

**ADDRESS: 820-26 E ALLEGHENY AVE**

Name of Resource: Beneficial Savings Fund Society, Kensington Branch

Proposed Action: Designation

Property Owner: Majestic Property Management, LLC

Nominator: Historical Commission staff

Staff Contact: Dan Shachar-Krasnoff, [daniel.shachar-krasnoff@phila.gov](mailto:daniel.shachar-krasnoff@phila.gov)

**OVERVIEW:** This nomination proposes to designate the Beneficial Savings Fund Society (BSFS), Kensington Branch, 820-26 E. Allegheny Avenue, and list it on the Philadelphia Register of Historic Places. The nomination contends that the BSFS, Kensington Branch, constructed in 1924 and enlarged in 1934 and 1952, satisfies Criteria for Designation C, D, and E.

Under Criteria C and D, the nomination argues that the building's first two construction campaigns are in the Classical Revival Style and the third campaign is in the Modernist Style. Under Criterion E, the nomination maintains that the firm of Horace Trumbauer, designer of the first two campaigns, was a major force in American architecture from the late 1890's through the early 1950's and promoted the Classical Revival style. Paul Monaghan, designer of the third campaign, created eclectic buildings for Roman Catholic and Roman Catholic-related institutions. The period of significance spans from 1923, when construction began, through 1965 shortly after the last documentary photograph with Mid-Century Modern style signs.

**STAFF RECOMMENDATION:** The staff recommends that the property at 820-26 E. Allegheny Avenue, the BSFS, Kensington Branch, 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: 820-26 E Allegheny Ave

Postal code: 19134

**2. NAME OF HISTORIC RESOURCE**

Historic Name: Beneficial Savings Fund Society - Kensington Branch

Current/Common Name: Vital Support Home Care

**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: Home care agency 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 1924 to 1965

Date(s) of construction and/or alteration: 1924 with additions: 1934 & 1952

Architect, engineer, and/or designer: Office of Horace Trumbauer / Office of Paul Monaghan

Builder, contractor, and/or artisan: Doyle & Company, 1924 & 1934; Murphey, Quigley & Co, 1952.

Original owner: Beneficial Savings Fund Society

Other significant persons: \_\_\_\_\_

**CRITERIA FOR DESIGNATION:**

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

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

**8. MAJOR BIBLIOGRAPHICAL REFERENCES**

*Please attach a bibliography.*

**9. NOMINATOR**

Organization Philadelphia Historical Commission Date 16 February 2025

Name with Title Daniel Shachar-Krasnoff Email daniel.shachar-krasnoff@phila.gov

Street Address 1515 Arch St, 13th Floor Telephone (215) 832-2130

City, State, and Postal Code Philadelphia, PA 19102

Nominator  is  is not the property owner.

**PHC USE ONLY**

Date of Receipt: 16 January 2025

Correct-Complete  Incorrect-Incomplete Date: 17 January 2025

Date of Notice Issuance: 17 January 2025

Property Owner at Time of Notice:

Name: Majestic Property Management

Address: 820-26 E Allegheny Ave

City: Philadelphia State: PA Postal Code: 19134

Date(s) Reviewed by the Committee on Historic Designation: 19 February 2025

Date(s) Reviewed by the Historical Commission: 14 March 2025

Date of Final Action: \_\_\_\_\_

Designated  Rejected

## 5. BOUNDARY DESCRIPTION



Figure 1. Boundary outline of 820-26 E. Allegheny Avenue. Source: Atlas.

All that certain lot or piece of ground with the buildings and improvements thereon erected, Situate in the 33rd Ward of the City of Philadelphia and State of Pennsylvania on the south side of Allegheny Avenue. Beginning at the distance of one hundred fifty-one feet eastward from the east side of “G” Street, thence extending southward parallel with “G” Street a distance of 64 feet to a three feet wide alley leading from the said “G” Street to Potter Street; thence extending eastward along said three feet alley parallel to Allegheny Avenue a distance of thirty feet three and three quarters inches to the northwest side of Potter Street; thence extending northeastwardly along said Potter Street ninety feet and four and one eighth inches to the south side of Allegheny



Avenue, thence extending west along said Allegheny Avenue a distance of ninety four feet three and three quarters inches to the place of the beginning. Being 820-26 E. Allegheny Avenue, OPA Account No. 882865300, Map Registry No. 038-N13-0092.

## 6. ARCHITECTURAL DESCRIPTION

### Primary Façade – E. Allegheny Avenue



Figure 2. 820-26 E. Allegheny Ave. August 2024. Source: Cyclomedia

The former Kensington Branch of the Beneficial Savings Fund Society at 820-26 E. Allegheny Avenue is a one-story, flat roofed, limestone-clad building on a triangular-shaped lot. The building is bounded on the north by E. Allegheny Avenue (primary façade), on the east by Percy Street (secondary façade) and on the south by a narrow, three-foot wide alley with limited public visibility. The original building was constructed in 1923-24 and later expanded in two phases, 1931-32 and 1952-53.

The design of the original building and the two additions are apparent based upon the fenestration on the Allegheny Avenue façade. The easternmost, three-bay portion comprises the original building. A metal roll gate that covers an old ATM is in the middle bay. This was the building's primary entrance when the original bank structure was built. Above the roll gate are metal windows with twelve lights: three horizontal rows and four vertical rows. Two Ionic pilasters flank the middle bay. Symmetrical bays flank the pilasters with each window composed of eighteen lights: six horizontal rows and three vertical rows. The windows are framed in metal. A dentiled stone entablature is atop the pilasters, above which sits a parapet with balusters.

To the west of the original façade is the first addition which is nearly identical in composition to the original. It is one bay wide with 24 windows, six horizontal rows and four vertical rows with metal frames. The water table, entablature and balustrade match the original.

Wide, symmetrical pilasters flank the windows that contrast with the more detailed Ionic pilasters of the original building.

The second addition is to the right of the first addition. The design has one central bay with entrance doors. Above are 15 windows: three rows with five windows per row and metal finished frames. Flanking the opening are metal panels that were originally windows. Surrounding the entrance and windows is unadorned limestone on a single plane matching the rest of the façade color.

### **East Façade – Potter Street**



*Figure 3. Potter Street facade 820-26 E. Allegheny Avenue, August 2024. Source: Cyclomedia.*

The Potter Street façade meets the Allegheny Avenue façade with a rounded stone design that corresponds with the meeting of Potter and Allegheny streets at an odd angle. The Potter Street façade is clad in limestone. The original building has two bays. The one closest to the Allegheny Avenue/Potter Street corner has three narrow bays with eighteen lights: three columns and six rows. The inset windows are framed in metal. Two ionic pilasters separate the bays, matching the windows on the Allegheny Avenue facade.

The bay to the left has no windows. Instead, indentations mimic window openings with an abstracted Venetian window design surrounded at the top by stone voussoirs. Below are two rows with three openings, covered with corrugated metal and painted to approximate the stone color. To the left is the façade of the second addition on the Potter Street facade. Matching the Allegheny Avenue façade, it is one bay wide with five window columns and six window rows. The windows are separated by metal frames.

A water table extends at the end bays, but not at the middle bay. A dentiled stone entablature is atop the pilasters, above which sits a parapet with balusters, similarly to the Allegheny Avenue facade.

### **South Façade – Alley**



*Figure 4. South facade of 820-26 E Allegheny Avenue, (Partial) August 2024. Source: Cyclomedia.*

To the left of the first addition is the south façade formed by the second addition. This façade is inaccessible, fronting on a three-foot-wide alley. It is mostly obscured from view. The façade is brick with a tall, narrow set of six windows in color-finished metal frames.

## **7. STATEMENT OF SIGNIFICANCE**

The property at 820-26 E. Allegheny Avenue, known as the Kensington Branch of the Beneficial Savings Fund Society, is historically significant and should be listed individually on the Philadelphia Register of Historic Places. The property satisfies Criteria for Designation C, D, and E as delineated in Section 14-1004(1)(a) of the Philadelphia Code; the property:

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

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

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.

### **BACKGROUND**

The Kensington Branch of the Beneficial Savings Fund Society (BSFS), later, Beneficial Mutual Savings Bank, was constructed in three campaigns between 1923 and 1953. BSFS employed two prominent architecture firms, the office of Horace Trumbauer for the first two construction phases and Paul Monaghan for the third. The firms' designs were executed in different styles that reflected the Trumbauer office's dedication to the Classical Revival and Monahan's eclectic design vocabulary, in this case a Modernist design.

