below it. The first story of the fifth

bay on the east elevation features one rounded-arch, 6-over-3 double-hung wood window with a segmentally-arched muntin in the middle of the upper sash. This window is inset with a protruding limestone sill and a flush limestone lintel above it that features a keystone. This window also has a decorative metal grate in front of it that is rounded at the top to match the rounded muntin on the upper sash of the double hung window behind it. The second story of the fifth bay on the east elevation features one 6-over-6 double-hung wood window with limestone windowsill and a limestone hood with the parapet located above it.



Figure 3. East Elevation. Images courtesy of Julia Hayman, June 2024

The basement story of the sixth bay on the east elevation contains three infilled openings, likely former basement windows, infilled with plastic panels. Above all three openings is a recessed

panel that spans from the bottom of each of the first story's three windowsills, which are located at the bottom of the first story, to an additional three windowsills roughly two feet further below each of them. On both sides of the middle window, one simple 1.5-story tall limestone pilaster spans from the bottom of the basement story panels and up just into the lower half of the second story. As was just stated, the first story of the sixth bay on the east elevation features three rounded-arch, 6-over-3 double-hung wood windows. Each of the three rounded-arch windows is inset and has a wood frame, a protruding limestone sill and a flush limestone lintel above it that features a keystone. The middle window of this grouping has a segmentally-arched muntin in the middle of the upper sash. All three windows on the first story of the sixth bay have decorative metal grates in front of them and the gate in front of the middle window is rounded on the top to match the rounded muntin on the upper sash of the double hung window behind it. The second story of the sixth bay on the east elevation features three 6-over-6 double-hung wood windows with limestone windowsills that are all spanned by one limestone hood with the parapet located above it. Currently a window air conditioning unit is located in the bottom sash of the window but the bottom sash of this historic window appears to have been pushed up, not removed.

The basement story of the seventh bay on the east elevation contains three infilled former openings, likely former basement windows, two of which have been infilled with plastic panels and the southernmost one of which was converted into an additional external entrance to the basement story from the east elevation at an unknown date. Part of the sidewalk that was in front of the former basement window-turned doorway was removed to create steps down to the doorway. These stairs are surrounded by a gated fence which also surrounds the former window opening in the middle of the seventh bay's basement story. Above all three former openings, including the doorway, is recessed panel that spans from the bottom of each of the first story's three windowsills, which are located at the bottom of the first story, to an additional three windowsills roughly two feet further below each of them. On both sides of the middle window, one simple 1.5-story tall limestone pilaster spans from the bottom of the basement story panels and up just into the lower half of the second story. As was just stated, the first story of the seventh bay on the east elevation features three rounded-arch, 6-over-3 double-hung wood windows. Each of the three rounded-arch windows is inset and has a wood frame, a protruding limestone sill and a flush limestone lintel above it that features a keystone. The middle window of this grouping has a segmentally-arched muntin in the middle of the upper sash but most of the glass panes in the upper sash were removed at unknown dates and replaced with plywood. All three windows on the first story of the seventh bay have decorative metal grates in front of them and the gate in front of the middle window is rounded on the top to match the rounded muntin on the upper sash of the double hung window behind it. The second story of the seventh bay on the east elevation features three 6-over-6 double-hung wood windows with limestone windowsills that are all spanned by one limestone hood with the parapet located above it. One glass pane in the southernmost window of the seventh bay's second story was removed at an unknown date to allow a thin pipe to pass through the window and span down to grade below. The basement story of the eighth and southernmost bay on the east elevation contains three former openings, likely former basement windows, that have since been infilled with plywood panels. Metal grates, seemingly from the second half of the 20th century and lacking the decorative features of the other gates, are located in front of the plywood panels. Above all three openings is a recessed panel that spans from the bottom of each of the first story's three windowsills, which are located at the bottom of the first story, to an additional three windowsills roughly two feet further below

each of them. On both sides of the middle window, one simple 1.5-story tall limestone pilaster spans from the bottom of the basement story panels and up just into the lower half of the second story. The first story of the eighth bay on the east elevation features three rounded-arch, 6-over-3 double-hung wood windows. Each of the three rounded-arch windows is inset and has a wood frame, a protruding limestone sill and a flush limestone lintel above it that features a keystone. The southernmost window of the set of three has been altered significantly with glass blocks replacing the window's bottom sash and a plywood panel replacing the bottom 3-out-of-6 panes on the windows top sash. The middle window of this grouping has a segmentally-arched muntin the middle of the upper sash. All three windows on the first story of the eighth bay have decorative metal grates in front of them and the grate in front of the middle window is rounded on the top to match the rounded muntin on the upper sash of the double hung window behind it. The second story of the eighth bay on the east elevation features three 6-over-6 double-hung wood windows with limestone windowsills that are all spanned by one limestone hood with the parapet located above it.

The south elevation, located at the corner of North Broad Street and Old York Road, is a 2.5-stories tall clock tower that features the primary entrance of the former Oak Lane Trust Company bank and therefore serves as the primary elevation. The primary elevation has five bays, three on the clock tower itself and two additional bays, one on both sides of the clock tower, that connect the 2.5-story tall clock tower/primary elevation to both two-story tall elevations which flank the primary elevation on both sides. Starting at the first bay, the bay closest to the east elevation, there is one inset fixed pane wood window that contains six identical square panes located behind a metal window grate on the first story. Above the window, between the first and second story of this bay, is a small metal box with a rounded top that is affixed to the exterior wall.⁶ The second bay of the primary elevation is the first of three bays on the 2.5-story clock tower that contains the primary entrance. The basement story of the second bay on the primary elevation features simple limestone pilasters that span from grade to the middle of the second story and the bottom of one rounded-arch, 6-over-3 double-hung wood window which is primarily located in the first story of the second bay above. The bottom of the window contains a limestone lintel and rows of glass blocks that are placed in an opening that is the same width as the rest of the window above and roughly four rows in height. Within the first story of the second bay the rest of the window is a sash window nearly identical in shape to the windows located throughout the east and west elevations. This portion of the first story window features an inset rounded-arch, 6-over-3 double-hung wood window with flush limestone lintel featuring a keystone. This window also has a decorative metal grate in front of it that is identical to the window gates found on the east and west elevations. The second story of the second bay of the primary elevation features one 6-over-6 double-hung wood window with limestone windowsill and a limestone hood. Because this bay is one of the three bays comprising the 2.5-story clock tower located within the primary elevation, above the limestone hood of the second bay's second story window is another half-story. Within this half-story on the second bay is segmentally-arched limestone trim and

⁶ Research undertaken by the nominator indicates that this was likely a 20th century security alarm that was designed to sound when any crime occurred within the building, such as a robbery. Very similar boxes can be found on the exterior of comparable banks from the subject property's period of significance throughout Philadelphia. However, because the earliest historic photograph of this bay of the Oak Lane Trust Company bank found by the nominator was taken in 1976, it is impossible to say definitively if this feature was or was not installed during the building's period of significance.

above this limestone trim is a circular opening that according to historic images originally contained a clock but has since been infilled and painted a light pink color to match the light pink color of the paint applied to the windows and window gates throughout the building. The infilled circular opening is located within a limestone wall that extends above the opening and up to the roofline and features a small subtle setback at each corner. Continuing clockwise, located between the second and third bay of the primary elevation is a 2.5-story tall limestone pilaster topped with stepped massing that spans from grade to just below the roofline. At the bottom of this pilaster the year 1923 was carved into the limestone, rendering that piece of limestone the datestone.



Figure 4. South/Primary Elevation. Images courtesy of Julia Hayman, June 2024

The basement story of the third bay on the primary elevation features the stairways to the primary entrance and the bottom of the primary entrance itself. There are two identical stairways to the primary entrance and both feature three granite steps that lead up to one shared granite landing in front of the primary entrance. Spanning from the bottom of both staircases to roughly four feet above the granite landing is a decorative wall affixed to the southernmost side of the staircase. This wall features zig-zag-like setbacks along the top, narrowing as it goes upwards until it reaches the highest point of the stairway wall which is in front of the primary entrance door. The highest points of this wall feature shallow projections that, based on historic images, were originally the bases of matching lamp posts. The first story of the third bay on the primary elevation contains much of the primary entrance. The primary entrance door is a modern glazed metal door with a fixed pane transom and fixed pane sidelights. Above this doorway is sizable modern signage for the current longtime tenant of the former Oak Lane Trust Company bank building which is affixed to the third bay between the first and second stories and is also held up by two thin metal columns spanning from the bottom of the signage down to grade. Behind this 21st century signage is the original rounded-arch primary entrance transom that features a segmentally-arched muntin very similar to the segmentally-arched muntins found on windows throughout the first story of both the east and west elevations. The second story of the third bay of the primary elevation features one 1-over-1 modern replacement window located within the original wood window frame. This replacement window retained its original limestone windowsill that features two rows of chevron-shaped trim as well as its limestone hood. Because the third bay is one of the three bays comprising the 2.5-story clock tower located within the primary elevation, above the limestone hood of the second bay's second story window is another half-story. Within this half-story on the second bay is segmentally-arched limestone trim and above this limestone trim is additional modern signage bearing the name of the current tenant of the former Oak Lane Trust Company bank. According to historic images, this modern signage hides a circular opening that originally contained a clock. The modern signage covers most but not all of the limestone wall behind it which extends up to the roofline above the signage and also features a small subtle setback at each corner. In front of the third bay is a small landscaping area that features granite retaining walls and is shaped almost exactly like the bank itself, a triangle with a rounded southernmost point.

Between the third and fourth bay of the primary elevation is a 2.5-story tall limestone pilaster topped with stepped massing that spans from grade to just below the roofline that is identical to the pilaster located between the second and third bay of this elevation. The fourth bay of the primary elevation is the third of three bays on the 2.5-story clock tower that contains the primary entrance. The basement story of the fourth bay on the primary elevation features simple limestone pilasters that span from grade to the middle of the second story and the bottom of one rounded-arch, 6-over-3 double-hung wood window which is primarily located in the first story of the fourth bay above. The bottom of the window contains a limestone windowsill and rows of glass blocks that are placed in an opening that is the same width as the rest of the window above and roughly four rows tall in height. Within the first story of the fourth bay the rest of the window is a sash window nearly identical in shape to the windows located throughout the west and east elevations. This portion of the first story window features an inset rounded-arch, 6-over-3 double-hung wood window with flush limestone lintel that features a keystone. This window also has a decorative metal grate in front of it that is identical to the window gates found on the west and east elevations. The second story of the second bay of the primary elevation features

one 6-over-6 double-hung wood window with limestone windowsill and a limestone hood. Because this bay is one of the three bays comprising the 2.5-story clock tower located within the primary elevation, above the limestone hood of the second bay's second story window is another half-story. Within this half-story on the second bay is segmentally-arched limestone trim and above this limestone trim is a circular opening that according to historic images originally contained a clock but has since been infilled and painted a light pink color to match the light pink color of the paint applied to the windows and window gates throughout the building. The infilled circular opening is located within a limestone wall that extends above the opening and up to the roofline and features a small subtle setback at each corner. The fifth and final bay of the primary elevation is in an unadorned limestone wall that connects the 2.5-story tall clock tower/primary elevation to the west elevation.

The west elevation is 2-stories in height with a raised basement story. The west elevation is eight bays wide, and each bay of this elevation is flanked on both sides by identical 2.5-story tall pilasters that feature stepped massing and span from the basement story up to the middle of the second story. These pilasters are clad in the same limestone as the rest of the elevation. The basement story of the southernmost bay on the west elevation features three identical limestone trimmed panels that each sit below three rounded-arch, 6-over-3 double-hung wood windows. On both sides of the middle window, one simple 1.5-story tall limestone pilaster spans from the bottom of the basement story panels and up just into the lower half of the second story. The three rounded-arch windows that are located on both the basement and first story of the southernmost bay of the west elevation are each inset and have a wood frame, a flush limestone sill and a flush limestone lintel above it that features a keystone. The middle window of this grouping has a segmentally-arched muntin the middle of the upper sash. All three windows within the basement first story of the west elevation's southernmost bay have decorative metal grates in front of them and the gate in front of the middle window is rounded on the top to match the rounded muntin on the upper sash of the double hung window behind it. The second story of the west elevation's southernmost bay features two 6-over-6 double-hung wood windows with limestone windowsills and one identically sized and shaped opening that has been infilled by a window air conditioning unit surrounded by modern wood paneling. Both the two remaining original windows and the one former window are all spanned by one limestone hood. Above the limestone hood is the bottom of the parapet which spans the west elevation's entire roofline and features vertical projections with stepped massing that are also made out of limestone and are nearly identical in material and design to the pilasters below that articulate each bay of the west elevation. The basement story of the second southernmost bay on the west elevation features three identical limestone trimmed panels that each sit below three rounded-arch, 6-over-3 double-hung wood windows. On both sides of the middle window, one simple 1.5-story tall limestone pilaster spans from the bottom of the basement story panels and up just into the lower half of the second story. The three rounded-arch windows that are located on both the basement and first story of the southernmost bay of the west elevation are each inset and have a wood frame, a flush limestone sill and a flush limestone lintel above it that features a keystone. One of the glass panes on the upper sash of the northernmost window of this set of three windows was removed and replaced with a plastic pipe surrounded by plywood paneling at an unknown date. The middle window of this grouping has a segmentally-arched muntin the middle of the upper sash. All three windows within the first story of the west elevation's second southernmost bay have decorative metal grates in front of them and the gate in front of the middle window is rounded on the top to match

the rounded muntin on the upper sash of the double hung window behind it. The second story of the second southernmost bay of the west elevation features three 6-over-6 double-hung wood windows with limestone windowsills that are all spanned by one limestone hood. Like the previously described southernmost bay of the west elevation and like all other bays on the west elevation, above the limestone hood of the second southernmost bay's second story is the bottom of the parapet that spans the entire west and east west elevation rooflines.