### **Beneficial Savings Fund Society History**

The nomination for BFSF's South Philadelphia Branch at 2037 S. Broad Street aptly described the company's history. The BSFS was founded in 1853 at the urging of Bishop John Neumann to assist working-class Catholics, particularly immigrants, in securing their earnings and growing their savings. The BSFS was quite successful in attracting customers from the immigrant Catholic community. Deposits rose from \$60,000 after one year of operations to \$307,000 ten years later. Customers made weekly or monthly deposits that were invested in low-risk



securities, such as government bonds.<sup>1</sup>

Originally located on S. 13<sup>th</sup> Street near Market Street, by 1855 the BSFS moved to the northwest corner of S. 12<sup>th</sup> Street and Chestnut Street. In December 1860, it obtained the three-story building at the southwest corner of S. 12<sup>th</sup> Street and Chestnut Street. From 1880 until 1918 the BSFS operated from a building designed by Edwin Forrest Durang.<sup>2</sup> In 1918 the BSFS constructed a new building that was designed by the firm of Horace Trumbauer.

In 1923, beginning with the Kensington Branch, the BSFS gradually expanded its reach. After the Kensington branch was built, locations in South Philadelphia, Olney, City Line Avenue and Northeast Philadelphia followed.<sup>3</sup> Post 1960, the number of branches grew exponentially due to increasing suburbanization. The BSFS operated successfully into the 21<sup>st</sup> century. By 2014 the organization divested itself of the three oldest buildings: 1200 Chestnut Street, 820-26 E. Allegheny Avenue and 2037 S. Broad Street. In 2019 the BSFS ceased operations when it was acquired by WSFS, formerly the Wilmington Savings Fund Society.<sup>4</sup>

#### SITE DEVELOPMENT

The site of the BSFS Kensington branch was undeveloped until the mid-1890's. From the early 18<sup>th</sup> century until 1850, the site was within the boundaries of the Northern Liberties Township.<sup>5</sup> In 1850 the site came under the jurisdiction of the newly incorporated and short-lived Aramingo Borough where it was located until Philadelphia's consolidation of the County in 1854.<sup>6</sup> The 800 block of E. Allegheny Avenue was added as a public street in 1875.<sup>7</sup> Potter Street was added in 1894.<sup>8</sup> E. Allegheny Avenue was developed with rowhouses by 1895.

<sup>1</sup> McMahon, Kevin. Beneficial Savings Fund Society, South Philadelphia Branch. Philadelphia Register of Historic Places, January 12, 2024. Philadelphia Historical Commission Office, Philadelphia, PA, p. 7.

<sup>2</sup> McMahon, 7.

<sup>3</sup> Philadelphia White Pages 1961, The Bell Telephone Company of Philadelphia, p. 91. Library of Congress, U.S. Telephone Directory.

<https://www.loc.gov/resource/usteledirec.usteledirec08095/?sp=58&st=image&r=0.565,0.047,0.421,0.192,0>

<sup>4</sup> McMahon, p. 9.

<sup>5</sup> Daly, John and Weinberg, Allen, *Genealogy of Philadelphia County Subdivisions*. (Philadelphia, City of Philadelphia Department of Records), p. 40.

<sup>6</sup> Daley and Weinberg, p. 43.

<sup>7</sup> E. Allegheny Avenue Street Card. City of Philadelphia Streets Department. <https://s3.amazonaws.com/streets-legalcards/legalcards/LC003229.JPG>

<sup>8</sup> Potter Street, Street Card. City of Philadelphia Streets Department. <https://s3.amazonaws.com/streets-legalcards/legalcards/LC016150.JPG>

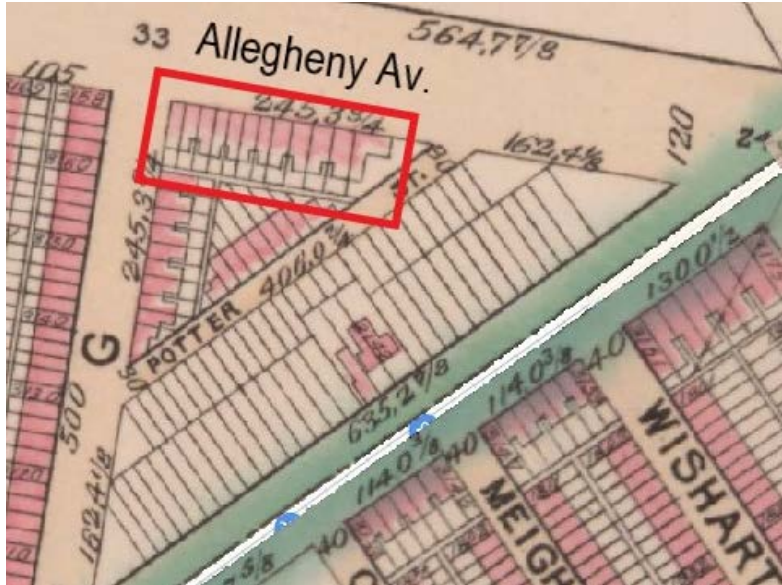


Figure 5. The 800 block of Allegheny Avenue, 1895. G.W. Bromley Atlas. Source: Greater Philadelphia GeoHistory Network.



Figure 6. Original Beneficial Savings Fund Society – Kensington Branch, North Façade. Source: *The Philadelphia Area Architecture of Horace Trumbauer*. By Rachael Hildebrandt & Old York Road Historical Society, p. 111. Arcadia Publishing, Portsmouth, NH, 2009.

On September 1, 1923, the *Philadelphia Inquirer's* summary of real estate transactions noted that the Beneficial Savings Fund Society had purchased a 50 by 70-foot site at the southwest corner of Potter Street and E. Allegheny Avenue for the purpose of building a branch

office. The only detail in the brief article was that Doyle and Company was the builder.<sup>9</sup>



Figure 7. *The Philadelphia Inquirer*, September 1, 1923, p. 17. Source: newspapers.com.

The *Real Estate Record and Builders Guide* provided more detailed information when it reported that the office of Horace Trumbauer was the building's designer and that the building would be "brick, steel and cut stone."<sup>10</sup>

<sup>9</sup> "Activities of Day in Real Estate – Bank Purchases Site in Northeast for Erection of Branch," *Philadelphia Inquirer*, September 1, 1923, p. 17, newspapers.com.

<sup>10</sup> "Contracts Awarded - Kensington Branch", *The Real Estate Record and Builder's Guide*, October 31, 1923, p. 695. Source: philageohistory.com.

**Kensington Branch**, 826-28 East Allegheny avenue, Philadelphia. Architect, Horace Trumbauer, Land Title Building, Philadelphia. Owners, **Beneficial Saving Fund Society**, Twelfth and Chestnut streets, Philadelphia. Brick, steel, cut stone, 2 stories, 49x49x69 feet, slag roof, cement floors, hollow tile, steam heat, metal lath, tile and marble work, kalamein doors, bond, ornamental iron work, vault doors, bronze work, Sledman Naturized floors, skylights. Contract awarded to Doyle & Co., 1519 Sansom street, Philadelphia, who are taking sub-bids.

Figure 7. "Contracts Awarded - Kensington Branch"; *The Real Estate Record and Builder's Guide*, October 31, 1923, p. 695. Source: <https://philageohistory.org/BuildersGuide>.

The building permit was applied for on November 21, 1923, by the Doyle and Company construction firm. The estimated price of the construction was \$70,000.<sup>11</sup> The ledger books of the Horace Trumbauer firm reflected an actual construction cost of \$91,895.07. The Trumbauer firm's fee being 6% of the cost, \$5,512.50, made in two installments, January of 1924 and March of 1925.<sup>12</sup>

An understated advertisement in the *Philadelphia Inquirer* on December 8, 1924, marked the opening of the branch.<sup>13</sup>

<sup>11</sup> Building Permit #13487. 826-28 E. Allegheny Avenue, November 21, 1923. City of Philadelphia Municipal Archives.

<sup>12</sup> Horace Trumbauer Ledgers, *Volume C, Account Book to Year 1926*. Athenaeum, Horace Trumbauer Collection. Philadelphia Architects and Buildings. Image 320, p. 293. [https://www.philadelphiabuildings.org/pab/app/ho\\_display.cfm/1260538](https://www.philadelphiabuildings.org/pab/app/ho_display.cfm/1260538)

<sup>13</sup> . "Beneficial Savings Fund Society Advertisement." *The Philadelphia Inquirer*, December 8, 1924, p. 6. Source: newspapers.com.

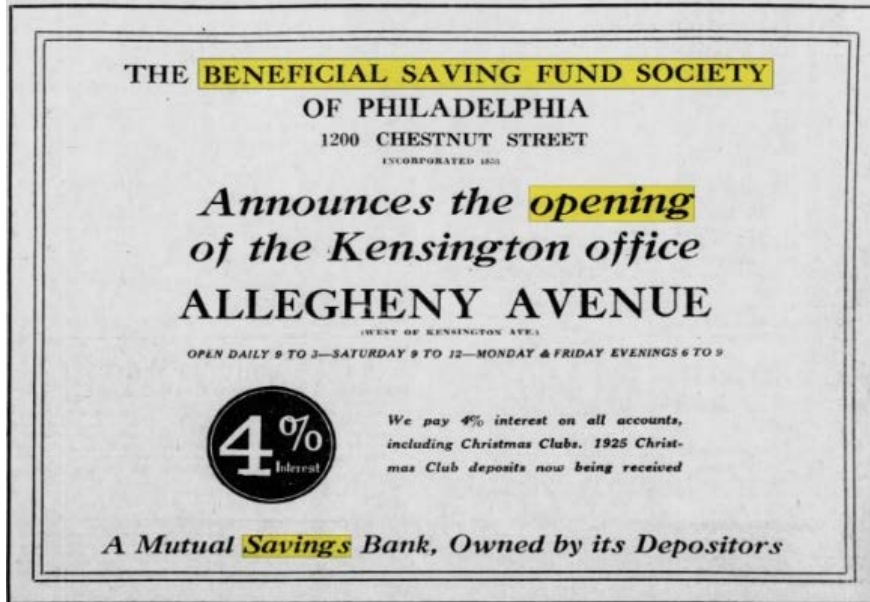


Figure 8. "Beneficial Savings Fund Society Advertisement." *The Philadelphia Inquirer*, December 8, 1924, p. 6. Source: newspapers.com.

The opening was also noted in the in the *Philadelphia Inquirer's* financial page and implied that the Beneficial Savings Fund Society was behind other such institutions in opening branch offices.<sup>14</sup>

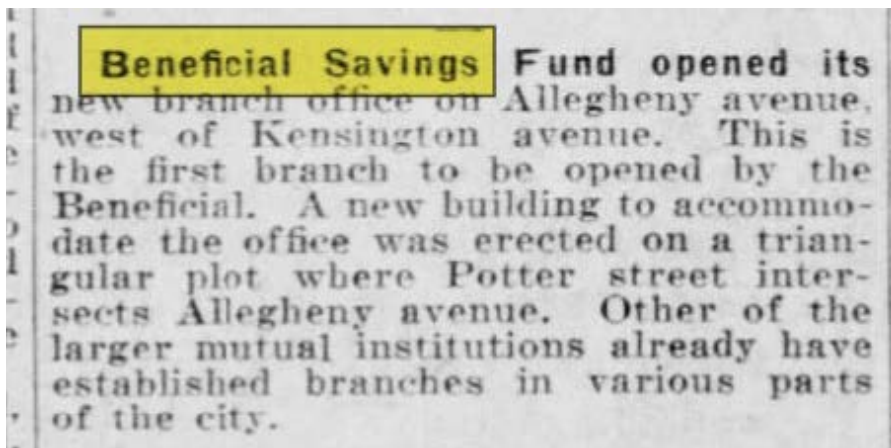


Figure 8. "Notes of the Street," *The Philadelphia Inquirer*, December 9, 1924, p. 24. Source: newspapers.com.

The building existed in its original form for about 10 years. In 1934 a narrow addition was constructed to the west of the original building. The office of Horace Trumbauer designed the addition and again Doyle and Company constructed the building. The permit was applied for

<sup>14</sup> "Notes of the Street," *The Philadelphia Inquirer*, December 9, 1924, p. 24. Source: newspapers.com.



by Doyle and Company on February 9, 1934, with the cost of the addition estimated at \$30,000.00.<sup>15</sup>

This project was reflected in both the *Philadelphia Inquirer* and the *Real Estate Record and Builders Guide*.<sup>16</sup> The *Inquirer* noted the proximity of the bank to the Frankford elevated, while the *Record and Builder's Guide* provided more technical information regarding the lot size and building materials: steel, limestone and brick.<sup>17</sup>

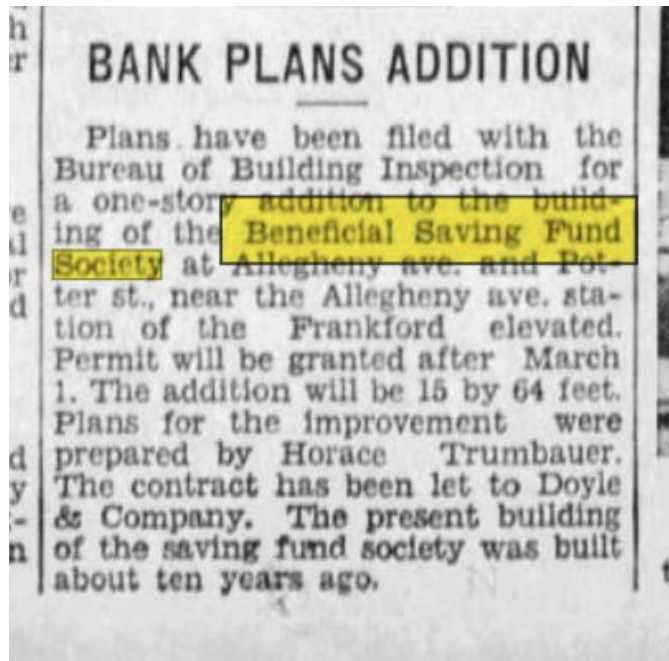


Figure 9. Bank Plans Addition, *The Philadelphia Inquirer*, February 24, 1934, p. 63. Source: newspapers.com.

<sup>15</sup> Building Permit #539. 826 E. Allegheny Avenue, February 9, 1934. City of Philadelphia Municipal Archives.

<sup>16</sup> Bank Plans Addition, *The Philadelphia Inquirer*, February 24, 1934, p. 63. Source: newspapers.com.

<sup>17</sup> "Building (add.)", *The Real Estate Record and Builder's Guide*, March 7, 1934, p. 75. Source: <https://philageohistory.org/BuildersGuide>.

Building (add.), Allegheny avenue and Potter street, Philadelphia. Contract awarded Doyle & Co., 1519 Sansom street, Philadelphia. Architect, Horace Trumbauer, Land Title Building, Philadelphia. Owners, Beneficial Saving Fund Society, 1200 Chestnut street, Philadelphia. Steel, limestone, brick, 1 story, 18x64 feet, slag roof, cement floors.

Figure 10. "Building (add.), *The Real Estate Record and Builder's Guide*, March 7, 1934, p. 75. Source: <https://philageohistory.org/BuildersGuide>.

The building remained in that configuration until the early 1950's. At that time the Trumbauer firm was dissolved and BSFS turned to the office of Paul Monaghan to construct the 1953 addition. It is not surprising that Monaghan secured the commission to design the addition to the Kensington branch bank. He was a BSFS board member in *Philadelphia Inquirer* advertisements from at least 1939 through 1955.<sup>18</sup>

**Saving Fund Elects**  
The board of managers of Beneficial Saving Society has elected the following to the board: Jeremiah J. Sullivan, Jr., director, Phila. Electric Co.; William R. Mooney, president, Bryn Mawr Trust Co. Paul Monaghan, architect.

Figure 11. Paul Monaghan elected to the PSFS Board of Managers. *The Philadelphia Inquirer*, June 9, 1939. Source: [newspapers.com](http://newspapers.com)

On June 12, 1952, BSFS applied to demolish the adjacent row houses at 820-822 E. Allegheny Avenue. The permit was issued three days later. On August 27, 1952, the application was submitted to erect an addition, estimated to cost \$121,000.00 and alteration to the existing bank building for an additional \$15,000.00. The construction firm Murphy, Quigley and Company applied for the construction permit that was issued September 2, 1952.<sup>19</sup> The addition

<sup>18</sup> Paul Monaghan elected to the PSFS Board of Managers. *The Philadelphia Inquirer*, June 9, 1939. Source: [newspapers.com](http://newspapers.com)

<sup>19</sup> Building Permit #5818. 820-22-26 E. Allegheny Avenue, February 9, 1934. City of Philadelphia Municipal Archives.

was completed in 1953 and BSFS operated the Kensington branch until approximately 2011 when it closed.