Figure 5. West Elevation. Images courtesy of Julia Hayman, June 2024

The basement story of the third bay features three identical limestone trimmed panels that each sit below three rounded-arch, 6-over-3 double-hung wood windows. On both sides of the middle window, one simple 1.5-story tall limestone pilaster spans from the bottom of the basement story panels and up just into the lower half of the second story. The three rounded-arch windows that are located on both the basement and first story of the southernmost bay of the west elevation are each inset and have a wood frame, a flush limestone sill and a flush limestone lintel above it that features a keystone. The middle window of this grouping has a segmentally-arched muntin in the middle of the upper sash. All three windows within the first story of the west elevation's third bay have decorative metal grates in front of them and the grate in front of the middle window is rounded on the top to match the rounded muntin on the upper sash of the double hung window behind it. The second story of the third bay features three 6-over-6 double-hung wood windows with limestone windowsills that are all spanned by one limestone hood with the parapet located above it. The basement story of the fourth bay of the west elevation features one limestone trimmed panel that sits below one large window with a decorative window surround that is located in both the basement and first story of the fourth bay. The window is a 1-over-1 double hung window that is flanked by a 1-over-1 fixed pane window on both sides and topped with a rounded-arch transom that features three uniquely shaped fixed panes surrounding 1 central semi-circle-shaped fixed pane. This window is inset with a flush limestone sill and a flush limestone lintel above it that features a keystone. This window also has a decorative metal grate in front of it. The second story of the fourth bay on the west elevation features two 6-over-6 double-hung wood windows with limestone windowsill and a limestone hood with the parapet located above it. Currently a window air conditioning unit is located in the bottom sash of this bay's northernmost window but the bottom sash of this historic window appears to have been pushed up, not removed. The basement story of the fifth bay of the west elevation features three identical limestone trimmed panels. On both sides of the middle panel, one simple 1.5-story tall limestone pilaster spans from the bottom of the basement story panels and up just into the lower half of the second story. The first story of the fifth bay of the west elevation features three rounded-arch windows that based off historical images of the Oak Lane Trust Company bank were once all 6-over-3 double-hung wood windows but have since each been noticeably altered. The southernmost window of the three retained its original bottom sash and had its top sash replaced with a louvered vent surrounded by plywood at an unknown date. The middle window and northernmost windows of the three retained both of their top sashes but had their bottom sashes replaced with louvered vents surrounded by plywood at unknown dates. Each of the three rounded-arch windows is inset and has a wood frame, a flush limestone sill and a flush limestone lintel above it that features a keystone. The northernmost window of this grouping features a segmentally-arched muntin in the middle of the upper sash. All three windows within the first story of the west elevation's fifth bay have decorative metal grates in front of them. The second story of the fifth bay of the west elevation features three 6-over-6 double-hung wood windows with limestone windowsills that are all spanned by one limestone hood and located under the parapet.

The basement story of the sixth bay of the west elevation features three identical limestone trimmed panels. On both sides of the middle panel, one simple 1.5-story tall limestone pilaster spans from the bottom of the basement story panels and up just into the lower half of the second story. The first story of the sixth bay of the west elevation features three rounded-arch, 6-over-3 double-hung wood windows. Each of the three rounded-arch windows is inset and has a wood

frame, a flush limestone sill and a flush limestone lintel above it that features a keystone. The middle window of this grouping has a segmentally-arched muntin the middle of the upper sash. All three windows within the first story of the west elevation's sixth bay have decorative metal grates in front of them and the gate in front of the middle window is rounded on the top to match the rounded muntin on the upper sash of the double hung window behind it. The second story of the sixth bay of the west elevation features three 6-over-6 double-hung wood windows. The bottom sash of the middle window had two glass panes removed to allow pipes to pass through the window at an unknown date. All three windows have limestone windowsills and they are all spanned by one limestone hood and located under the parapet. The basement story of the seventh bay of the west elevation features three identical limestone trimmed panels. On both sides of the middle panel, one simple 1.5-story tall limestone pilaster spans from the bottom of the basement story panels and up just into the lower half of the second story. The first story of the seventh bay of the west elevation features three rounded-arch, 6-over-3 double-hung wood windows. Each of the three rounded-arch windows is inset and has a wood frame, a flush limestone sill and a flush limestone lintel above it that features a keystone. The middle window of this grouping features a segmentally-arched muntin the middle of the upper sash. All three windows within the first story of the west elevation's seventh bay have decorative metal grates in front of them and the gate in front of the middle window is rounded on the top to match the rounded muntin on the upper sash of the double hung window behind it. The basement story and first story of the eighth and northernmost bay of the west elevation both feature the west elevation's sole external entrance, a glazed metal door with one vertically-oriented rectangle shaped fixed pane window to the left of the door. Above the replacement door, modern rounded-arch signage bearing the name of the longtime current tenant of the former Oak Lane Trust Company bank fills the rest of the original door opening. The second story of the eighth and northernmost bay of the west elevation features three 6-over-6 double-hung wood windows with limestone windowsills that are all spanned by one limestone hood and located under the parapet.

7. Statement of Significance

7-1. Introduction

The former Oak Lane Trust Company bank was built for the Oak Lane Trust Company at 6701-19 North Broad Street in the Oak Lane neighborhood of Philadelphia. The Oak Lane Trust Company bank is an Art Deco style building that was designed by McLanahan & Bencker and built by the F.V. Warren Company in 1923⁷. In 1926, the Oak Lane Trust Company bank underwent additions and alterations designed solely by Ralph B. Bencker and constructed by the Hesswin Company⁸, roughly a year after McLanahan and Bencker ended their business partnership and both returned to individual practice in 1925.⁹ Both the firm of McLanahan & Bencker and Ralph Bencker himself thoroughly embraced the new styles of the new 20th century, like the Art Deco style, and helped popularize them throughout Philadelphia. Defining characteristics of the Art Deco style such as stepped massing, setbacks, vertical projections,

⁷ City of Philadelphia Department of Records, City Archives, Building Permit No. 4625, filed 4/10/1923.

⁸ City of Philadelphia Department of Records, City Archives, Building Permit No. 10329, filed 10/26/1926.

⁹ Sandra L. Tatman and Roger W. Moss, *Biographical Dictionary of Philadelphia Architects: 1700-1930* (Boston, MA: G.K. Hall, 1985). Page 55.

geometric motifs, linear elements extending both upward and outward, an emphasis on symmetry and repetition can all be identified throughout the Oak Lane Trust Company bank building.¹⁰ Additionally, the Oak Lane Trust Company bank is a notable example of “Chaste Deco”, a regionally popular monochromatic expression of the Art Deco style which can be seen throughout Philadelphia.¹¹ On Chaste Deco buildings such as the Oak Lane Trust Company bank, decorative ornaments added to the exterior will be the same materials as the rest of the building surface, typically limestone, granite or concrete, which gives each elevation a uniform appearance.¹² Chaste Deco expressions of the Art Deco style were used frequently throughout Philadelphia, especially for banks and other commercial structures during the 1920s and 1930s by architecture firms such as McLanahan & Bencker, Ritter & Shay, Tilden, Register & Pepper as well as individual architects such as Paul Phillippe Cret, Frank Hahn and Ralph Bencker. Ralph Bencker’s contributions to both the initial design of the Oak Lane Trust Company bank and its later additions helped establish him as one of the great Modern architects of early 20th century Philadelphia. Bencker would go on to design many of Philadelphia’s most iconic Art Deco style buildings such the Rittenhouse Plaza and the Wellington Apartments on Rittenhouse Square, the Ayer building on Washington Square, the Liberty Title & Trust Company building in the shadow of Philadelphia City Hall, countless Horn & Hardart automats and many other noteworthy buildings, a number of which are extant.

This nomination contends that the former Oak Lane Trust Company bank is worthy of designation by the Philadelphia Historical Commission and inclusion on the Philadelphia Register of Historic Places and satisfies the following Criteria for Designation:

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

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

7-2. The Oak Lane Trust Company Bank

The Oak Lane Trust Company was founded and chartered in 1922 in the Oak Lane neighborhood of Philadelphia.¹³ Joshua M. Holmes, a prominent Philadelphia real estate developer, was chosen as the Oak Lane Trust Company's first president.¹⁴ That same year on March 7th, 1922 Joshua M. Holmes and Sallie A., his wife, purchased a piece of property at the corner of North Broad Street and Old York Road in the Oak Lane neighborhood of Philadelphia from Samuel S. Fretz and

¹⁰ “The Art Deco Style 1925 - 1940,” PHMC’s Pennsylvania Architectural Field Guide, n.d., <https://www.phmc.state.pa.us/portal/communities/architecture/styles/art-deco.html>.

¹¹ Benjamin Leech, “1501-1505 Fairmount Avenue Philadelphia Register of Historic Places Nomination” (The Philadelphia Preservation Alliance, September 22, 2024). Page 8.

¹² Kim Chanry, “1172-72 South Broad Street- Philadelphia Register of Historic Places Nomination” (The City of Philadelphia, December 14, 2022). Page 19.

¹³ Historical Society of Pennsylvania, “Closed for Business: The Story of Bankers Trust Company During the Great Depression,” Oak Lane Trust, 2013, <http://digitalhistory.hsp.org/bnctr/org/oak-lane-trust>.

¹⁴ Thomas J Wieckowski, “Curtis Woods: The Evolution of a Suburban Neighborhood” (Old York Road Historical Society, December 2021). Page 3.

Lillian C., his wife.¹⁵ The deed associated with this sale describes the property purchased by Joshua Holmes as, “All that certain lot or piece of ground Beg at a Cor Formed by Inter-of S- W- 20 ft wide private lane called Elbow Lane (not on City Plan) Run S- E- from Broad St at a dis of 337ft 7-¼” S 68th Ave N and on E Broad St Thence S- 84° 46’ 16” E- along the S- W- Elbow Lane 62ft ⅝” to N- W- side of Old York Road (of width of 60 ft) S- 27° 3’ 35” W- 171 ft 11 ⅜” to a pt where the N-W Old York Road inter- the N- line Broad St. Thence ex along Broad St N- 11° 21’ E- 158 ft 10 ¾” to S- W- Elbow Lane the pt and place of beg”.¹⁶ Days after Joshua Holmes purchased the property it was announced in the *Philadelphia Real Estate Record and Builders Guide* on March 15th, 1922 that Holmes had hired Philadelphia based architecture firm McLanahan & Bencker to design the new and forthcoming Oak Lane Trust Company bank. The announcement in the *Philadelphia Real Estate Record and Builders Guide* states, “Bank Building, Old York Road and Sixty fifth avenue, Oak Lane, Philadelphia. Architects McLanahan & Bencker, Bellevue Court Building, Philadelphia. Owner, Joshua M. Holmes, 6748 Old York Road. Stone, 1 story. Preliminary sketches being prepared.”¹⁷ By October 4th, 1922 it was announced in the *Philadelphia Real Estate Record and Builders Guide* that preliminary plans for the bank were in progress and in this announcement the owners of the building were listed as Joshua Holmes and the Oak Lane Bank.¹⁸ On April 18th, 1923 the newest announcement in the *Philadelphia Real Estate Record and Builders Guide* states, “Bank, Store and Dwelling Building, Old York Road and Sixty-seventh avenue, Oak Lane, Philadelphia. Architects, McLanahan & Bencker, Bellevue Court Building, Philadelphia. Owners, Oak Lane Trust Co., Care of architect. Brick, cut stone, steel and reinforced concrete, 2 stories and basement, 184x61x10 feet, slag roof, cement, oak and pine floors, hot water heat, electric light, metal lath, tile and marble work, bond, iron work, waterproofing. Contract awarded to Frank V. Warren Co., 132 South Seventeenth Street.”¹⁹

An Application for Permit for Erection of New Buildings, filed by H.S. Peirson on behalf of the F.V. Warren Company, on April 10th, 1923²⁰, offered additional information about the construction of the new Oak Lane Trust Company bank at 6701-19 North Broad Street. Permit No. 4625 states that no buildings were to be demolished on the lot and one building was to be built with construction to commence on April 11th, 1923. The “Bank Oak Lane Trust Co. + Office Building” was listed as the new building's intended purpose and it was expected to cost \$125,000. The lot size was listed as 10’ on the front, 63’ on the rear and 186’ deep. The new building was to be 10’ on the front, 46’ on the rear, 128’ deep and 2-stories tall throughout. On the permit it also mentions that the “size of yard space left to each house or houses remaining on lot” was to be 46’ x 57’. The walls of the new bank were to be made with brick and limestone with a “cement and gravel” mortar. The building would have a flat roof, wood floors and steam heat. Lastly, permit No. 4625 lists the owner as Oak Lane Trust Company, the architect as

¹⁵ City of Philadelphia Department of Records, City Archives, Plan Book No. 127, Page 21, 3/7/1922.

¹⁶ City of Philadelphia Department of Records, City Archives, Plan Book No. 127, Page 21, 3/7/1922.

¹⁷ “Advance Construction News,” *The Philadelphia Real Estate Record and Builders Guide* 37 (March 15, 1922): 168, <https://doi.org/The Athenaeum of Philadelphia>.

¹⁸ “Advance Construction News,” *The Philadelphia Real Estate Record and Builders Guide* 37 (October 4, 1922): 633, <https://doi.org/The Athenaeum of Philadelphia>.

¹⁹ “Advance Construction News,” *The Philadelphia Real Estate Record and Builders Guide* 38 (April 18, 1923): 251, <https://doi.org/The Athenaeum of Philadelphia>.

²⁰ City of Philadelphia Department of Records, City Archives, Building Permit No. 4625, filed 4/10/1923.