### **Criteria for Designation C and D**

The Kensington Branch of the Beneficial Savings Fund Society possesses distinguished characteristics of both the Classical Revival and Modernist styles. The skillful design is distinctive because both styles are represented while simultaneously displaying a cohesive design.

*C. Reflects the environment in an era characterized by a distinctive architectural style.*

*D. Embodies distinguishing characteristics of an architectural style or engineering specimen.*

## CLASSICAL REVIVAL

The Philadelphia Historical Commission has recognized the significance of the Classical Revival designs of two BSFS buildings, 1200 Chestnut Street (headquarters) and 2037 S. Broad Street (South Philadelphia branch), by designating them as historic and listing them on the Philadelphia Register of Historic Places. 1200 Chestnut Street is designated under Criterion C, and 2037 S. Broad Street is designated under Criteria C and D.



*Figure 12. Beneficial Savings Fund Society at 1200 Chestnut Street, Horace Trumbauer – 1916. Sources: Beneficial Savings Fund Society, South Philadelphia Branch, Philadelphia Historical Commission Nomination & Historical Society of Pennsylvania.*



Figure 13. Beneficial Savings Fund Society, South Philadelphia Branch, 2037 S. Broad Street, Trumbauer & Associate - 1928.  
Source: Google Streetview





Figure 14. Beneficial Savings Fund Society, Kensington Branch at 820-26 E Allegheny Avenue, original building (left) and first addition (right), Horace Trumbauer – 1924 & 1934. Source: Free Library of Philadelphia, Parker and Mulikin Collection.

When the BSFS Kensington branch’s Trumbauer designs are considered with the BSFS’ headquarters building (1200 Market St) and the South Philadelphia branch (2037 S. Broad St) it is clear that all three BSFS buildings are in the Classical Revival style, influenced by the Beaux Arts method. The buildings are symmetrical with common attributes such as flat roofs, light colored stone façades (granite at 1200 Chestnut Street and limestone at 824-26 E. Allegheny Avenue and 2037 S. Broad Street), entablatures, pilasters and tall multi-light windows with metal frames. The three buildings were constructed within 12 years of one another: 1200 Chestnut Street, 1916, 824-26 E. Allegheny Avenue, 1924, (with Classical Revival addition in 1934) and 2037 S. Broad Street, 1928.

Prior to the popularity of Classical Revival bank designs, during the 1870’s and 1880’s, Frank Furness designed flamboyant, eye-catching banks with pronounced decorative elements in Philadelphia. Two examples provided in the 2037 S. Broad Street nomination were the

Guarantee Trust Building (1873-75) and the National Bank of the Republic, 316-20 Chestnut Street, (1883-84).<sup>20</sup>



*Figure 15. The Guarante Trust Company, Frank Furness – 1873-75. Demolished. Source: jamesmcahey.blogspot.com.*

<sup>20</sup> Mc McMahon, p. 9.



Figure 16. *The National Bank of the Republic*, Frank Furness -1883-84. Demolished. Source: <https://libwww.freelibrary.org/digital/item/45294>.

Flamboyant Victorian design was rejected in favor of the formal Classical Revival Style for two reasons. First, the World's Columbian Exhibition in Chicago in 1894 is referenced in the nominations for both 1200 Chestnut Street and 2037 S. Broad Street. The nomination for the 1200 Chestnut Street building states:

“The Beneficial Savings Fund Society building also reflects the larger trends taking place in Philadelphia at the time. The City Beautiful Movement, launched and influenced by the Chicago World's Columbian Exposition of 1893 and its “White City,” led to a major public's work project in Philadelphia. The centerpiece of this project was the Benjamin Franklin Parkway with its monumental structures. The massive project was begun in 1907. Among the projects considered by the promoters of the City Beautiful movement was the area adjacent to City Hall. This project proposed re-facing the public and commercial buildings in an array of Classical Revival styles. At the time of construction the Beneficial's

new Classical edifice of 1916, the plans for the beautification of the center of the city were at their apogee. Thus, the Society's new building was likely influenced by this larger trend of urban planning in Philadelphia.”<sup>21</sup>

The 2037 S. Broad Street designation stated:

“In 1893, the architects involved in laying out and designing the buildings at the World's Columbian Exposition in Chicago went in a Classical direction, changing the course of American architecture. The fair's Beaux Arts-style buildings, which were defined by their symmetry, balance, employment of the Classical orders, and the uniform application of light colored, artificial stone (to simulate more expensive limestone and marble), were immediately influential. The fair played a significant role in the development of the City Beautiful movement, in which planners and architects sought to mitigate the perceived chaos of the American city with classical order and grandeur. For the next thirty years, the Greek, Roman and Italian Renaissance styles dominated American architecture, and the banks were no exception.”<sup>22</sup>

Economic uncertainty and a need to associate banking with financial stability provides the second reason for the rise of popularity of the Classical Revival, particularly for bank buildings.

The designation of 2037 S. Broad Street speaks to this circumstance:

“The panic of 1893 led to the failure of hundreds of banks across the United States, shattering confidence in the nation's banking system. Soon, the architectural exuberance and frivolity that had characterized bank architecture for years came to symbolize the freewheeling speculation and unsound economic policy that produced the financial crisis. As explained by architectural historian Charles Belfour, bankers “surmised that one way to instill confidence again was through the physical appearance of the bank itself. After seeing the buildings at the

<sup>21</sup> Philadelphia Historical Commission Staff. Beneficial Savings Fund Society. Philadelphia Register of Historic Places, August 22, 2006, 2024. Philadelphia Historical Commission Office, Philadelphia, PA, p. 11.

<sup>22</sup> McMahan, p. 10.

[Chicago] fair, they realized that a bank designed in the classical manner could do just that.”<sup>23</sup>

Although the BSFS buildings constructed between 1916 and 1934 are all Classical Revival, variations in the designs were reflected in the functions to the company, locations and construction dates. The 1200 Chestnut Street building is the most monumental—its height is approximately twice that of the two branch buildings. The headquarters building’s location in the core of the business district influenced the design, which was intended to hold-its-own among the large number of commercial buildings with significant investments by prominent architects. The use of granite for the façade, a more expensive material than the limestone used for the branches, demonstrated its heightened importance to the institution. The three-dimensionality of 1200 Chestnut Street adds to its greater presence. The Chestnut Street façade is the only one with columns, instead of pilasters. The columnar pilasters on the 12<sup>th</sup> Street façade are more pronounced than the less pronounced pilasters at the other two branches.

The Kensington branch was built after the headquarters and before the S. Broad Street branch building. The Kensington branch’s original portion includes pilasters separated from adjacent windows with deep indentations, providing heightened three-dimensionality. The projecting cornice contributes to the dynamism of the E. Allegheny Avenue façade, although it is not nearly as detailed in comparison with the headquarters’ cornice.

The S. Broad Street branch was constructed next, in 1928. It is a bit less ornamented than the Kensington branch. The S. Broad Street branch has a higher ratio of solid-to-void. This results in a “flatter” appearance. The pilasters on the Snyder Avenue facade are applied to the exterior stone whereas the pilaster on the original portion of the Kensington Branch façade separate the tall windows. Therefore, greater depth between the windows and the stone façade is achieved in the Kensington branch. Additionally, the S. Broad Street branch possesses a modest cornice and simple parapet compared to the Kensington branch.

The final Trumbauer design for BSFS is the 1934 addition to the Kensington Branch. Ionic pilasters from the original design are not repeated. Instead, the slightly raised stone flanks the new bay and extends the belt course of the original portion. The original cornice and balustrade continue from the original design on the addition.

<sup>23</sup> McMahan, p. 11.



## MODERNISM



Figure 17. BSFS, Kensington Branch, E. Allegheny Avenue Façade, Trumbauer & Associates & Paul Monaghan - 1961. Source: Parker and Mulligan Collection, Free Library of Philadelphia.

### **Choosing the Modern: Contrast with the Trumbauer's Classical Revival Design**

Just as the Classical Revival style transcended the exuberant Victorian in bank design during the first half of the 20<sup>th</sup> century, Modernism had a similar impact on bank design after World War II. The 1953-54 addition to the Kensington Branch exemplifies this change in architectural taste while including elements to heighten its compatibility with the Trumbauer designs. The harmony derives from cladding the second addition in limestone matching the earlier development. The use of square windows within metal frames echoes the window design of the original building and first addition.