McLanahan & Bencker and the contractor as F.V. Warren Company. An article in the *Philadelphia Inquirer* published on May 6th, 1923²¹ reiterates the same information stating, “It was learned last week that the Oak Lane Trust Company is to erect a two-story bank building at Broad Street and Sixty-seventh Avenue, at a cost of \$125,000, Contract awarded to the F.V. Warren Company.” On May 14th, 1923 Joshua M. Holmes and Sallie A., his wife, sold the property to Oak La. Trust Co. Inc, likely for the purpose of transferring ownership of the new Oak Lane Trust Company bank building to the Oak Lane Trust Company itself.²² That same year in 1923, Leon A. Lewis had replaced Joshua Holmes as President of the Oak Lane Trust Company. Joshua Holmes became Vice President, Miles B. Munn became the Treasurer and John H. Hibbert became the Title Officer.²³ In 1924, shortly after construction was completed on the Oak Lane Trust Company bank, the Oak Lane Trust Company was selected by the City of Philadelphia as the depository of the City’s money. This boosted the Oak Lane Trust Company bank’s literal and social capital alike.²⁴



Figure 6. Key players involved in the initial development of the Oak Lane Trust Company Bank. Joshua Holmes (top left), Leon Lewis (top right), M. Hawley McLanahan (bottom right) and Ralph Bencker (bottom left). All images are courtesy of the *Philadelphia Inquirer* except for Lewis’s which is courtesy of the Historical Society of Pennsylvania.

²¹ “Activities in Real Estate,” *The Philadelphia Inquirer*, May 6, 1923.

²² City of Philadelphia Department of Records, City Archives, Plan Book No. 127, Page 21, 5/14/1923.

²³ Historical Society of Pennsylvania, “Closed for Business: The Story of Bankers Trust Company During the Great Depression,” Leon A. Lewis, 2013, <http://digitalhistory.hsp.org/bnktr/person/leon-lewis>

²⁴ Thomas J Wieckowski, “Curtis Woods: The Evolution of a Suburban Neighborhood” (Old York Road Historical Society, December 2021). Page 4.



Figure 7. Historic images of the Oak Lane Trust Company bank from 1924 that reflect the initial bank construction. The top two images are courtesy of the AIA/T-Square Club 1924 Yearbook and the bottom image is courtesy of Indiana University's Building a Nation: Indiana Limestone Photograph Collection.

Two years later in 1926 it was announced in the *Philadelphia Real Estate Record and Builders Guide* that an addition and alterations to the existing Oak Lane Trust Company bank were forthcoming and were to be designed by Ralph B. Bencker.²⁵ Ralph Bencker was half of McLanahan & Bencker, the architecture firm that had designed the initial Oak Lane Trust Company bank building in 1923. M. Hawley McLanahan and Ralph Bencker dissolved their business partnership and firm in 1925 and only Bencker returned to design the 1926 addition and alterations to the Oak Lane Trust Company bank building. A June 2nd, 1926 announcement in the *Philadelphia Real Estate Record and Builders Guide* states, “Bank Building, Broad, York Road and Sixty seventh avenue, Philadelphia. Architect, Ralph B. Bencker, Bellevue Court Building, Philadelphia. Owners, Oak Lane Trust Co., Leon Lewis, on premises. Brick, steel, limestone, 35x40 feet. Plans in progress. Will be ready for bids in about 3 weeks.” Later that summer on July 28th, 1926, a new announcement in the *Philadelphia Real Estate Record and Builders Guide*²⁶ indicates that Ralph Bencker had started seeking construction bids stating, “Bank and Office Building, York Road and Broad Street, Philadelphia. Architect, Ralph Bencker, Thirteenth and Chestnut Streets, Philadelphia. Owners, Oak Lane Trust Co., Leon Lewis, on premises. Brick, cut stone, limestone, steel, 2 stories and basement, 35x40 feet, slag roof, cement floors, metal lath, tile and terrazzo work, fire doors, bond, ornamental ironwork, metal toilet partitions. Architect taking bids due August 4th.” The final update about the 1926 additions and alterations to the Oak Lane Trust Company bank that was announced in the *Philadelphia Real Estate Record and Builders Guide* was published on August 25th 1926²⁷ and announced that the contract for the construction of Bencker’s additions and alterations to the bank had been awarded to the Hesswin Company. A September 3rd, 1926 *Philadelphia Inquirer* article²⁸ also mentions the selection of Hesswin Company for the construction of Bencker’s additions and alterations to the Oak Lane Trust Company bank stating, “Alterations and additions costing \$92,000 soon will be made to the Oak Lane Trust Company’s building at 6701 North Broad Street. Plans for the work, prepared by Ralph B. Bencker, have been filed with the Bureau of Building Inspection. The contract has been awarded to the Hesswin Company.” The Application for Permit for Erection of New Buildings²⁹, filed by G.E. Pierson, on behalf of the Hesswin Company on October 26th, 1926, offers additional information about the construction of Ralph Bencker’s additions and alterations to the Oak Lane Trust Company bank. Permit No. 10329³⁰ states that no buildings were to be demolished and one building was to be built with construction to commence on October 27th, 1926. The purpose of the building is listed as “banking” and it was expected to

²⁵ “Advance Construction News,” *The Philadelphia Real Estate Record and Builders Guide* 41 (June 2, 1926): 341, <https://doi.org/The Athenaeum of Philadelphia>.

²⁶ “Advance Construction News,” *The Philadelphia Real Estate Record and Builders Guide* 41 (July 28, 1926): 473–74, <https://doi.org/The Athenaeum of Philadelphia>.

²⁷ “Contracts Awarded,” *The Philadelphia Real Estate Record and Builders Guide* 41 (August 25, 1926): 539, <https://doi.org/The Athenaeum of Philadelphia>.

²⁸ “Activities in Real Estate,” *The Philadelphia Inquirer*, September 3, 1926.

²⁹ By October 1926 when the building permit for Bencker’s additions and alterations to the Oak Lane Trust Company Bank building was filled out, the City of Philadelphia offered a variety of building permit types specifically for varying types of construction (such as the construction of new buildings or alterations and/or additions). However, for the 1926 addition a permit for the construction of a new building was filled out. It is unclear why a permit for new construction was filed opposed to one for additions and/or alteration when the 1926 construction is undoubtedly an addition. Possible theories include ignorance on behalf of the Hesswin Company representative who filled out the permit or an error made by the City of Philadelphia employee while providing a building permit application to the applicant that day.

³⁰ City of Philadelphia Department of Records, City Archives, Building Permit No. 10329, filed 10/26/1926.

cost \$31,000. The lot size of the property for this permit was listed as 60' on the front, 60' on the rear and 54' deep. The new building was to be 60' on the front, 60' on the rear and 43' deep. When asked the "size of yard space left to each house or houses remaining on lot", the applicant wrote "No Dwell", confirming that the 1926 additions by Ralph Bencker used all the remaining lot space for this property. The walls of the new bank were to be made with limestone and use a lime and cement-based mortar. Just like the 1923 portion of the building, the 1926 addition would have a flat roof, wood floors and use steam heat. Lastly, permit No. 10329 lists the owner as Oak Lane Trust Company, the architect as Ralph B. Bencker and the contractor as Hesswin Company.



Figure 8. Historic images of the Oak Lane Trust Company bank from 1976 that reflect the additions and alterations designed by Ralph Bencker and built by the Hesswin Co. in 1926. All images courtesy of John DiBenedetto and were taken while compiling and writing his 1976 thesis titled, *Oak Lane, A Study of Urban Growth and Architectural Development, 1876-1976, Philadelphia*.

Less than two years after the completion of Ralph B. Bencker's addition to the Oak Lane Trust Company bank, Oak Lane Trust Company stockholders voted on October 6th, 1928 to merge with the National Bank of Philadelphia, Broad Street National Bank, and Queen Lane National Bank in order to form the Bank of Philadelphia and Trust Company.³¹ Leon A. Lewis, who had been serving as President of both the Oak Lane Trust and the Broad Street National Bank by that time, was selected as the new Bank of Philadelphia and Trust Company President.³² Dr. Charles E. Beury, who was President of the nearby Temple University at that time, was selected as the new bank conglomerate's Chairman of the Board.³³ Due to the merger, The Oak Lane Trust Company bank building became associated with the new Bank of Philadelphia and Trust Company and less than three weeks after the merger was complete, the newly formed Bank of Philadelphia and Trust Company sold the Oak Lane Trust Company Bank Building property to Bank of Philadelphia Realty Company on October 26th, 1928.³⁴



Figure 9. Clippings from newspapers, intercompany materials and other publications regarding the 1928 merger of the Oak Lane Trust Company with the National Bank of Philadelphia, Broad Street National Bank, and Queen Lane National Bank in order to form the Bank of Philadelphia and Trust Company.

³¹ Historical Society of Pennsylvania, "Closed for Business: The Story of Bankers Trust Company During the Great Depression," Oak Lane Trust, 2013, <http://digitalhistory.hsp.org/bnktr/org/oak-lane-trust>.
³² "Banks of North Phila. Join in Large Merger," The Philadelphia Inquirer, August 3, 1928.
³³ "Banks of North Phila. Join in Large Merger," The Philadelphia Inquirer, August 3, 1928.
³⁴ City of Philadelphia Department of Records, City Archives, Plan Book No. 127, Page 21, 10/26/1928.

From the late 1920s to the early 1930s the national and local economy suffered serious losses and sank dramatically, which is now known as the Great Depression. By 1930 the Bank of Philadelphia and Trust Company was in serious financial trouble because it had made too many loans and also depositors were withdrawing too much of their money too fast.³⁵ After initial pleas for help from various banks in the area were either ignored or outright denied, the Bankers Trust Company ultimately agreed to take on the failing Bank of Philadelphia and Trust Company.³⁶ The acquisition was formally announced on July 21st, 1930 through a letter to Bank of Philadelphia and Trust Company depositors that was written by Bank of Philadelphia and Trust Company President (and former Oak Lane Trust Company bank President), Leon Lewis.³⁷ Samuel H. Barker, who had been the President of the Bankers Trust Company during the acquisition of the Bank of Philadelphia and Trust Company, remained president of the Bankers Trust Company after the acquisition of the now-defunct Bank of Philadelphia and Trust Company was complete. Leon A. Lewis, former president of the Oak Lane Trust Company Bank and the Bank of Philadelphia and Trust Company became Vice President of the newly expanded Bankers Trust Company. Albert M. Greenfield, a very well-known Philadelphia real estate investor and businessman, became the new Chairman of the Board.³⁸ ³⁹ Just like the last time ownership of the Oak Lane Trust Company bank changed, so too did ownership of the Oak Lane Trust Company bank building. On November 14th, 1930, the Bank of Philadelphia Realty Company sold the Oak Lane Trust Company bank property to the Bankers Trust Company of Philadelphia.⁴⁰

Unfortunately, the acquisition of the Bank of Philadelphia and Trust Company proved to be the beginning of the Bankers Trust Company's demise. The acquisition of the failing former Bank of Philadelphia and Trust Company spooked their existing customers and only a few weeks after the acquisition was formally announced Bankers Trust depositors began to withdraw large sums of their money quickly, creating a bank run that ultimately led to a completely unexpected total

³⁵ Historical Society of Pennsylvania, "Closed for Business: The Story of Bankers Trust Company During the Great Depression," Bank of Philadelphia and Trust Company | exhibits.hsp.org, 2013.
<http://digitalhistory.hsp.org/bnctr/org/bank-philadelphia-and-trust-company>.

³⁶ Historical Society of Pennsylvania, "Closed for Business: The Story of Bankers Trust Company During the Great Depression," Bank of Philadelphia and Trust Company | exhibits.hsp.org, 2013,
<http://digitalhistory.hsp.org/bnctr/org/bank-philadelphia-and-trust-company>.

³⁷ Leon Lewis, "Digital Library: Historical Society of Pennsylvania: Volume/Folder: Bankers Trust Co. Correspondence, 1930 [5284]," Bankers Trust Co. Correspondence, 1930 [5284], n.d.,
<https://digitallibrary.hsp.org/index.php/Detail/objects/5284>.

³⁸ Historical Society of Pennsylvania, "Closed for Business: The Story of Bankers Trust Company During the Great Depression," Bank of Philadelphia and Trust Company | exhibits.hsp.org, 2013.

³⁹ According to the Historical Society of Pennsylvania, Albert M. Greenfield's popularity throughout Philadelphia earned him the nickname "Mr. Philadelphia". The well-known businessman was reportedly devastated personally, politically and professionally by his role in the failure of and closure of the Bankers Trust Company. Mr. Greenfield would spend years trying to clean the mess up for himself and also attempting to be a sympathetic ear for the depositors who held him responsible for their losses, many of whom wrote to him directly expressing their despair and detailing their hardships as a result of the bank's failure and closure. Mr. Greenfield had his secretaries reply to every single distressing letter expressing Mr. Greenfield's sincere apologies and condolences. After his passing Mr. Greenfield's extensive personal and business papers, including copies of some of the responses to former Bankers Trust depositors, were donated to the Historical Society of Pennsylvania by his estate and countless letters detailing his involvement in the Bankers Trust Company can be located within the Albert M. Greenfield Papers (Collection #1959) in their archives.