The composition of the Monaghan addition, while referencing the pre-war building, marks a clear break, incorporating elements of the Modernist program. The addition is a minimal, abstract design. Gone are the pilasters, dentils, balustrades and cornice. Instead, square blocks of stone on a single plane surround a large expanse of fixed windows that are divided by metal-finished dividers. The larger, metal-finished windows create a lighter character in keeping with Modernist sensibilities. The “Beneficial Mutual Savings Bank” sign

in simple block letters adds to the restrained aesthetic. Full-glass doors were flanked by a prominent metal surround.

Drawings from the Athenaeum's Paul Monaghan Collection, include two versions of the E. Allegheny Avenue facade. A contextual design was rejected in favor of the more differentiated version with "VOID" scribbled on the rejected design.

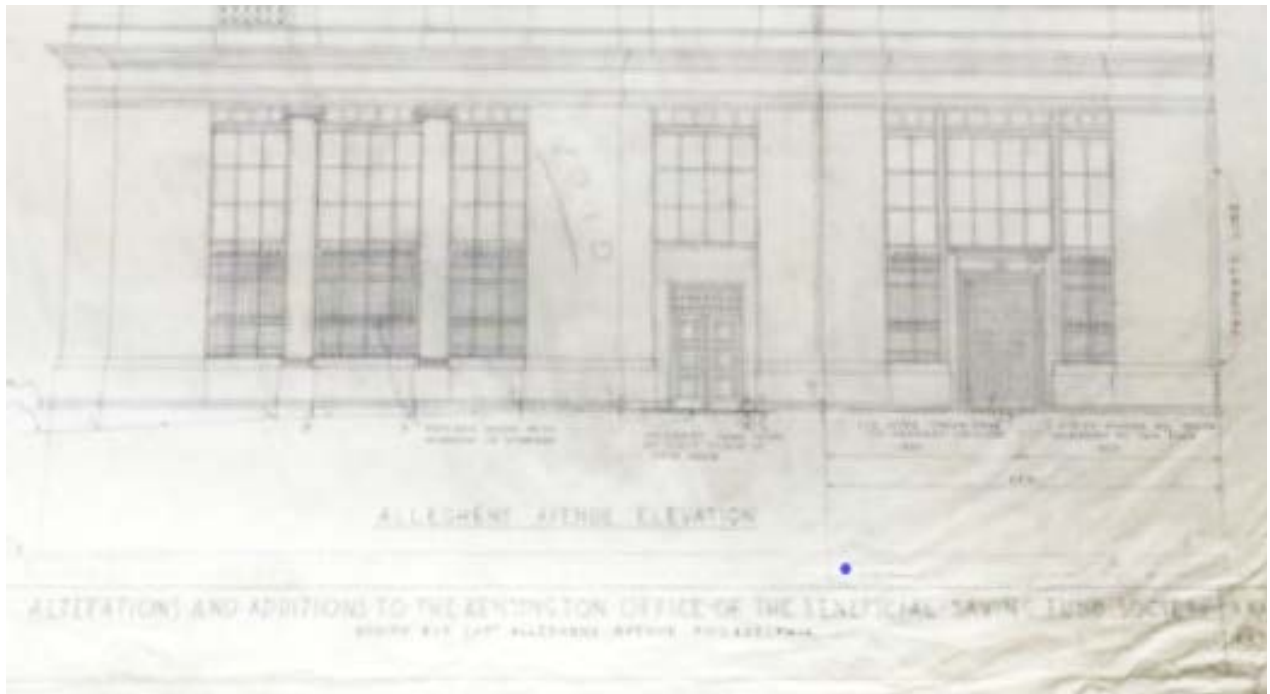


Figure 18. Unexecuted design, Beneficial Savings Fund Society, Kensington Branch, alts. & adds., 820-26 E Allegheny Ave., Philadelphia, PA. Source: Athenaeum of Philadelphia.

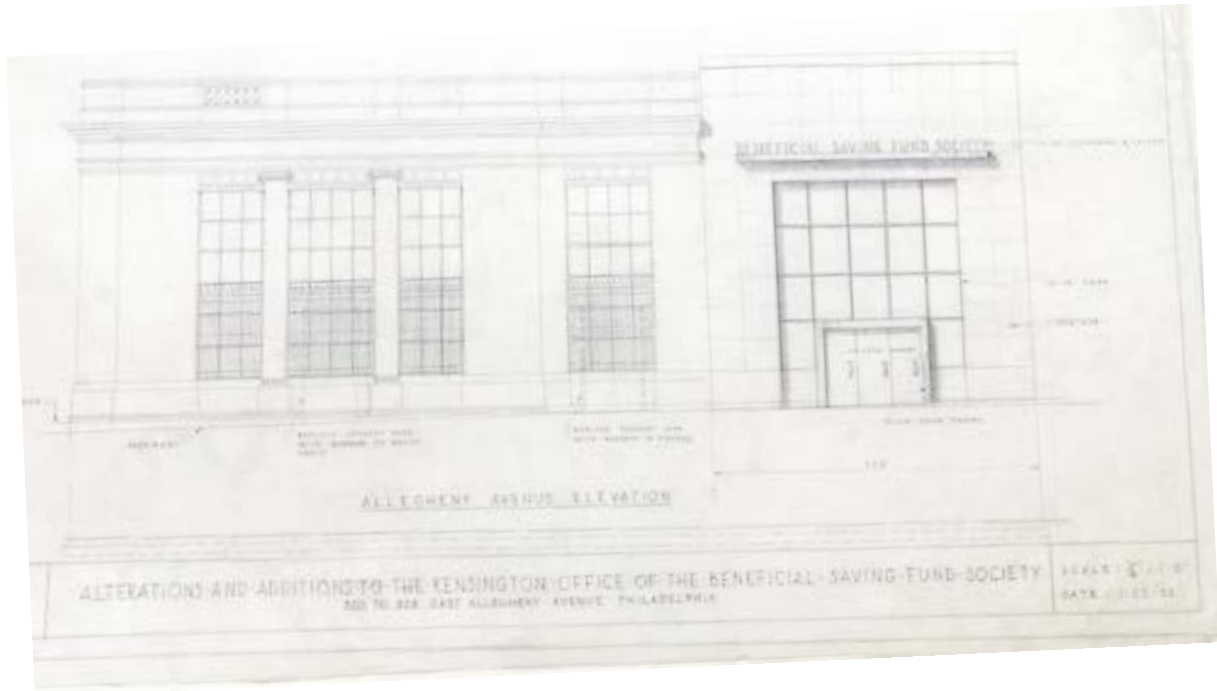


Figure 19. Executed design, Beneficial Savings Fund Society, Kensington Branch, alts. & adds., 820-26 E Allegheny Ave., Philadelphia, PA. Source: Athenaeum of Philadelphia

The voided drawing would have removed most of the balustrade from the Trumbauer designs and replaced it with a simple parapet. The rejected design’s proposed windows echoed the existing bays in scale by introducing two symmetrical mullions, resulting in a tripartite fenestration pattern more deferential to the Trumbauer design. The classically inspired entry also hewed closer to the Trumbauer aesthetic.

Instead, the more differentiated design was executed. The wall of square stones on a single plane is topped by a simple stone cap—with no ornamentation frieze. The mullions of the more compatible design were rejected in favor of uninterrupted large square windows with simple metal frames. The executed design left Trumbauer’s balustrade on the earlier portions of the building, further distinguishing its Classical character from the more abstracted, Modernist design of Managhan’s.

### PHILADELPHIA & BANK MODERNISM

The BSFS Kensington Branch was built in the context of Modernist bank design in Philadelphia. The influence of Philadelphia Savings Fund Society (PSFS) banks is reflected in the design of the BSFS Kensington Branch. The PSFS was the first savings bank in the United States and became one of the largest savings banks in the country. The PSFS had several locations during

the 19<sup>th</sup> century. During the 1920's it constructed several branch bank buildings whose design informs Paul Monaghan's for the BSFS Kensington Branch. These branch banks were designed by the firm Mellor, Meigs and Howe. George Howe was the designer of the PSFS branches.<sup>24</sup> Two branches, 2001-07 S. Broad Street and 1025 W. Lehigh Avenue, were completed in 1924. These buildings were executed in the Italian Renaissance Palazzo style. The facades were mostly comprised of thick stone blocks. The primary façade's minimal glazing accentuated the fortress-like effect. A pronounced cornice surrounded the top of the buildings. The side elevations featured tall windows with Renaissance Italianate hoods.



Figure 20. Philadelphia Savings Fund Society, South Philadelphia Branch, 2001-07 S. Broad Street, Mellor, Meigs and Howe-1924. Source: Philadelphia Architects and Buildings.

The other two branch PSFS banks, 4947 N. Broad Street and 11 S. 52<sup>nd</sup> Street, completed just two years later in 1926, showed an evolution toward Modernist design. The latter is simplified with a more geometric, sculptural sensibility. This is a result of subtraction more than addition. Gone is the rusticated stone base and door surrounded with prominent vousoirs. These

<sup>24</sup> Tatman, Sandra L., "Mellor, Meigs & Howe," Philadelphia Architects and Buildings. [https://www.philadelphiabuildings.org/pab/app/ar\\_display.cfm/27098](https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/27098)

are replaced with the entire facades on a single plane. The surround for the front door becomes slightly raised from the façade with an understated geometry. The side elevations do not have the pronounced hoods over the windows. The main cornice has been omitted. A partial intermediate cornice sits atop the carved sign for the bank and does not extend around the building. The larger expanse of windows surrounding the door is the final difference in the later design. Though most of the primary façade remains stone, the windows lighten the design and diminish the fortress-like effect of the previous incarnation.



*Figure 21. Philadelphia Savings Fund Society, North Philadelphia Branch, 4947 N. Broad Street, Mellor, Meigs and Howe -1926. Source: Philadelphia Architects and Buildings.*

Howe's movement as a designer from historicism towards the adoption of Modernism's International Style in the PSFS's tall office building at 1200 Market Street (1932) is evident in these banks. The high-rise building was designed after Howe left his partnership with Mellor and Meigs. He joined in partnership with Swiss architect William Lescaze prior to work on the PSFS high-rise building.





*Figure 22. PSFS Building, 1200 Market Street. Howe and Lescaze – 1932. Source: Philadelphia Architects and Buildings.*

Paul Monaghan's addition to the BSFS Kensington Branch bears a striking similarity to the newer PSFS branch banks. They all have stone façades in square blocks on a single plane with the entry door surrounded by large panes of glass with geometric metal surrounds. However, Monaghan's addition is much lighter in appearance. This effect is derived from the larger area of glazing on Monaghan's façade and that metal window frames of Monaghan's design are larger and more simplified. This window treatment is a characteristic that the Monaghan addition at the BSFS Kensington branch shares with the PSFS high-rise building.





Figure 23. 1953 Addition, BSFS, Kensington Branch, E. Allegheny Avenue Façade, Paul Monaghan - 1961. Source: Parker and Mulligan Collection, Free Library of Philadelphia.



*Figure 24. Detail of S. 12th Street Glazing, PSFS Building, 1200 Market Street. Howe and Lescaze – 1932. Source: [adaptandreuse.com/philadelphia-pdfs-building-is-now-a-loews-hotel](http://adaptandreuse.com/philadelphia-pdfs-building-is-now-a-loews-hotel).*

The PSFS buildings were stand-alone designs. For the 1953 BSFS Kensington Branch addition, Paul Monaghan was not working with an undeveloped site; rather, he had to determine the proper design for the addition knowing that it would need to relate to the existing building. In Philadelphia, examples of classical style banks from before 1950 abound. However, finding Mid-Century additions proves difficult. Likewise, areas of the city developed after World War II provide many examples of Modernist bank designs, but these buildings were constructed when the Classical Revival style was passe.

There were notable bank projects in Center City that constituted renovations to lobby bank offices within tall buildings designed in classical revival styles. Two such projects were highlighted in the *Architectural Record* in August 1950.

First, the dramatic redesign of the Western Savings Fund Society (WSFS) resulted when the company purchased the Real Estate Trust building at the southeast corner of Broad and Chestnut Streets.<sup>25</sup> Constructed between 1898-1901, the first two stories of the original design were clad in granite with bands of rusticated and smooth stone punctuated by a series of large arched openings on the ground story and smaller sets of arched windows on the second story.

<sup>25</sup> "Western Savings Fund Society," *Architectural Record*, August 1950. P. 120. chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://usmodernist.org/AR/AR-1950-08.pdf



Figure 25. Real Estate Trust Building, with Original 1st & 2nd Stories – 1901. Sources: Philadelphia Architects and Buildings & Philadelphia and Notable Philadelphians, Isaac U. Blanchard Co, P. 8.



Figure 26. WSFS Bank Renovation. Source: *Architectural Record* Aug. 1950.



Figure 27. WSFS Bank Renovation. Source: City of Philadelphia, Department of Records, 1955.

The *Architectural Record* claimed the Modernist renovation of the Real Estate Trust/WSFS building was congruous with the upper stories. The article argued that the color of the pink

granite harmonized the new lower stories with the turn-of-the-century office building above. However, the appearance is strikingly differentiated from the highly decorative design of the original building. It was described as:

...great glass panels above a granite base, and above the glass a wide course of pink marble adds a desirable note of color, and one which establishes a harmony with the older façade.<sup>26</sup>

Differentiation is much more pronounced than the Monaghan addition to the Kensington Branch. The use of tall sheets of glass, a hallmark of the Modernist aesthetic, was a dramatic departure from even the largest ground floor commercial glass in tall office buildings in Philadelphia before the Second World War. This difference is further emphasized by the horizontal band of windows on the second floor. Monaghan's design at the Kensington Branch was more focused on creating a design relationship with the earlier building than was done for the WSFS project.

Just a few blocks away, at the southwest corner of 15<sup>th</sup> and Chestnut Streets, the same edition of the *Architectural Record* chronicled the renovation of the Franklin Trust Company Franklin Trust Building, constructed in the 1920's, by the Pennsylvania Company for Banking and Trusts. The ground and first stories of the original building featured stone pilasters separating 16 light fixed windows.

<sup>26</sup>"Western Savings Fund Society," *Architectural Record*, p.120.





Figure 28. Franklin Trust, Showing Original 1st & 2nd Story, 1929. Source: Alamy.com.

In 1950 the Pennsylvania Company for Banking and Trusts occupied about half of the building as its new headquarters. The new façade on the first and second stories was described as:

The new façade is of bluff limestone and stained glass with windows of double insulated glass. The “windows” virtually amount to full glass walls from floor to first floor ceiling line, a full open front. The visual effect, however, is that of huge windows in massive frames of stainless steel. The base is a low course of granite.<sup>27</sup>



Figure 29. Penn Bank & Trust from Arch Rec 1950. Source: [usmodernist.org](http://usmodernist.org).

<sup>27</sup> “Pennsylvania Company for Banking and Trusts,” *Architectural Record*, August 1950. P. 124. chrome-extension://efaidnbmnnnibpajpcglclefindmkaj/https://usmodernist.org/AR/AR-1950-08.pdf





Figure 30. Penn Bank & Trust from Arch Rec 1950. Source: usmodernist.org.

The use of large plates of glass separated by thin metal frames and surrounded by a heavy stainless-steel frame was very different from the original building design. However, the rest of the ground and first story was clad in stone as were the upper stories. The second-story windows were cut into the stone with a relationship to the fenestration of the upper floors.

The Pennsylvania Company for Banking and Trusts design was executed a few years prior to the Kensington Branch. While the scale of the Pennsylvania Company building is greater, the components of the project and those of the Kensington Branch are similar. Both featured glass in metal frames with the stainless-steel surrounds. The Pennsylvania Company has a small proportion of stone to glass compared to the Kensington Branch, but the relationship of the metal, glass and stone is similar. The BSFS Kensington Branch 1953 addition was within the style of Modernist bank designs nationally and in Philadelphia.

### **Sources of the 1953 BSFS Kensington Branch Addition Outside of Philadelphia**

The Kensington Branch's 1953 addition shares similarities with other bank buildings constructed during the early 1950's. Two interesting examples are the Broadway Savings Bank (New York, NY) and the unexecuted Birmingham National Bank (Birmingham, MI).



Figure 31. Broadway Savings Bank, from Arch. Rec. 1951. Source: usmodernist.org.

The Broadway Savings Bank, built in 1951, two years prior to Monaghan's Beneficial Savings Bank design, has a central bay of metal finished symmetrical windows surrounded by smooth stone blocks on a single plane. Although the *Architectural Record* of April 1951 was discussing the Broadway Savings Bank, it could have been describing the 1953 addition to the Beneficial Building:

Not so long ago the emphasis in bank design was on the monumental façade and the lofty interior considered to impress the general public with the institution's solidity. Banks were cold, unfriendly, over-ornamental, and quite frequently impractical from the public's point of view.