⁴⁰ City of Philadelphia Department of Records, City Archives, Plan Book No. 127, Page 21, 11/14/1930.

collapse of Bankers Trust by December 1930.⁴¹ Despite extensive efforts to save the bank, including a meeting between Bankers Trust executives and President Herbert Hoover in Washington DC.⁴², on December 22nd, 1930 the Bankers Trust Company turned control of its business over to the Pennsylvania Department of Banking.⁴³ On September 24th, 1931 William D. Gordon, Deputy Secretary of Banking at the Pennsylvania Department of Banking, announced the Pennsylvania Department of Banking had decided to liquidate Bankers Trust Company and that he would be taking the lead on the liquidation, which included the sale of properties owned by the former banks, such as the Oak Lane Trust Company bank.⁴⁴ On August 25th, 1933 Deputy Secretary William D. Gordon, referred to on the deed as “Secretary of Banking”, sold the Oak Lane Trust Company bank property to Sara Stockum.⁴⁵ ⁴⁶ Less than 2 weeks after the sale of the Oak Lane Trust Company bank building by Deputy Secretary Gordon, Oak Lane Trust Company Bank co-founder Joshua M. Holmes died of a sudden heart attack on September 9th, 1933.⁴⁷ Other former Oak Lane Trust Company bank executives fared poorly as well. In September 1931, Miles B. Munn, the former Treasurer and Branch Manager of the former Oak Lane Trust Company bank was arrested and charged with issuing false statements about the health of the Oak Lane Trust Company bank’s financial reserves.⁴⁸ Then on October 30th, 1931, Leon Lewis, former President of the former Oak Lane Trust Company bank and of the Bank of Philadelphia and Trust Company, was arrested on the charge of filing “false and untrue statements of banking” while he was President of the Oak Lane Trust Company bank on October 2nd, 1928.⁴⁹ This was only the beginning of the legal troubles for the former executive leadership of the Oak Lane Trust Company bank. In 1933 Leon Lewis, Miles Munn and John H. Hibbert, the former Title Officer of the Oak Lane Trust Company bank, were arrested and charged with fraud and embezzlement of both Oak Lane Trust and Bank of Philadelphia and Trust Company funds.⁵⁰ At the time of his 1933 arrest, Leon Lewis was out on bail for his 1931 arrest mentioned previously. In February 1934 Leon Lewis, Miles Munn and John Hibbert were all found guilty and sentenced to two years in prison each for their crimes committed during their time at the helm of the Oak Lane Trust Company bank and also at the helm of the Bank of

⁴¹ Historical Society of Pennsylvania, “Closed for Business: The Story of Bankers Trust Company During the Great Depression,” Oak Lane Trust | exhibits.hsp.org, 2013, <http://digitalhistory.hsp.org/bnktr/org/oak-lane-trust>.

⁴² Historical Society of Pennsylvania, “Closed for Business: The Story of Bankers Trust Company During the Great Depression,” Oak Lane Trust | exhibits.hsp.org, 2013, <http://digitalhistory.hsp.org/bnktr/org/oak-lane-trust>.

⁴³ Historical Society of Pennsylvania, “Closed for Business: The Story of Bankers Trust Company During the Great Depression,” Oak Lane Trust | exhibits.hsp.org, 2013, <http://digitalhistory.hsp.org/bnktr/org/oak-lane-trust>.

⁴⁴ Historical Society of Pennsylvania, “Closed for Business: The Story of Bankers Trust Company During the Great Depression,” Oak Lane Trust | exhibits.hsp.org, 2013, <http://digitalhistory.hsp.org/bnktr/org/oak-lane-trust>.

⁴⁵ City of Philadelphia Department of Records, City Archives, Plan Book No. 127, Page 21, 8/25/1933.

⁴⁶ No record of the former Oak Lane Trust Company bank building’s new function or purpose could be located after the sale of the bank to Sara Stockum in 1933.

⁴⁷ Thomas J Wieckowski, “Curtis Woods: The Evolution of a Suburban Neighborhood” (Old York Road Historical Society, December 2021). Page 4.

⁴⁸ “Closed for Business: The Story of Bankers Trust Company During the Great Depression,” Miles B. Munn | exhibits.hsp.org, 2013, <http://digitalhistory.hsp.org/bnktr/person/miles-b-munn>.

⁴⁹ “Lewis Freed in Bail,” The Philadelphia Inquirer, November 1, 1931.

⁵⁰ Historical Society of Pennsylvania, “Closed for Business: The Story of Bankers Trust Company During the Great Depression,” Oak Lane Trust | exhibits.hsp.org, 2013, <http://digitalhistory.hsp.org/bnktr/org/oak-lane-trust>.

Philadelphia and Trust Company.⁵¹ Subsequent appeals were unsuccessful and on August 29th, 1934 it was reported that Leon Lewis had died from self-administered poison.⁵²



MILES B. MUNN

Former officer of the Oak Lane Trust Company, who was convicted yesterday of embezzlement and conspiracy. Two other former officers were convicted on the same counts.

LEWIS FREED IN BAIL

Former Oak Lane Trust Co. Head Released in \$10,000 Bond

Leon A. Lewis, former president of the Oak Lane Trust Company, was released in \$10,000 bail yesterday, pending his appearance Wednesday before Magistrate Roberts in Central Station on a charge of "attesting to a false and untrue statement" of the condition of the bank to the Secretary of Banking on October 2, 1928.

He was arrested Friday on a warrant issued on an affidavit by William R. Smith, special Deputy Secretary of Banking in charge of the affairs of the closed Bankers Trust Company, with which the Oak Lane Trust Company was merged.

BANKERS TO SERVE 2 YEARS IN JAIL

PHILADELPHIA, Feb. 21. (UP) — Leon A. Lewis, president, Miles B. Munn, treasurer and John H. Higbert, trust officer, of the Oak Lane Trust company, were sentenced to serve two years each in the county prison after being convicted on charges of conspiracy to misapply funds. The men are under \$10,000 bail each pending an appeal.

FORMER BANK HEAD ARRESTED FOR FILING 'FALSE' STATEMENT

Leon A. Lewis, Ex-President of Oak Lane Trust, Held for Hearing

Second Official of Merged Institution Is Accused by Aide to Gordon

FORMER BANKER DIES OF POISON

PHILADELPHIA, Aug. 29 (U.P.)— Leon A. Lewis, 49, former banker, died today of poison believed to have been self administered. Lewis was convicted and sentenced to two years in jail in 1933 on charges of mishandling funds of the now defunct Oak Lane Trust Company. His appeal from the sentence was heard in supreme court yesterday.

Figure 10. Clippings from newspapers from all over the tri-state-area detailing the legal woes of numerous former Oak Lane Trust Company executives throughout the early 1930s.

⁵¹ "Bankers to Serve Two Years in Jail," Shamokin News Dispatch, February 21, 1934.

⁵² "Former Banker Dies of Poison," Shamokin News Dispatch, August 29, 1934.

7-3. Criteria D: In the Art Deco Style

The Art Deco style initially developed in France in the beginning of the 20th century before spreading all around the globe to places like the United States throughout the rest of the early 20th century.⁵³ Though the Art Deco style applies to more than just architecture, only architectural applications of the Art Deco style will be addressed within the context of this nomination. The Art Deco style, like many other architectural styles, was posthumously named. “Art Deco” was coined by historian Bevis Hillier in his 1968 book *Art Deco of the 20s and 30s*.⁵⁴ Hillier derived the name for the Art Deco style from the “Arts Décoratifs” part of the name of the Exposition Internationale des Arts Décoratifs et Industriels Modernes, an exposition of Art Deco works that was held in Paris in 1925.⁵⁵ The Exposition Internationale des Arts Décoratifs et Industriels Modernes has been credited by Hillier and many others with helping to popularize the Art Deco style internationally. In an architectural history and historic preservation context, Art Deco or the Art Deco style refers to a variety of design trends that rose to and then fell from popularity between World War I and World War II.⁵⁶ Prior to Bevis Hillier’s coining of the term in 1968, buildings we would currently describe as being of the Art Deco style would have been referred to by countless other names such as the Moderne style, the Zig-Zag style, the Art Modern Style, the PWA style, the Vertical style or the Streamline style amongst others.⁵⁷ Architectural historian Dan Klein shares a similar sentiment in his introduction to *In the Deco Style* stating, “Just as ‘Victorian’ is the label applied to nearly all the diverse styles of the nineteenth century, Art Deco is already synonymous with a style that emerged after the turn of the twentieth century and expressed itself most fully during the period between the wars.”⁵⁸ The Art Deco style of architecture reached peak popularity in the United States from 1925-1940 and influences on the development of the American Art Deco style were notably numerous and varied.⁵⁹ One significant influence in the development of the American Art Deco style was art and entertainment. Artistic styles of all kinds such as Mesoamerican Mayan and Aztec decorative arts⁶⁰, which commonly featured chevrons and ziggurats, or Cubism⁶¹, an early 20th century fine art style known for its frequent use of bold geometric motifs, thoroughly inspired the defining characteristics of the Art Deco style. Early 20th century technological advancements were another influence on the Art Deco style.⁶² Art Deco style buildings in Philadelphia and across the country utilized new or newly improved building materials such as plate glass and concrete and explored potential applications of new building construction methods like the use of prefabricated components or the use of steel framing.⁶³ It is also possible to identify the influence of specific historic events from the early 20th century such as the end of World War I,

⁵³ Bevis Hillier, *Art Deco of the 20s and 30s* (New York City, New York: Schocken Books, 1968). Page 11.

⁵⁴ Bevis Hillier, *Art Deco of the 20s and 30s* (New York City, New York: Schocken Books, 1968). Page 11.

⁵⁵ Bevis Hillier, *Art Deco of the 20s and 30s* (New York City, New York: Schocken Books, 1968). Page 11.

⁵⁶ “The Art Deco Style 1925 - 1940,” PHMC’s Pennsylvania Architectural Field Guide, n.d.,

<https://www.phmc.state.pa.us/portal/communities/architecture/styles/art-deco.html>.

⁵⁷ Bevis Hillier and Stephen Escritt, *The Art Deco Style* (Phaidon Press, 1997).

⁵⁸ Dan Klein, Nancy A. McClelland, and Malcolm Halsam, *In the Deco Style* (New York: Rizzoli, 2005). Page 6.

⁵⁹ Art Deco Society of Los Angeles, “What Is Art Deco?,” *Art Deco 101*, n.d., <https://artdecola.org/what-is-art-deco>.

⁶⁰ Bevis Hillier, *Art Deco of the 20s and 30s* (New York City, New York: Schocken Books, 1968). Pages 40-50.

⁶¹ Bevis Hillier, *Art Deco of the 20s and 30s* (New York City, New York: Schocken Books, 1968). Pages 26-31.

⁶² “Art Deco,” *Encyclopedia Britannica*, July 2024, <https://www.britannica.com/art/Art-Deco>.

⁶³ Kathleen Skolnik, “Shimmer and Shine: Cutting-Edge Materials with Art Deco Pizzazz,” *ArtDeco.org*, n.d., <https://www.artdeco.org/art-deco-architecture-materials>.

which both in architecture and in general led to a desire for new and forward thinking ideas, or the discovery of Egyptian Pharaoh Tutankhamun's tomb in 1922, which reignited widespread interest in ancient Egyptian culture and decorative styles, on the development of the Art Deco style.⁶⁴ A variety of factors contributed to the decline in popularity of the Art Deco style by the mid-20th century. Ultimately in the face of the economic challenges of the 1930s the Art Deco style started seeming garish and tasteless, especially when compared to the function focused buildings of the International Style which had been growing in popularity throughout the early 20th century.⁶⁵ By the early 1940s the Art Deco style began falling out of favor and it would not be until the late 20th century when Bevis Hillier and other historians would return to the Art Deco style with a fresh perspective and begin to inspire a revival of its popularity.⁶⁶

Though the expressions of the Art Deco style are varied, the core style identifying characteristics of the Art Deco style include smooth wall surfaces in monochrome or polychrome, stepped massing, symmetry, repeating elements and commonly elements in groups of three, strips of windows and use of geometric forms such as the zig-zag, chevron or ziggurat.^{67 68 69} Art Deco buildings were designed to be sleek and linear with an emphasis on angular and vertical lines that extend upward and outward.⁷⁰ Towers and other vertical projections with flanking symmetrical elements were often features to add to the vertical and proportional emphasis of this design style.⁷¹ Architects frequently utilized curved or chamfered corners as well as setbacks in their designs to enhance the multi-dimensional appearance of Art Deco style buildings.⁷² The Art Deco style is notably varied with overlap between even the most distinctive subtypes of the style and scholars such as David Gebhard,⁷³ one of the leading voices in the Zig-Zag vs. Streamline debate, have written extensively about the complexity of categorizing architecture both during a design style's initial period of significance retroactively. However, most agree that the Art Deco style has two primary subtypes: Zig-Zag and Streamline.⁷⁴ The Zig-Zag subtype of the Art Deco

⁶⁴ Bevis Hillier, *Art Deco of the 20s and 30s* (New York City, New York: Schocken Books, 1968). Pages 52-56.

⁶⁵ Colin Fanning, "Art Deco," *Encyclopedia of Greater Philadelphia*, March 3, 2022, <https://philadelphiaencyclopedia.org/essays/art-deco/>.

⁶⁶ Colin Fanning, "Art Deco," *Encyclopedia of Greater Philadelphia*, March 3, 2022, <https://philadelphiaencyclopedia.org/essays/art-deco/>.

⁶⁷ Virginia McAlester, *A Field Guide to American Houses* (New York: Alfred A. Knopf, 2021). Pages 581-583.

⁶⁸ "The Art Deco Style 1925 - 1940," PHMC's Pennsylvania Architectural Field Guide, n.d., <https://www.phmc.state.pa.us/portal/communities/architecture/styles/art-deco.html>.

⁶⁹ Leena McDonald, ed., *Virginia Architecture from the Colonial Era to 1940*, n.d., https://www.dhr.virginia.gov/pdf_files/Classic_Commonwealth_Style_Guide.pdf. Page 126.

⁷⁰ Art Deco Society of Los Angeles, "What Is Art Deco?," *Art Deco 101*, n.d., <https://artdecola.org/what-is-art-deco>.

⁷¹ Virginia McAlester, *A Field Guide to American Houses* (New York: Alfred A. Knopf, 2021). Pages 581-583.

⁷² Katherine McLaughlin and Elizabeth Stamp, "Art Deco Architecture: Everything You Need to Know," *Architectural Digest*, June 26, 2023, <https://www.architecturaldigest.com/gallery/worlds-most-beautiful-art-deco-buildings>. This article is primarily an interview with Anthony Robins, the vice president of the Art Deco Society of New York and the author of *New York Art Deco: A Guide to Gotham's Jazz Age Architecture*, about the Art Deco style and its characteristics.

⁷³ Gebhard was a lifelong preservationist serving on the Santa Barbara Historic Landmarks Commission, the County of Santa Barbara's Architectural Board of Review and as the president of the National Society of Architectural Historians in the early 1980s. In his article *Moderne in the U.S.*, Gebhard refers to the pursuit of consensus about architectural styles as, "one of the most impressive sales pitches of our century". Ironically, Gebhard says this shortly before making his own attempts to retroactively characterize the Art Deco style and its primary subtypes.

⁷⁴ Bevis Hillier and Stephen Escritt, *The Art Deco Style* (Phaidon Press, 1997). Page 77.

style is most frequently found on skyscrapers and other large commercial high rises from the early 20th century in populous cities like New York, Los Angeles, Chicago or Philadelphia.⁷⁵ This subtype features highly decorative facades with a focus on verticality and geometric patterns such as chevrons or references to natural forms such as sunbursts expressed through a variety of rich materials such as chrome, colored glass or painted terracotta.⁷⁶ The streamline subtype of the Art Deco style is significantly more austere than its zig-zag predecessor and features smooth, rounded form with little ornament that were horizontally oriented and heavily inspired by forms of modern transportation such as automobiles and ocean liners.⁷⁷ In the United States, the Art Deco style and its subtypes often have regional variations that were influenced by local building and zoning codes or local design preferences. In Philadelphia, monochromatic expressions of both subtypes of the Art Deco style are especially popular and examples of this expression of the Art Deco style, such as the Oak Lane Trust Company bank, are often referred to as “Chaste Deco” buildings or “the Chaste Deco style” buildings.⁷⁸ On a Chaste Deco building in Philadelphia the decorative ornaments added to the exterior will be the same materials as the rest of the building surface, typically limestone, granite or concrete, which gives each elevation a uniform appearance.⁷⁹ Countless Chaste Deco buildings can be found outside of Philadelphia but these buildings are rarely referred to as “Chaste Deco” outside of Philadelphia. All subtypes of the Art Deco style throughout the United States, including Philadelphia’s Chaste Deco, were almost exclusively applied to public, commercial and multi-family buildings.⁸⁰

Many of the style identifying characteristics of the Art Deco style can be located on the Oak Lane Trust Company bank. To start, the building was constructed for commercial purposes, specifically as a bank and office for the Oak Lane Trust Company. One of the other defining characteristics of the Art Deco Style is a smooth wall surface with a monochromatic or polychromatic cladding and the Oak Lane Trust Company bank’s exterior is clad with limestone throughout (#1 in Figure 11). Another defining characteristic of the Art Deco Style is stepped massing which is featured on each of the pilasters located on all visible elevations (#2 in Figure 11) and the roof’s parapet that is located above the east elevation and the west elevation (#3 on Figure 11). Art Deco style buildings are typically symmetrical and known to feature repeating elements. The Oak Lane Trust Company bank is triangle-shaped and almost perfectly symmetrical with two side elevations, the east elevation and the west elevation, which both feature rows of identical windows on the first and second stories (#4 Figure 11). Another defining characteristic of Art Deco style buildings is that they are linear and their designs often feature linear elements that extend upward or outward to emphasize this. This too applies to the Oak Lane Trust Company bank where both the vertically-oriented pilasters and the roof’s parapet extend upward and the horizontally-oriented hoods located above the second story windows on all visible elevations extend outward (#5 on Figure 11). Characteristics specifically associated with the Zig-Zag subtype of the Art Deco Style can be located on the Oak Lane Trust

⁷⁵ Art Deco Society of Los Angeles, “What Is Art Deco?,” Art Deco 101, n.d., <https://artdecola.org/what-is-art-deco>.

⁷⁶ Art Deco Society of Los Angeles, “What Is Art Deco?,” Art Deco 101, n.d., <https://artdecola.org/what-is-art-deco>.

⁷⁷ Art Deco Society of Los Angeles, “What Is Art Deco?,” Art Deco 101, n.d., <https://artdecola.org/what-is-art-deco>.

⁷⁸ Kim Chantry, “1172-72 South Broad Street- Philadelphia Register of Historic Places Nomination” (The City of Philadelphia, December 14, 2022). Page 19.

⁷⁹ Benjamin Leech, “1501-1505 Fairmount Avenue Philadelphia Register of Historic Places Nomination” (The Philadelphia Preservation Alliance, September 22, 2024). Page 8.

⁸⁰ “The Art Deco Style 1925 - 1940,” PHMC’s Pennsylvania Architectural Field Guide, n.d., <https://www.phmc.state.pa.us/portal/communities/architecture/styles/art-deco.html>.

Company bank as well. One of the ways the Zig-Zag subtype specifically emphasizes the verticality and proportionality that define this subtype, is in the form of towers that feature flanking symmetrical elements. On the Oak Lane Trust Company bank this design principle is expressed through the 2.5-story clock tower that serves as the primary elevation (#6 on Figure 11) and is flanked on both sides by 2-story tall symmetrical elevations nearly identical in composition. Another one of the specific characteristics of the Zig-Zag subtype is a setback and a subtle, but still evident, setback can be located on the second story on the west and east elevations of the Oak Lane Trust Company bank (#7 on Figure 11). As stated previously, in Philadelphia monochromatic expressions of both subtypes of the Art Deco Style are referred to as “Chaste Deco” which can be identified when decorative ornament on the exterior is made out of the same material as the rest of the building’s cladding which is typically limestone, granite or concrete (#8 on Figure 11). The Oak Lane Trust Company bank is a monochromatic expression of the Zig-Zag subtype that can be identified as Chaste Deco because it has limestone cladding throughout the exterior and matching limestone ornament such as the parapet, pilasters, lintels and window hoods.



Figure 11. Both images (east elevation & west elevation) are courtesy of Julia Hayman.

7-4. Criteria C: The Art Deco Style in Early 20th Century Philadelphia

Between the 1920s and 1940s the Art Deco style became very popular in Philadelphia with a number of local architects embracing the new style specifically for commercial, institutional, multi-family residential and hotel buildings.⁸¹ The public nature of these Art Deco buildings helped proliferate the Art Deco style to a wide variety of Philadelphians that encountered them regularly. Businesses and institutions alike turned to architects such as Paul Phillippe Cret, William Harold Lee, Frank Hahn and Ralph Bencker or to architecture firms such as Ritter & Shay, Tilden, Register & Pepper or Hoffman & Henon to design their new buildings throughout Philadelphia. In an Encyclopedia of Greater Philadelphia article about Art Deco in Philadelphia, Dr. Colin Fanning, an art historian and former Fellow in European Decorative Arts and Sculpture at the Philadelphia Museum of Art, addresses the motivations behind the clients seeking these new and modern Art Deco buildings in early 20th century Philadelphia stating, “Large corporate or institutional clients turned to Art Deco in an attempt to project an image of modernity as well as an optimism in technological and cultural progress.”⁸²

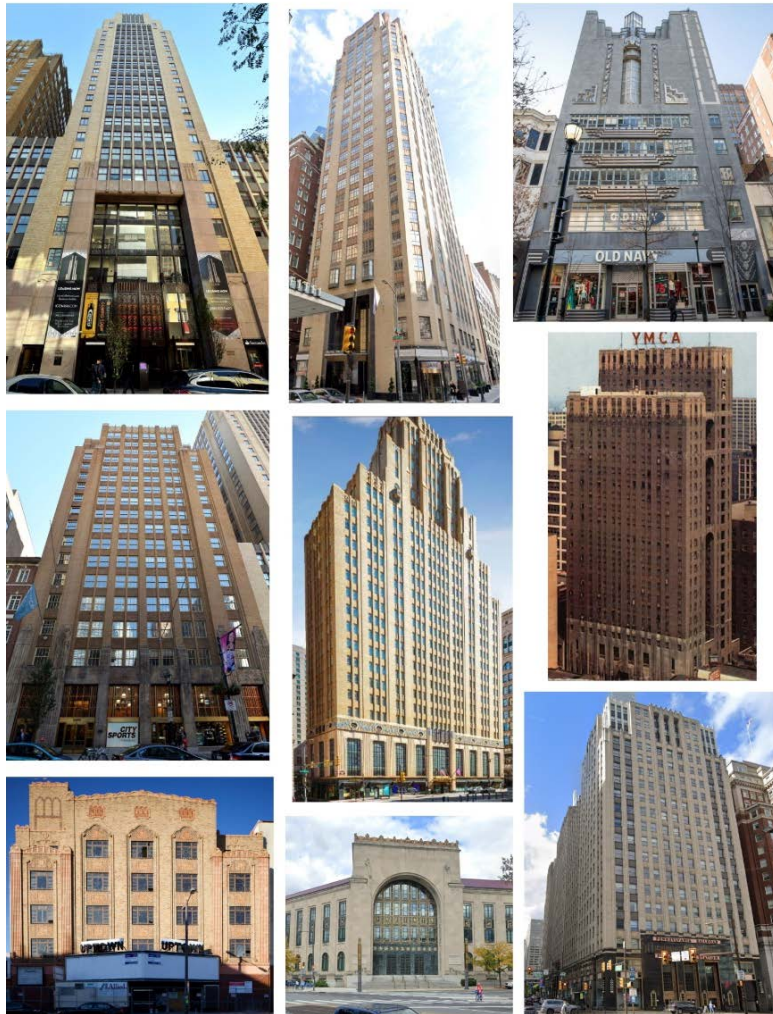


Figure 12. 1616 Walnut Street (top left) image courtesy of John Cahill. The Architects Building (top middle) image courtesy of Google Maps. WCAU building (top right) image courtesy of the Rittenhouse Ramblings blog. Sun Oil building (middle left) image courtesy of John Cahill. Market Street National Bank (middle middle) image courtesy of Marriot Hotels. Former Y.M.C.A building (middle right) image courtesy of the Philadelphia YIMBY blog. Uptown Theater (bottom left) image courtesy of Philadelphia Magazine. Fidelity Mutual Life Insurance company building (bottom middle) image courtesy of Google Maps. Pennsylvania Railroad Station (bottom right) image courtesy of Google Maps.

⁸¹ “The Art Deco Style 1925 - 1940,” PHMC’s Pennsylvania Architectural Field Guide, n.d., <https://www.phmc.state.pa.us/portal/communities/architecture/styles/art-deco.html>.

⁸² Colin Fanning, “Art Deco,” Encyclopedia of Greater Philadelphia, March 3, 2022, <https://philadelphiaencyclopedia.org/essays/art-deco/>.

Notable examples of the Art Deco style in Philadelphia include the Sun Oil Building that was designed by Tilden, Register & Pepper in 1929 and built at 1608-1614 Walnut. The Sun Oil Building was listed on the National Register of Historic Places in 1983 and the Philadelphia Register of Historic Places in 1984. Next to it is the 1616 Walnut Street building which was also designed by Tilden, Register & Pepper in 1929 and was listed on the Philadelphia Register of Historic Places in 1982 and the National Register of Historic Places in 1983. Located at 1622 Chestnut Street is the WCAU Building which was designed by Harry Sternfeld and his student Gabriel Roth and built in 1928. The WCAU building was one of the first purpose-built radio stations in the country and was added to the and the Philadelphia Register in 1981 and the National Register in 1983. Another example of Art Deco in Philadelphia is the Architects Building which was designed by Paul Phillippe Cret, who is considered by many to be one of the great Modern architects of Philadelphia, and built at 121 S. Seventeenth Street in 1930. The Architects Building housed numerous architectural offices and served as a testament to the importance of the architectural profession in shaping Philadelphia's built environment in the early 20th century. Today the former Architects Building is the Kimpton Hotel Palomar. Further northeast in Philadelphia near the Benjamin Franklin Parkway is the Y.M.C.A Armed Forces Building designed by Louis Jallade and built between 1926 and 1928 at 117 North 15th Street. The former Y.M.C.A was added to the National Register of Historic Places in 1980 and converted into the Metropolitan Apartments that same year. The Fidelity Mutual Life Insurance Company building is located on the parkway at 2525 Pennsylvania Avenue designed by Zantzinger, Borie & Medary and built in 1927. The former Fidelity Mutual Life Insurance Company building is known today as the Philadelphia Museum of Art's Perelman Building and was added to the National Register of Historic Places in 1973 and the Philadelphia Register of Historic Places in 1980. Overlooking Love Park at 1600 John F. Kennedy Boulevard is the Pennsylvania Railroad Suburban Station, which was created to replace the former Broad Street Station. This new terminal for Pennsylvania Railroad trains was designed in 1930 by Graham, Anderson, Probst & White and Thalheimer & Weitz in the Art Deco style and features numerous hallmarks of the Art Deco style and its many subtypes such as geometric motifs and decorative metalwork. The Pennsylvania Railroad Suburban Station was added to the National Register in 1985 and the Philadelphia Historic Register in 2000. Another noteworthy example of the Art Deco in Philadelphia is the Market Street National Bank located at 1 East Penn Square that was designed by Ritter & Shay and built in 1931 that was added to the Philadelphia Register of Historic Places in 1985. A final example is the Uptown Theater which was designed by Magaziner, Eberhard & Harris in 1927 and located 2240 North Broad Street.⁸³ The Uptown Theater was built to serve the rapidly growing population of North Broad Street in the early 20th century and before its unfortunate closure in the late 20th century, the theater hosted famous performers like the Supremes and Hall & Oates and served an important role in civil rights activism in Philadelphia.⁸⁴ The Uptown Theater was listed on the National Register of Historic Places in 1982.⁸⁵

Colorful and ornate applications of the Art Deco in Philadelphia undoubtedly get more attention and acclaim in conversations about Philadelphia's Art Deco architecture. However, there was a more austere and arguably populist expression of the Art Deco style being designed and built

⁸³ All references from the Philadelphia Architects and Buildings Database

⁸⁴ <https://philadelphiauptowntheater.org/>

⁸⁵ Philadelphia Architects and Buildings Database

throughout Philadelphia at the same time referred to today by architectural historians and preservationists as “Chaste Deco”.⁸⁶ This monochromatic expression of both the Zig-Zag and Streamline subtypes of the Art Deco features more restrained ornament and that ornament is typically the same color as the building’s primary surfacing material.⁸⁷ This gives Chaste Deco buildings a very uniform appearance. Chaste Deco buildings of all sizes, shapes and intended uses can be found throughout Philadelphia. One of the largest Chaste Deco buildings in Philadelphia is the 30th Street Post Office located at 2970 Market Street which was designed by Rankin & Kellogg with Tilden, Register & Pepper in 1931 and listed on the National Register in 2005. Another sizable example of Chaste Deco in Philadelphia is the Robert Nix Federal Building located at 900 Market Street which was designed by the Ballinger Company and Harry Sternfeld. The Robert Nix Federal Building was added to the National Register of Historic Places in 1990. Like the Oak Lane Trust Company bank, both the 30th Street Post Office building and the Robert Nix Federal building feature limestone cladding with matching limestone ornament and repeating articulated bays that are visually broken up by vertically projecting towers that are slightly taller than the rest of the building. Other examples of Chaste Deco in Philadelphia include the former Bonwit Teller Department Store at 1701 Chestnut Street which was designed by Clarence E. Wunder in 1927 and added to the Philadelphia Register of Historic Places in 1985, 1900 Chestnut Street which was designed by Frank Hahn and built in 1934, The Boyd Theater at 1910 Chestnut Street which was designed by the Hoffman-Henon Company and added to the Philadelphia Register of Historic Places in 1986,⁸⁸ and the City National Bank at 1503-05 Walnut Street which was designed by Arthur W. Hall in 1930 and recently added to the Philadelphia Register of Historic Places in April 2024.⁸⁹ Another example is 7200 Germantown Avenue which was designed by Norman Hulme in 1928⁹⁰ and much like the Oak Lane Trust Company bank is a triangular Chaste Deco commercial building with only three visible elevations which each heavily feature stepped massing and vertical projections.