In recent years there has been a strong trend away from that old tradition. The banks today are straightforward expressions of their function; they are not out to impress the public but to attract it.<sup>28</sup>

The exterior alteration of the Birmingham National Bank building's primary façade was never realized. However, the proposal was shown in *Progressive Architecture*, in March 1949, and is similar with Monaghan's Beneficial Savings Bank 1953 addition.

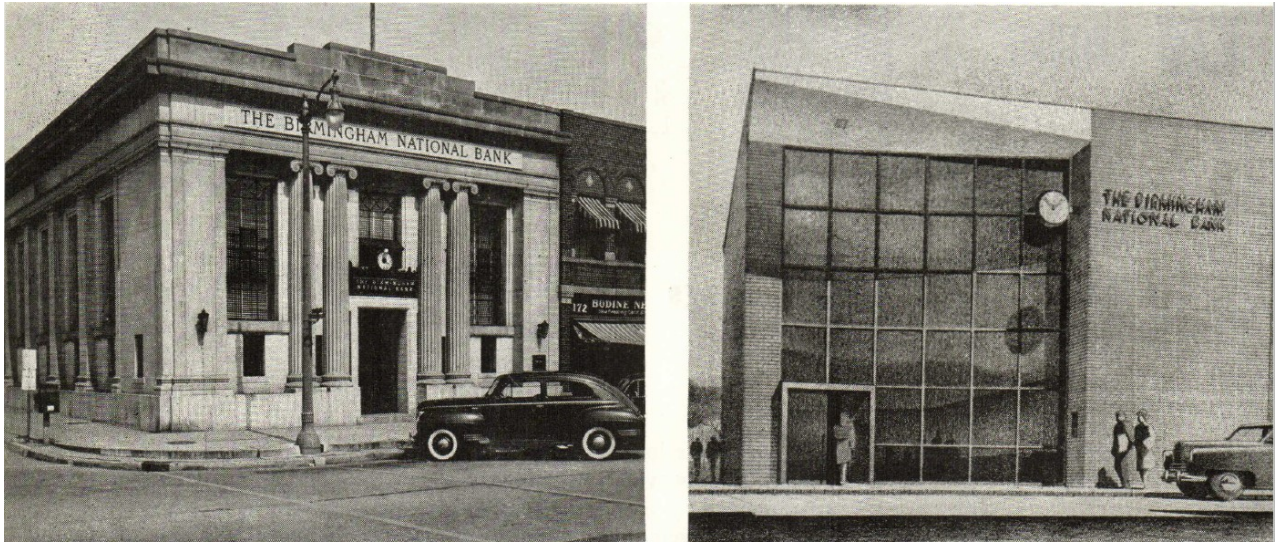


Figure 32. *The Birmingham National Bank, Existing and Proposed Alts.* in *Progressive Architecture*, 1949. Source: [usmodernist.org](http://usmodernist.org).

*Progressive Architecture* wrote:

Time was when the solid little bank building on a Main Street corner was consciously contrived to appear something between a temple of the ancient Gods and an armed fort. Here, the awesome privileged few found a vault in which to store their treasure and a symbol to support their self-importance. Nor was the “average” man expected or particularly welcome there. With the decrease in vast fortunes, even the likelihood of achieving one, came a parallel increase in the number of those with little money. People of modest-to-average means became purchasers of small bonds; savings accounts grew in number and size, and the bank found that its best hope on earth lay in the volume of small transactions.

The result? The bank became a very busy place. Crowds pressed the doors. The banks devised numerous new services to serve the many—special

<sup>28</sup> “A Comparative Glance at Three New Banks,” *Architectural Record*, April 1951. P. 123.

checking accounts, Christmas Clubs, small personal-loan departments, etc., etc.

The architectural expression of this democratic spread of banking facilities becomes increasingly apparent as the new bank buildings are built...An open windowed front frequently employed (Birmingham, Mich.).<sup>29</sup>

The Birmingham National Bank design was bolder than Monaghan's design, with its entire wall of glass, sculptural overhang and brick façade without windows. Monaghan's office did not design in a vacuum. The façade of the 1953 to the Kensington Branch, with its large windows, metal finished window frames, square stone panels, recessed rectangular doorway and glass doors showed that BSFS was evolving with the popularity of Modernism in contrast to the Classical Revival style.

## **CRITERION FOR DESIGNATION E**

*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.*

### Horace Trumbauer

Horace Trumbauer was born in 1868 and attended Philadelphia public schools until he was 16 years old. He ceased his formal education at that time and began a five-year apprenticeship at the architectural firm of G.W. and W.D. Hewitt. Trumbauer accumulated enough residential design knowledge that in 1890 he left the firm and began his own architectural practice.<sup>30</sup>

Trumbauer's first commissions were residences for upper middle class, suburban houses in burgeoning developments of Pelham, Wayne, Overbrook Farms, Germantown, and Essex Falls, NJ. Beginning with Grey Towers in Glenside, PA in 1894, Trumbauer secured commissions for very large estates in locations such as Elkins Park, PA, and Newport, RI.<sup>31</sup>

<sup>29</sup> "Bank Buildings," Progressive Architecture, March 1949. P. 51

<sup>30</sup> Tatman, Sandra L., "Horace Trumbauer," Philadelphia Architects and Buildings. [https://www.philadelphiabuildings.org/pab/app/ar\\_display.cfm/21596](https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/21596)

<sup>31</sup> Tatman, "Horace Trumbauer," Philadelphia Architects and Buildings.





Figure 33. 2049 Upland Way, Overbrook Farms. Horace Trumbauer, Architect, 1894. Source: Philadelphia Historical Commission, Overbrook Farm Designation.



Figure 34. Grey Towers Estate. Horace Trumbauer, Architect. 1893, Cheltenham, PA. Source: atlasobscura.com.



Figure 35. *Miramar Estate, Horace Trumbauer, Architect, 1915, Newport RI. Source: newportri.com.*

Horace Trumbauer's firm was prolific, requiring a large staff of architects. He was accomplished in identifying design talent coming out of the University of Pennsylvania School of Architecture. Julian Abele was its first African-American graduate and excelled working for Trumbauer. By 1909 he was the firm's Chief Designer. Abele's preference for 17<sup>th</sup> and 18<sup>th</sup> century French styles was reflected in the work of the firm. However, the firm's designs were not exclusively French, and designs were executed in a variety of historicist styles.<sup>32</sup>

The Trumbauer firm gained significant commissions for non-residential work based upon their residential clients. Two examples of such relationships were James P. Duke, for whom Trumbauer's firm designed a residence in New York City in 1909 and then provided designs for the campuses of Duke University in Durham, NC between 1924-38. Likewise, estates were designed Peter A.B. Widener (1898) and George Elkins (1896) in Elkins Park, PA that led to Horace Trumbauer designing the main library at Harvard University.

<sup>32</sup> Tatman, "Horace Trumbauer," Philadelphia Architects and Buildings.  
[https://www.philadelphiabuildings.org/pab/app/ar\\_display.cfm/21596](https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/21596)



*Figure 36. Lynnewood Hall, House for Peter A.B. Widener, Horace Trumbauer, Architect, 1899. Source: mansionsofthegildedage.com.*



*Figure 37. Widener Library, Harvard University. Horace Trumbauer, Architect. Cambridge, MA, 1915. Source: mylife100yearsago.com.*



Trumbauer's firm expanded the variety of building types it designed as its practice flourished. Significant commissions were engaged for hotels such as the St. James and Ritz-Carlton, both in Philadelphia; hospitals for Jefferson Medical College and Hahnemann Medical College, both in Philadelphia; office buildings such as the Widener Building in Philadelphia and New York Evening Post Building in New York City; transportation, Reading Railroad's, North Broad Street Station in Philadelphia and Jenkintown Train Station, Jenkintown, PA.<sup>33</sup>



Figure 38. Ritz Carlton Hotel, Horace Trumbauer, Architect. 1913 Source: Free Library.

<sup>33</sup> "Tatman, Horace Trumbauer," Philadelphia Architects and Buildings.



*Figure 39. New York Post Building. Horace Trumbauer, Architect. New York, NY. 1927. Source: Google Streetview.*



*Figure 40. North Broad Street Station. Horace Trumbauer, Architect. Philadelphia, PA. 1929. Source: Google Streetview.*

Two of Trumbauer's most noteworthy Philadelphia projects were for large institutions: the Philadelphia Art Museum, and the Free Library of Philadelphia. These monumental structures in the Classical Revival style are indicative of the presence and influence that Horace Trumbauer had on Philadelphia architecture from the late 19<sup>th</sup> to the mid-20<sup>th</sup> century.