⁸⁶ Kim Chantry, “1172-72 South Broad Street- Philadelphia Register of Historic Places Nomination” (The City of Philadelphia, December 14, 2022). Page 19.

⁸⁷ Benjamin Leech, “1501-1505 Fairmount Avenue Philadelphia Register of Historic Places Nomination” (The Philadelphia Preservation Alliance, September 22, 2024). Page 8.

⁸⁸ All references from the Philadelphia Architects and Buildings Database

⁸⁹ Oscar Beisert, “1503-1505 Walnut Street Philadelphia Register of Historic Places Nomination” (The City of Philadelphia, May 2024).

⁹⁰ Philadelphia Architects and Buildings Database



Figure 12. Robert Nix Federal Building (top left) image courtesy of Julia Hayman. The City National Bank building (top right) image courtesy of Google Maps. 7200 Ogontz Avenue (second from top on left) image courtesy of Google Maps. The former Bonwit Teller department store (middle right) image courtesy of Google Maps. 1900 Chestnut Street (second from bottom on left) image courtesy of Google Maps. 30th Street Post Office (bottom left) image courtesy of Google Maps. Boyd Theater (bottom right) image courtesy of Google Maps.

In addition to these larger examples of Chaste Deco, this restrained interpretation of the popular Art Deco style was particularly well suited for small-to-medium sized commercial buildings like storefronts, restaurants or like in the case of the Oak Lane Trust Company, banks. Chaste Deco design principles could be easily adapted to suit any business owner including those who had a more modest property or modest resources but still wanted to convey a modern and forward-thinking image for their business. Examples of these more “everyday” mid-size Chaste Deco buildings throughout Philadelphia are all around the city in various conditions but some examples that have largely retained their integrity include 1523 Spruce Street designed by David Bassett in 1927,⁹¹ 2006 Chestnut Street designed by Silverman & Levy in 1928,⁹² 1702 Walnut

⁹¹ Philadelphia Architects and Buildings Database

⁹² Philadelphia Architects and Buildings Database

Street designed by Frank Hahn in 1935,⁹³ 1625 Walnut Street designed by Frank Hahn in 1934,⁹⁴ and 1630 Walnut Street and 1632 Walnut Street designed by Frank Hahn in 1934.⁹⁵



Figure 13. 1523 Spruce Street (top left), 1630 and 1632 Walnut Street (top right & image shows both), 1625 Walnut Street (bottom left), 1702 Walnut Street (bottom middle) and 2006 Chestnut Street (bottom right). All images courtesy of Google Maps.

In early 20th century Philadelphia, one of the most popular applications of the Art Deco style was for bank buildings.⁹⁶ Prior to the early 20th century typically only the largest banking or trust companies had their own buildings.⁹⁷ Companies who hired an architect to design a building of their own building instead of renting an office within another company's building

⁹³ Philadelphia Architects and Buildings Database

⁹⁴ Philadelphia Architects and Buildings Database

⁹⁵ Philadelphia Architects and Buildings Database

⁹⁶ Philadelphia was not the only city applying the Art Deco style to banks en masse. On page 77 of *In the Art Deco Style* Bevis Hillier states that, "banks in particular were great patrons of Art Deco". This indicates that the Art Deco style banks that can be seen throughout Philadelphia, such as the Oak Lane Trust Company bank, are part of both a regional and national architectural trend.

⁹⁷ Oscar Beisert, "1503-1505 Walnut Street Philadelphia Register of Historic Places Nomination" (The City of Philadelphia, May 2024). Appendix A: Historic Context: West Walnut Street—A New Financial Frontier and Banking Centre, 1900–1930).

were indicating they had substantial confidence in their company's future.⁹⁸ Much like other applications of the Art Deco style in Philadelphia, Art Deco style banks come in all shapes and sizes throughout Philadelphia, especially on North or South Broad Street and Walnut Street. Examples of Art Deco style banks on North or South Broad Street include the Oak Lane Trust Company Bank at 6701-19 North Broad Street which was designed by McLanahan & Bencker and built in 1923, the Liberty Title & Trust Company Bank & Office Building at 101 N. Broad Street which was designed by McLanahan & Bencker and built in 1924, the Philadelphia Savings Fund Society, Logan Branch at 4947 N. Broad Street which was designed by Mellor, Meigs & Howe and built in 1925 and added to Philadelphia Register of Historic Places in 2010, the North City Trust Company Building located at 5700 North Broad Street which was designed by Thalheimer & Weitz and built in 1930 and added to Philadelphia Register of Historic Places in 2021, the Fern Rock Trust Company Bank at 5824-5826 North Broad Street which was designed by Norman Hulme and built in 1926, the North Broad Street National Bank located at 5900 North Broad Street which was designed by Ralph Bencker and built in 1930, the Broad Street Trust Company located at 1221 North Broad Street which was designed by Ritter and Shay and built in 1927⁹⁹ and the Beury Building/National Bank of North Philadelphia located at 3701 North Broad Street that was designed by William Lee and built in 1926 for the Bankers Trust company¹⁰⁰ before being renamed as the Beury Building in 1930, in honor of then bank director Dr. Charles E. Beury.¹⁰¹ The Beury Building/National Bank of North Philadelphia was added to both the National Register of Historic Places and the Philadelphia Register of Historic Places in 1985.¹⁰²

⁹⁸ Oscar Beisert, "1503-1505 Walnut Street Philadelphia Register of Historic Places Nomination" (The City of Philadelphia, May 2024). Appendix A: Historic Context: West Walnut Street—A New Financial Frontier and Banking Centre, 1900–1930).

⁹⁹ All references from the Philadelphia Architects and Buildings Database

¹⁰⁰ Kyle Bagenstose, "Revival of North Philly Landmark Slams to a Halt," Hidden City Philadelphia, August 16, 2024, <https://hiddencityphila.org/2024/08/revival-of-north-philly-landmark-slams-to-a-halt/>.

¹⁰¹ This name change occurred not long after the Oak Lane Trust Company bank was acquired by the Bankers Trust, further connecting these two banks beyond just architectural style or their mutual tie to North Broad Street.

¹⁰² Kyle Bagenstose, "Revival of North Philly Landmark Slams to a Halt," Hidden City Philadelphia, August 16, 2024, <https://hiddencityphila.org/2024/08/revival-of-north-philly-landmark-slams-to-a-halt/>.



Figure 14. The North Broad Street National Bank (top left), the Broad Street Trust Company (top right), the Philadelphia Savings Fund Society, Logan Branch (middle left), the North City Trust Company (middle right), the Beury Building/National Bank of North Philadelphia (bottom left) and the Fern Rock Trust Company Bank (bottom right). The image of the Beury building is courtesy of Michael Bixler and all other images are courtesy of Google Maps.

Examples of Art Deco banks on Walnut Street include the City National Bank at 1503-1505 Walnut Street which was mentioned in detail previously, the Integrity Trust Building located at 1528 Walnut Street designed by Paul Cret and built in 1928,¹⁰³ The First National Bank located at 1500 Walnut Street designed by Ritter and Shay and built in 1928¹⁰⁴ and the Guarantee Trust & Safe Deposit Company Tradesmen's Bank located at 1420 Walnut Street designed by Ralph

¹⁰³ Philadelphia Architects and Buildings Database

¹⁰⁴ Philadelphia Architects and Buildings Database

Bencker in 1929.¹⁰⁵ Examples of Art Deco banks in other parts of Philadelphia include the Wyoming Bank & Trust Company located at 4654 N. 5th Street designed by McLanahan & Bencker and built in 1924,¹⁰⁶ the Market Street National Bank located at 1 East Penn Square that was designed by Ritter & Shay and built in 1931 and added to the Philadelphia Register of Historic Places in 1985¹⁰⁷ and the West Philadelphia Title Trust Company Building located at 133 South 36th Street designed by Paul Cret and built in 1925.¹⁰⁸ From 2015-2018 the University of Pennsylvania completely renovated the interior of the former West Philadelphia Title and Trust Company and constructed an addition to the rear elevation so it could be adaptively reused as the “new” Ronald O. Perelman Center for Political Science and Economics.¹⁰⁹ Despite these changes the former West Philadelphia Title Trust Company bank was able to retain a significant portion of its integrity. In addition to his work on the West Philadelphia Title and Trust Company, Paul Cret also designed the new façade for a renovation of the Union Trust Company bank building at 715-719 Chestnut Street in 1924.¹¹⁰



Figure 15. The Integrity Trust Building (top left), The Union Trust Company (top middle), the West Philadelphia Title Trust Company Building (top right), the Guarantee Trust & Safe Deposit Company Tradesmen's Bank (bottom left), the First National Bank (bottom middle) and the Market Street National Bank (bottom right). All images are courtesy of Google Maps.

¹⁰⁵ Philadelphia Architects and Buildings Database

¹⁰⁶ Philadelphia Architects and Buildings Database

¹⁰⁷ Philadelphia Architects and Buildings Database

¹⁰⁸ Philadelphia Architects and Buildings Database

¹⁰⁹ Alaina Mabaso, “Penn Makes a Major Move with Gorgeous New Center for Political Science and Economics,” Flying Kite Media, February 3, 2015, <https://www.flyingkite.com/devnews/perelmancenter020315.aspx>.

¹¹⁰ Oscar Beisert, “Chestnut Street East Commercial Historic District” (The City of Philadelphia, 2021). Page 27.

7-5. Criteria E: Ralph B. Bencker

Ralph Bowden Bencker was born on Christmas Eve 1883 in Philadelphia to John Bencker and Mary Bowden Bencker. After graduating from Philadelphia public school Ralph Bencker attended the Pennsylvania Museum and School of Industrial Art, the Pennsylvania Academy of Fine Arts and finally Temple University. In 1902 Bencker began apprenticing for Philadelphia architects Wilson Eyre and Paul A. Davis and by 1904 Bencker had begun working for William L. Price and M. Hawley McLanahan at Price & McLanahan.¹¹¹ During his time working for Price & McLanahan, Ralph Bencker worked on projects like the Chicago's Pennsylvania Railroad Freight Terminal Station¹¹² and the expansion of Atlantic City's Traymore Hotel, including the addition of the Blenheim Hotel to the Traymore Hotel complex,¹¹³ both of which featured bold Art Deco designs and modern engineering.¹¹⁴ These projects showed Bencker was able to embrace and apply the new Art Deco style to large commercial and residential buildings.



Figure 16. Selected photos of Ralph Bencker that were printed in the news throughout the peak of his career. Bencker in 1925 (top left), Bencker in 1926 (top right), Bencker in 1936 (bottom left) and Bencker in 1939 (bottom right).

¹¹¹ Sandra L. Tatman and Roger W. Moss, *Biographical Dictionary of Philadelphia Architects: 1700-1930* (Boston, MA: G.K. Hall, 1985). Page 55.

¹¹² Oscar Beisert, "1821-27 Ranstead Street- Philadelphia Register of Historic Places Nomination" (The City of Philadelphia, 2018). Pages 19-20.

¹¹³ Colin Fanning, "Art Deco," *Encyclopedia of Greater Philadelphia*, March 3, 2022, <https://philadelphiaencyclopedia.org/essays/art-deco/>.

¹¹⁴ Colin Fanning, "Art Deco," *Encyclopedia of Greater Philadelphia*, March 3, 2022, <https://philadelphiaencyclopedia.org/essays/art-deco/>.

Following William L. Price's death in 1917, Ralph Bencker was made a partner in the firm and in 1919 the firm was formally renamed to McLanahan & Bencker. It was during this time that the firm of McLanahan & Bencker were hired by Joshua Holmes to design a new bank building for the new Oak Lane Trust Company. Construction on the bank was completed in 1923 and that same year McLanahan & Bencker's work earned them a medal for the "most meritorious work of the year" from the Philadelphia Chapter of the AIA. This award indicates that even by the early 1920s Ralph Bencker's work was being both widely recognized and well received by other Philadelphia area architects. Bencker would be active in both the Philadelphia Chapter and the National Chapter of the American Institute of Architects (AIA) throughout his entire career and become the president of the Philadelphia Chapter of the American Institute of Architects in 1931.¹¹⁵ In 1924 the firm of McLanahan & Bencker were hired to design what is now one of the most well-known Art Deco style buildings in Philadelphia, the Rittenhouse Plaza Apartments, located directly on Rittenhouse Square along Walnut Street.¹¹⁶ The Rittenhouse Plaza Apartments features decorative iron work by renowned Philadelphia area ironworker Samuel Yellin,¹¹⁷ was added to the Philadelphia Register of Historic Places in 1995 as part of the Rittenhouse-Fitler Historic District¹¹⁸ and it still stands overlooking Rittenhouse Square today. In 1924 Bencker also had the opportunity to work on a McLanahan & Bencker design for the Liberty Title & Trust Company Bank & Office Building at 101 N. Broad Street¹¹⁹, directly adjacent to Philadelphia City Hall, which also remains today. That same year in December of 1924 a birthday wish from the *Philadelphia Inquirer* that was printed during the week of his birthday described Ralph Bencker as a "prominent architect", indicating Bencker's growing local importance.¹²⁰ After completing the Liberty Title and Trust Company building, McLanahan & Bencker designed the McCallum Manor, a multi-family residential building located at 6635 McCallum Street which remains in use as an apartment building.¹²¹ This would be the last project that Ralph Bencker would work on as a partner of the McLanahan & Bencker architecture firm. In 1925 Ralph Bencker and M. Hawley McLanahan decided to end their business partnership and each returned to individual practice.^{122 123}

¹¹⁵ Sandra L. Tatman and Roger W. Moss, *Biographical Dictionary of Philadelphia Architects: 1700-1930* (Boston, MA: G.K. Hall, 1985). Page 55.

¹¹⁶ Sandra L. Tatman and Roger W. Moss, *Biographical Dictionary of Philadelphia Architects: 1700-1930* (Boston, MA: G.K. Hall, 1985). Page 521.

¹¹⁷ Philadelphia Architects and Buildings Database

¹¹⁸ Philadelphia Architects and Buildings Database

¹¹⁹ Philadelphia Architects and Buildings Database

¹²⁰For many years the *Philadelphia Inquirer* included a section in the paper designated to wishing a happy birthday to notable Philadelphians who had their birthday that week. Ralph Bencker began receiving birthday wishes from the *Philadelphia Inquirer* in 1920.

¹²¹ Philadelphia Architects and Buildings Database

¹²² Sandra L. Tatman and Roger W. Moss, *Biographical Dictionary of Philadelphia Architects: 1700-1930* (Boston, MA: G.K. Hall, 1985). Page 55.

¹²³ Unfortunately, it is unknown why the two architects decided to part ways and end their professional partnership. M. Hawley McLanahan began his career as a real estate developer in Philadelphia in 1885. In 1902, he and architect William L. Price founded the firm of Price & McLanahan in 1902 and shortly thereafter hired Ralph Bencker at their new firm. Bencker and McLanahan worked together for over 23 years until they ended their working relationship and closed the firm of McLanahan & Bencker. In 1929, M. Hawley McLanahan died during a stay at the Traymore Hotel in Atlantic City, a hotel that had been expanded through additions designed by the firm of Price & McLanahan many years before.



Figure 17. The Traymore Hotel (top) and the Pennsylvania Railroad Freight Terminal in Chicago (bottom). Both images are courtesy of the Philadelphia Architects and Buildings Database.



Figure 18. The Liberty Title and Trust Company bank and office building (top) and the Rittenhouse Plaza (bottom). The top left and bottom left images are both courtesy of the Athenaeum of Philadelphia. The top right image is courtesy of Google Maps and the bottom right image is courtesy of Apartments.com.



Figure 19. McCallum Manor, known today as The McCallum apartment building. Images courtesy of the Galman Group.



After ending his business partnership and returning to individual practice, Ralph Bencker continued to design Art Deco style buildings throughout Philadelphia. In 1925 Bencker designed another Art Deco bank, this time for the Wyoming Bank & Trust Company bank at 4654 N. 5th Street.¹²⁴ A year later in 1926 Ralph Bencker would return to the Oak Lane Trust Company bank at 6701-19 North Broad Street, which he had worked on initially during his time at McLanahan & Bencker in 1923, for additions and alterations.¹²⁵ That same year Bencker had been selected as the lead architect of the Pennsylvania Building for the United States Sesqui-Centennial Exposition, a world's fair held in South Philadelphia in 1926 to celebrate the 150th anniversary of the signing of the United States's Declaration of Independence.¹²⁶ The statement from the Sesqui-Centennial Commission that was printed in numerous newspapers throughout Pennsylvania regarding Bencker's selections states, "We confidently look forward to seeing the Pennsylvania building acclaimed by artists and architects from all over the world as striking in a very special way the new note in architecture, the new vertical note, America's contribution to the art of the world. There is a beauty and an inspiration about the sheer vertical lines which have been captured by the Commission's official architect, Ralph B. Bencker of Philadelphia."¹²⁷ Being awarded this commission by the Governor Pinchot of Pennsylvania was a huge honor and also a credit to not only Bencker's professional success thus far but also his status as one of the most accomplished and prominent architects of early 20th century Philadelphia. An announcement regarding the selection of Ralph Bencker for the Sesqui-Centennial Pennsylvania

¹²⁴ Philadelphia Architects and Buildings Database

¹²⁵ City of Philadelphia Department of Records, City Archives, Building Permit No. 10329, filed 10/26/1926.

¹²⁶ Dorothy Garafly, "In Philadelphia," *The American Magazine of Art*, July 1926.

¹²⁷ "The Pennsylvania Building Will Be A Contribution to Art and Architecture," *The Franklin Repository (Daily)*, March 6, 1926.

Building commission was first made in the *Philadelphia Real Estate Record and Builders Guide* on March 3rd, 1926.¹²⁸ The announcement also provides more details about Bencker’s design for the Sesqui-Centennial Pennsylvania Building. According to the announcement, Bencker’s Pennsylvania Building for the Sesqui-Centennial would feature “metal lath, stucco, steel, 1 story, 333 x 224 feet open court, 150x133 feet built-up roof, pine floors, metal lath, rolled steel sash, bond, ornamental iron, integral waterproofing, ornamental plaster, metal toilet partitions, moving picture booth, colored cement fountains and ornamental tile.” In recorded comments about his design for the Sesqui-Centennial’s Pennsylvania Building, Ralph Bencker’s enthusiasm for the new and forward-thinking potential of his Art Deco design is evident. Speaking about the Pennsylvania Building he says, “In its design no forms have been borrowed from European prototypes to make it ‘Classic,’ nor has it followed ‘Colonial’ precedent, thus relegating itself to a single past expression of our national life. Its trend is modern, and the dominant note is the ‘vertical’ motif which is gradually asserting itself as the typical American contribution to architectural expression.”¹²⁹ This was not the first time Bencker shared his inclinations about the new architectural designs and styles of the new century with the public. A few years before his successful bid for the Sesqui-Centennial Pennsylvania Building Bencker was quoted as saying, “Architecture is far behind art in this country and the reason is the fact that American architects are too fond of copying the styles of other ages and countries instead of devoting themselves to producing a style of their own” at a Rotary Club luncheon on April 26th, 1922.¹³⁰

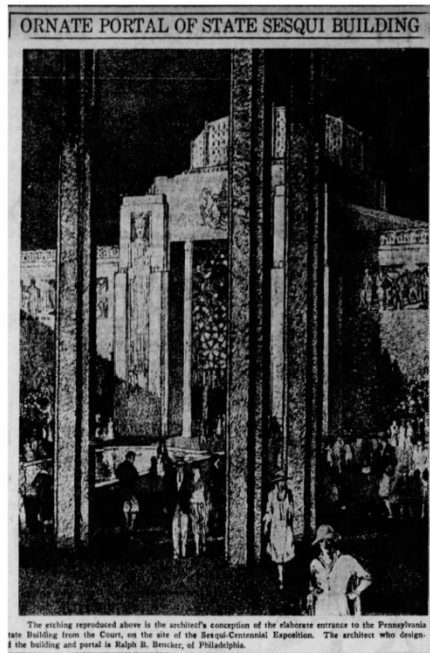


Figure 20. The Wyoming Bank and Trust Company. The top image is courtesy of the 1722-24 Chestnut Street nomination to the Philadelphia Register of Historic Places. The bottom image is courtesy of Google Maps.

¹²⁸ “Advance Construction News,” *The Philadelphia Real Estate Record and Builders Guide* 41 (1926): 133, <https://doi.org/The Athenaeum of Philadelphia>.

¹²⁹ George Thomas, “Archipedia,” *Society of Architectural Historians Archipedia*, n.d., <https://sah-archipedia.org/buildings/PA-02-PH87>.

¹³⁰ “American Artists Lag- Phila. Architect Tells Rotarians Americans Copy Too Much,” *The Philadelphia Inquirer*, April 27, 1922.



**CENTENNIAL PLANS
SHOW MODERN ART
IN BIG BUILDINGS**
Pennsylvania Structure
Will Be Triumph of Modern Architecture



**THE PENNSYLVANIA BUILDING
WILL BE CONTRIBUTION TO
ART AND ARCHITECTURE.**

Figure 21. Ralph Bencker and the Pennsylvania Building he was chosen to design for the 1926 Sesqui-Centennial held in south Philadelphia during the summer of 1926. Updates about preparations for the upcoming Sesqui-centennial can be found in newspapers ranging from the Philadelphia Inquirer (top left, top middle and bottom left) to the Wilkes-Barre Times Leader (middle bottom) during that year. Other mediums, such as postcards, detail Bencker's completed Pennsylvania building at the Sesqui-Centennial. The top right image is courtesy of John D. Cardinell and the bottom right image is uncredited.

After winning the Sesqui-Centennial commission Ralph Bencker continued to win other noteworthy commissions for commercial buildings all throughout downtown Philadelphia. On May 5th, 1926 it was announced in the *Philadelphia Real Estate Record and Builders Guide* that Bencker had been hired to design the Wellington apartment building on Rittenhouse Square and sketches were already in process.¹³¹ By June 23rd, 1926 another announcement in the *Philadelphia Real Estate Record and Builders Guide* announced that the plans for the Wellington Apartment building were complete and offered additional details about the design such as “brick, limestone, steel, 26 stories, 120 x 220 feet, slag roof, concrete and hardwood floors, elevators, steam heat, electric light, metal lath, tile and marble work” and also announced that Bencker would be ready for bids in two weeks.¹³² This was the second building designed by Bencker located on Rittenhouse Square, but the first Bencker designed on the square as an independently practicing architect. Two years later in 1928 Ralph Bencker designed the Ayer

¹³¹ Philadelphia Architects and Buildings Database

¹³² “Advance Construction News,” *The Philadelphia Real Estate Record and Builders Guide*, June 23, 1926, 389.

Building which was his first building to be located directly on the equally prestigious Washington Square. The Ayer Building was designed by Bencker as headquarters for the N.W. Ayer Advertising Company, the creators of popular slogans like “when it rains it pours” and “a diamond is forever”.¹³³ When asked about the intentions of the design after the completion of construction Bencker said, “We endeavored to create a design which, while new, would bring no jarring note to this old section of Philadelphia.”¹³⁴ The completion of the Ayer Building marked the third time an Art Deco style building designed by Ralph Bencker was built upon one of Philadelphia's most popular public squares.



Figure 22. The Ayer building on Rittenhouse Square. The left image is courtesy of Alan Domb Real Estate and the right image is courtesy of the Athenaeum of Philadelphia.

¹³³ Philadelphia Architects and Buildings Database

¹³⁴ Ralph Bencker, "The Ayer Building, Philadelphia," *Architectural Forum*. October 1929.



Figure 23. The Wellington apartment building. Images courtesy of Google Maps.

That same year in 1928 Ralph Bencker designed the new WPEN Studio at 2214 Walnut Street and designed the additions and alterations for the existing Southwest National Bank at the corner of N. Broad Street and South Street, both of which remain. The following year in 1929 Ralph Bencker designed the Guarantee Trust & Safe Deposit Company Tradesmen's Bank at 1420 Walnut Street, the State Theater at 52nd and Chestnut Street and the Jewelry Trades Building on Jewelers Row at 734-740 Sansom Street.¹³⁵ Bencker also designed the Garden Court Plaza Apartments in West Philadelphia at 4701-4729 Pine Street in 1929.¹³⁶ In the 1984 National Register of Historic Places Garden Court Historic District nomination, author Dr. George Thomas reflects on Ralph Bencker's accomplishments and makes a very strong case for Bencker as the official heir to his mentors', especially William L. Price's success. After listing some of Ralph Bencker's notable works, Thomas argues that with the completion of the Garden Court Plaza, Bencker had become "one of the most important, if not the most important architects of tall buildings in the city". Thomas then continues further stating, "the splendid Garden Court Plaza design further validated that position, and marks Bencker as the principal heir to the tall building designs of Price and McLanahan."¹³⁷ In addition to writing this National Register of Historic Places nomination for the Garden Court Historic District, Dr. George Thomas is also the author of *William L. Price: Arts and Crafts to Modern Design* and considered widely to be one of the leading experts on William L. Price, Ralph Bencker's longtime mentor.¹³⁸ Dr. George Thomas is also not the only architectural historian noticing the importance of Bencker's work in connection with the Garden Court Plaza. In an April 9th, 2024 memo written by the United States

¹³⁵ Philadelphia Architects and Buildings Database

¹³⁶ George E. Thomas, Ph.D., Clio Group, Inc., Garden Court Historic District, nomination document, 1984, National Park Service, National Register of Historic Places, Washington, D.C.

¹³⁷ George E. Thomas, Ph.D., Clio Group, Inc., Garden Court Historic District, nomination document, 1984, National Park Service, National Register of Historic Places, Washington, D.C.

¹³⁸ George E. Thomas, *William L. Price: Arts and Crafts to Modern Design* (New York: Princeton Architectural Press, 2000).

Department of Interior about the Garden Court Plaza, Ralph Bencker is referred to as a “locally significant architect”, adding even further argument in favor of the recognition for his significance by the Philadelphia Historical Commission.¹³⁹ In addition to multi-family residential and large scale office buildings, Ralph Bencker continued to design banks throughout his career. In 1930, a year after completing the design for the Garden Court Plaza, Ralph Bencker designed yet another bank, this time for the North Broad National Bank located at 5900 N. Broad Street.¹⁴⁰

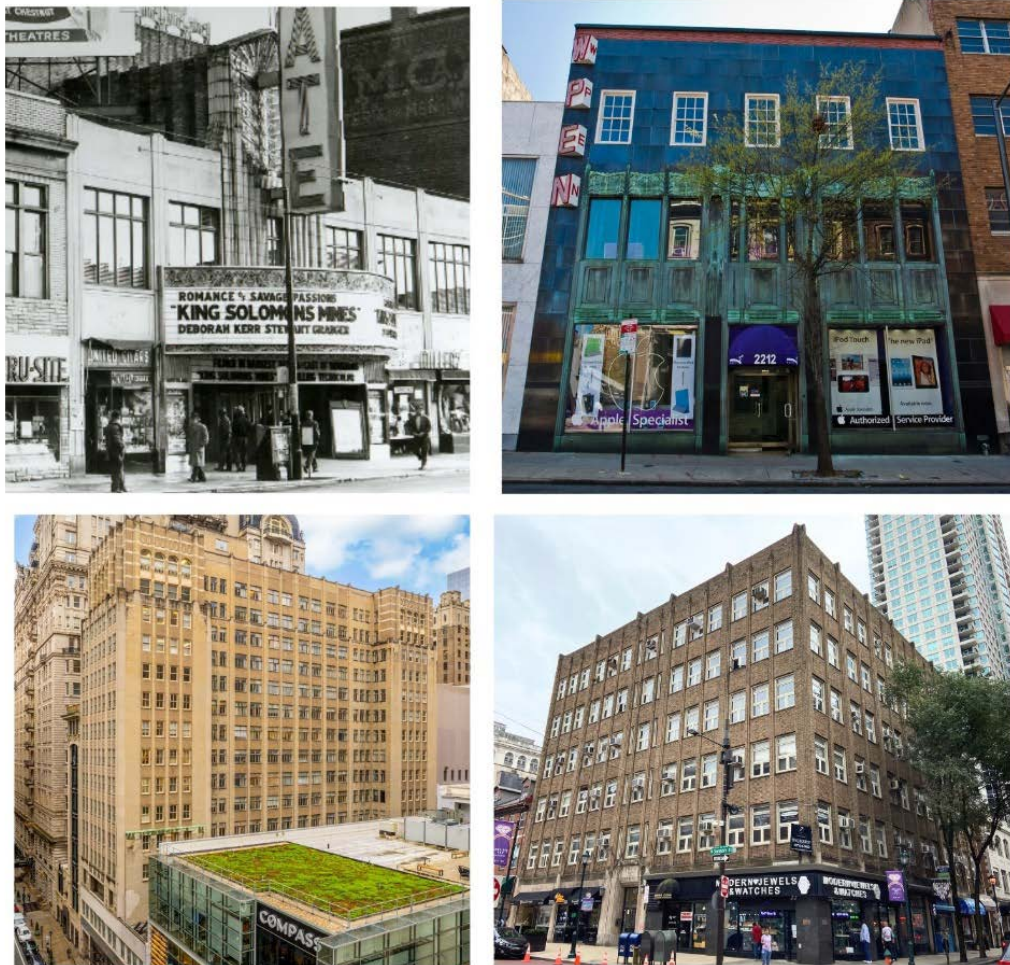


Figure 24. The State Theater (top left) image courtesy of the Athenaeum of Philadelphia. The WPEN Studio (top right) image courtesy of Hidden City. The Guarantee Trust & Safe Deposit Company Tradesmen's Bank (bottom left) courtesy of LoopNet. Street. The Jewelry Trades Building (bottom right) image courtesy of Google Maps.

¹³⁹ Michael Miller, “Garden Court Plaza, 4701-4729 Pine Street, Philadelphia, PA” (Washington, DC.: The United States Department of the Interior, April 9, 2024).

¹⁴⁰ Philadelphia Architects and Buildings Database



Figure 25. Garden Court Plaza apartment building. The left image is courtesy of the Philadelphia YIMBY blog and the right image is courtesy of the Mid Atlantic Real Estate Journal.

Throughout the early 20th century, Ralph Bencker was one of the favorite architects of the Horn & Hardart Company¹⁴¹ who are known today for bringing the automat to the United States. After Philadelphians Joe Horn¹⁴² and Frank Hardart opened the first automat in the United States at 818 Chestnut Street in 1902,¹⁴³ automats quickly became a fast-dining phenomenon in Philadelphia and New York. Horn & Hardart automats were also known to be architectural wonders with equally beautiful interiors. During an interview for the 2021 documentary *The Automat* about the Horn & Hardart automats, Frank Hardart's great grandson, Paul Hardart, describes the old Horn & Hardart automats as "Art Deco palaces".¹⁴⁴ Frank Hardart's great

¹⁴¹ At an automat, anyone could exchange only a few nickels into vending machines in exchange for plates of all kinds of fresh foods or beverages. Next to these vending machines would have been a dining room for the use of automat patrons. For those seeking to learn more about automats, this author recommends *The Automat*, a 2021 documentary. The documentary includes an interview with former Philadelphia Mayor, Wilson Goode about Horn & Hardart in Philadelphia. He talks about how he first got involved organizing on the 2nd floor of the 1508-1512 Market Street location of Horn & Hardart, one of the locations designed by Ralph Bencker, and how that organizing ultimately led to his mayorship many years later (and also his inability to eat meatloaf from Horn & Hardart ever again after eating it regularly for many years).

¹⁴² Joe Horn, co-founder of the Horn & Hardart Automat, was reportedly a true Philadelphian at heart who did not like New York City at all. Joe Horn unequivocally refused to move from Philadelphia to New York City his entire life, even when the majority of his company's Horn & Hardart locations had clearly shifted to New York City. In *The Automat* documentary mentioned previously, Joe Horn's granddaughter tells interviewers, "Joe Horn did not want to go to New York, Joe Horn did not like New York". The son of one of Joe Horn's fellow executives was also interviewed for this documentary and he shared similar sentiments. Mr. Daly told interviewers that Mr. Horn was "very much a Philadelphian" and "at the end of a long day of meetings in New York he would look at everybody and say, 'thank god for the train to Philadelphia'".

¹⁴³ Michael Levine, *The Automat* (United States: A Slice of Pie Productions, 2021).

¹⁴⁴ Michael Levine, *The Automat* (United States: A Slice of Pie Productions, 2021).

granddaughter and official Horn & Hardart biography writer, Marianne Hardart, expressed similar sentiments about the Horn & Hardart automats during a 2019 podcast interview stating, “Joe Horn and Frank Hardart made it their business to make sure that when you walked into these places they were really quite lovely.”¹⁴⁵ From the late 1920’s to the late 1930’s Bencker helped Joe Horn and Frank Hardart execute that vision by designing everything from automats to office buildings for the Horn & Hardart Company in Philadelphia and New York City.¹⁴⁶ In *The Automat: The History, Recipes and Allure of Horn & Hardart’s Masterpiece*, co-authors Lorraine Diehl and Marianne Hardart, praise Bencker’s work for the Horn & Hardart Company and refer to Bencker as “the preeminent Art Deco architect of Philadelphia”.¹⁴⁷ Some of Bencker’s work for the Horn & Hardart Company in Philadelphia includes the 16th and Chestnut Street location built in 1926,¹⁴⁸ 217-219 South Broad Street location built in 1926, the location on South 18th Street between Walnut Street and Chestnut Street built in 1929, the 4670 Frankford Avenue location in 1929, the 5541-5543 North 5th Street location in 1929, the 1508-1512 Market Street location in 1931, the 3413-3415 Walnut Street location in 1932, the 5706-5708 North Broad Street location in 1933, the 4508 Walnut Street location in 1933, the 5233 Frankford Avenue location in 1933, the 1431 Arch Street location in 1934, the location on South 10th Street between Locust Street and Spruce Street in 1934 and 7200 Ogontz Avenue location in 1936.¹⁵⁰ Unfortunately little of Bencker’s work for Horn & Hardart has survived and what has survived is barely recognizable. Surviving examples of Bencker’s work for Horn & Hardart include 5706-5708 North Broad Street, 5541-5543 North 5th Street, 4670 Frankford Avenue, 4508 Walnut Street and 5233 Frankford Avenue. Though most of the building’s Bencker designed for Horn & Hardart are now gone or renovated beyond recognition, Bencker’s contribution to the popularization of the Art Deco style through his designs for the popular automat company is still being recognized. In his article *Deco City? One Of the Best*, Ben Leech makes a strong case for Ralph Bencker’s impact on the Art Deco style through his work for Horn & Hardart stating, “Bencker was the chief architect for Philadelphia-based Horn and Hardart’s Automat empire, whose fusion of luxury and populism might have done more to spread the Art Deco style than the Chrysler and Empire State Buildings combined.”¹⁵¹

¹⁴⁵ Avery Trufelman, ed., “The Automat - Full Episode Transcript,” 99% Invisible, July 30, 2019, <https://99percentinvisible.org/episode/the-automat/transcript/>.

¹⁴⁶ Philadelphia Architects and Buildings Database

¹⁴⁷ Marianne Hardart and Lorraine Deihl, *The Automat: The History, Recipes and Allure of Horn & Hardart’s Masterpiece* (New York: Clarkson Potter/Publishers, 2002). Page 41.

¹⁴⁸ Philadelphia Architects and Buildings Database

¹⁴⁹ Dennis Carlisle, “Razing a City in Haste: The Lesson of the Horn Building,” Hidden City Philadelphia, August 22, 2016, <https://hiddencityphila.org/2016/08/razing-a-city-in-haste-the-lesson-of-the-horn-building/>.

¹⁵⁰ All references from the Philadelphia Architects and Buildings Database

¹⁵¹ Benjamin Leech, “Deco City? One of the Best,” Hidden City Philadelphia, September 10, 2019, <https://hiddencityphila.org/2012/04/deco-city-one-of-the-best/>.



Figure 26. Ralph Bencker and the Horn & Hardart Company. The 1616 Walnut Street (top left) image is courtesy of Hidden City. The 217-219 South Broad Street (top right) image is courtesy of PhillyHistory.org. The 1508-1512 Market Street (middle left) image is courtesy of PhillyHistory.org. The 18th Street (middle right) image is courtesy of the Philadelphia Architects and Buildings Database. Both postcards at the bottom depicting Horn & Hardart interiors from Philadelphia locations are part of the George Brightbill Postcard Collection courtesy of the Library Company of Philadelphia.

By the late 1930s Ralph Bencker was a very well established and highly esteemed architect known for his adept application of the Art Deco style to commercial and residential buildings of all shapes and sizes throughout the East Coast. Though the volume of Ralph Bencker’s work began to decline starting in the 1940s, Bencker continued to work until his death on September 5th, 1961 at 77 years old.¹⁵² The obituary for Ralph Bencker published that week in the

¹⁵² “Ralph Bencker Dies, Architect Was 77,” *The Philadelphia Inquirer*, September 5, 1961.

*Philadelphia Inquirer*¹⁵³ conveys a lifetime of accomplishment and local importance. In the *Philadelphia Inquirer* obituary Ralph Bencker is described as “an architect who designed several center city buildings” and some of Bencker’s notable accomplishments mentioned in the obituary included the design of the Pennsylvania Railroad freight station in Chicago which was the largest building of that type in the world at the time of construction, the Rittenhouse Plaza apartments and his work for Horn & Hardart throughout Philadelphia. An obituary for Ralph Bencker was also published in the *Philadelphia Daily News*¹⁵⁴ upon his death which mentions similar accomplishments and also describes him as a “noted architect”. In life and in death Ralph Bencker’s significance as one of the great early Modern architects in Philadelphia was recognized by everyone from industry titans and fellow architects to the average Philadelphian.

7-6. Conclusion

In conclusion, the former Oak Lane Trust Company bank is both an invaluable relic of the Art Deco style and the work of a master architect from early 20th century Philadelphia. For more than 100 years the Oak Lane Trust Company bank building has contributed significantly to the cultural and architectural fabric of North Philadelphia, making the Oak Lane Trust Company bank a truly excellent candidate for designation and inclusion on the Philadelphia Register of Historic Places. This nomination contends that the Oak Lane Trust Company bank satisfies nomination Criterion C as an exemplary example of the Art Deco style and specifically as an exemplary example of Philadelphia’s regionally popular “Chaste Deco” expression of the Zig-Zag subtype of the Art Deco style. This nomination also contends that the Oak Lane Trust Company bank building satisfies nomination Criterion D as one of the many Art Deco banks and other commercial institutions that dominated Philadelphia streetscapes throughout the early 20th century. Lastly, this nomination contends that the Oak Lane Trust Company Bank building satisfies nomination Criterion E due to the involvement of architect Ralph B. Bencker in the design of both the initial 1923 construction of the Oak Lane Trust Company bank and the 1926 additions and alterations. This nomination contends that the work of Ralph B. Bencker, an architect known both locally and nationally for his noteworthy and award-winning contributions to the Art Deco style in Philadelphia throughout the 20th century, is the work of a master. Though many of Bencker’s buildings have since been demolished, remaining works by Ralph Bencker located throughout Philadelphia such as the Rittenhouse Plaza, the N.W. Ayer Building, the Liberty Title & Trust Company Bank & Office Building, the WPEN Studio, the Garden Court Plaza, the Guarantee Trust & Safe Deposit Company Tradesmen’s Bank, the Jewelry Trades Building, the Wyoming Bank & Trust Company bank and the Oak Lane Trust Company bank showcase Bencker’s true mastery of the Art Deco style.

¹⁵³ “Ralph Bencker Dies, Architect Was 77,” *The Philadelphia Inquirer*, September 5, 1961.

¹⁵⁴ “Ralph Bencker Dies; Noted Architect,” *The Philadelphia Daily News*, September 5, 1961.

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**This article is primarily an interview with Anthony Robins, the vice president of the Art Deco Society of New York and the author of *New York Art Deco: A Guide to Gotham's Jazz Age Architecture*, about the Art Deco style and its characteristics.

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