Figure 41. Philadelphia Museum of Art. Horace Trumbauer, Architect. Philadelphia, PA. 1933. Source:philamuseum.org.



Figure 42. Free Library of Philadelphia. Horace Trumbauer, Architect. Philadelphia, PA. 1933. Source: billypenn.com

Beneficial Savings Fund Society banks at 1200 Chestnut Street and 2037 S. Broad Street were both designed by Horace Trumbauer and have been designated under Criterion E. The property at 1200 Chestnut Street was designated in 2006. The designation highlighted the

accomplishment of the Trumbauer firm and noted that, “Thus, by the time Trumbauer received the commission for the design of the building for the Beneficial Savings Fund Society, he was already a prominent and accomplished architect.”<sup>34</sup>

The designation of 2037 S. Broad Street noted that Horace Trumbauer designed “numerous commissions for bank buildings during the early 20<sup>th</sup> century.” The nomination specifically identified the Hamilton Trust Company at 40<sup>th</sup> and Market streets, built in 1906-07. The nomination noted this building’s origins in the architecture of Ancient Rome and Renaissance Italy and a “heavy and muscular appearance.”<sup>35</sup>

The Excelsior Trust Bank is also discussed. The nomination noted that both the Hamilton Trust, Excelsior Trust Company and all BSFS Bank buildings,

...display an adept handling of the Classical orders and understanding of the proportions that characterized the work of the Trumbauer firm during the early 20<sup>th</sup> century, demonstrating that the firm played a major role in the development of bank architecture in Philadelphia between 1900 and 1930.



Figures 43 & 44. *Hamilton Trust Company, Philadelphia, PA, 1907. Horace Trumbauer, Architect, Demolished.; Excelsior Trust Company, Philadelphia, PA, 1925. Horace Trumbauer, Architect. Source: Philadelphia Historical Commission, 2037 S. Broad Street Designation.*

<sup>34</sup> Philadelphia Historical Commission Staff. Beneficial Savings Fund Society. Philadelphia Register of Historic Places, August 22, 2006, 2024. Philadelphia Historical Commission Office, Philadelphia, PA, p. 11.

<sup>35</sup> McMahan, Kevin. Beneficial Savings Fund Society, South Philadelphia Branch. Philadelphia Register of Historic Places, January 12, 2024. Philadelphia Historical Commission Office, Philadelphia, PA, p. 17.

The 2037 S. Broad Street designation also focused on Julian Abele, Trumbauer's Chief Designer from 1909 until the firm disbanded upon Abele's death in 1950. There is no authoritative source regarding the design process at the Trumbauer firm. However, it is reasonable to think that based upon Abele's title and longevity, he was intimately involved in the firm's design work.

Numerous commissions of Horace Trumbauer's office have been designated as historic and listed on the Philadelphia Register of Historic Places. This summary of Trumbauer firm's work shows that it "...significantly influenced the historical, architectural, economic, social, or cultural development of the City, Commonwealth or nation."

### Paul Monaghan

Paul Monaghan, designer of the 1953 addition to the BSFS Kensington Branch, has received much less attention than Trumbauer. This is understandable as his influence on the built environment in the City of Philadelphia, Commonwealth of Pennsylvania and United States pales in comparison. However, Monaghan secured many commissions, often for large scale projects for Catholic institutions, in Pennsylvania, Washington, D.C. and New York City.

Paul Monaghan (1885-1968) was born in Harrisburg and attended high school at St. Joseph's Preparatory School in Philadelphia and college at the University of Pennsylvania, where he graduated in 1907 with a BA in Architecture. He worked for the Philadelphia Department of Wharves, Docks and Ferries for a few years and left to establish the firm that bore his name until the mid-1960's when he retired. Most of the documented work by Monaghan was for Catholic and Catholic affiliated organizations.<sup>36</sup> Monaghan's affiliation with the Beneficial Savings Fund Society is his only documented commercial work. Of course, the Beneficial Savings Fund Society was also spurred to creation by the Catholic Church.

Paul Monaghan's work required knowledge of a range of designs appropriate to their context. He had far fewer commissions and is less revered than two contemporaries with numerous buildings designed for Catholic Parishes and institutions, George Lovatt (1872-1958) and Henry Dagit & Sons (1922-1959). Still, Monaghan work was significant, particularly within Philadelphia's Catholic community.

<sup>36</sup> Tatman, "Paul Monaghan," Philadelphia Architects and Buildings.  
[https://www.philadelphiabuildings.org/pab/app/ar\\_display.cfm/21895](https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/21895)

Insight into what Monaghan considered his most important commissions is discerned through his entry in *The American Architects Directory*, 1962 Edition, where a list of Principle Works was provided. These projects were: St. Charles Borromeo Seminary, Lower Merion, PA; Academy of the Sacred Heart, Overbrook, PA; Mt. St. Joseph College, Chestnut Hill, PA; Fornier Hall at Augustinian College, Washington, D.C.; and Manhattanville College Library, New York, NY.<sup>37</sup>

Three of these projects were completed in the 1920's. The Minor Campus for the St. Charles Borromeo Seminary is the most significant. The seminary ordained Roman Catholic Priests beginning in the 1860's. The campus was in Philadelphia but moved to Lower Merion Township in 1866. The main portion of the original development (Major Campus) was designed by Sloan and Hutton in the Italianate style with Second Empire elements.<sup>38</sup>



*Figure 45. Aerial of St. Charles Borromeo Seminary. Minor Campus, Paul Monaghan, Architect, 1928. Foreground & Major Campus background, Sloan and Sutton Architect, 1866. Source: Determination of Eligibility for St. Charles Borromeo Seminary, 2023. Source: PA Share.*

<sup>37</sup> American Architects Directory. Koyle, George S. Editor. American Institute of Architects, R.R. Bowker Company, New York, NY., 1962. P. 490.

<sup>38</sup> Hummelt, Katherine, Draft, Determination of Eligibility for the St. Charles Borromeo Seminary. 2023, p. 3.





*Figure 46. Major Campus Building, 1866 - Sloan and Sutton, Architects. 1866. Source: Determination of Eligibility for St. Charles Borromeo Seminary, 2023. Source: PA Share.*

Some of Paul Monaghan's earliest commissions were additions to this portion of the campus. He designed a dormitory, St. Edmond Hall, in 1913 and Service Wing/St. Neumann Hall, 1917. Both stone structures complemented the main building designed by Sloan and Sutton.



*Figure 47. St. Edmonds Hall, Paul Monaghan, Architect 1913. Source: Determination of Eligibility for St. Charles Borromeo Seminary, 2023. Source: PA Share.*



*Figure 48. Service Wing/St. Neimann Hall, Paul Monaghan, Architect 1917. Source: Determination of Eligibility for St. Charles Borromeo Seminary, 2023. Source: PA Share.*



Monaghan designed the Minor Campus which opened in 1928, including the seminary, St. Martin's Chapel, Campanile and infirmary. The Minor Campus more than doubled the size of the buildings on the overall campus. It provided the education for seminarians who entered the school without a college degree.<sup>39</sup> Upon receiving that degree, they would study at the Major Campus. The seminary building provided additional space for faculty as well as students. It was designed in the Classical Revival Style while the adjacent St. Martin's Chapel and campanile are Neo-Baroque. The St. Charles Borromeo Seminary was the largest commission of Monaghan's career.



*Figure 49. St. Charles Borromeo Seminary, Aerial of Minor Campus Building. Paul Monaghan, Architect, 1928. Source: Determination of Eligibility for St. Charles Borromeo Seminary, 2023. Source: PA Share.*

<sup>39</sup> Hummelt, p. 1.



*Figure 50. St. Charles Borromeo Seminary, Detail. Paul Monaghan, Architect, 1928 Source: Determination of Eligibility for St. Charles Borromeo Seminary, 2023. Source: PA Share.*



*Figure 51. St. Charles Borromeo Seminary – St. Martin's Chapel and Campanile, Paul Monaghan, Architect, 1928. Source: Determination of Eligibility for St. Charles Borromeo Seminary, 2023. Source: PA Share.*



The Academy of the Sacred Heart Campus, a girls' school that was operated by the International Sacred Heart Order, relocated from the 1800 block of Walnut Street to the suburban location at Haverford Avenue and City Line in 1923. Monaghan designed the new school building and chapel in the Gothic style. The complex is primarily red brick with stone decorative elements.

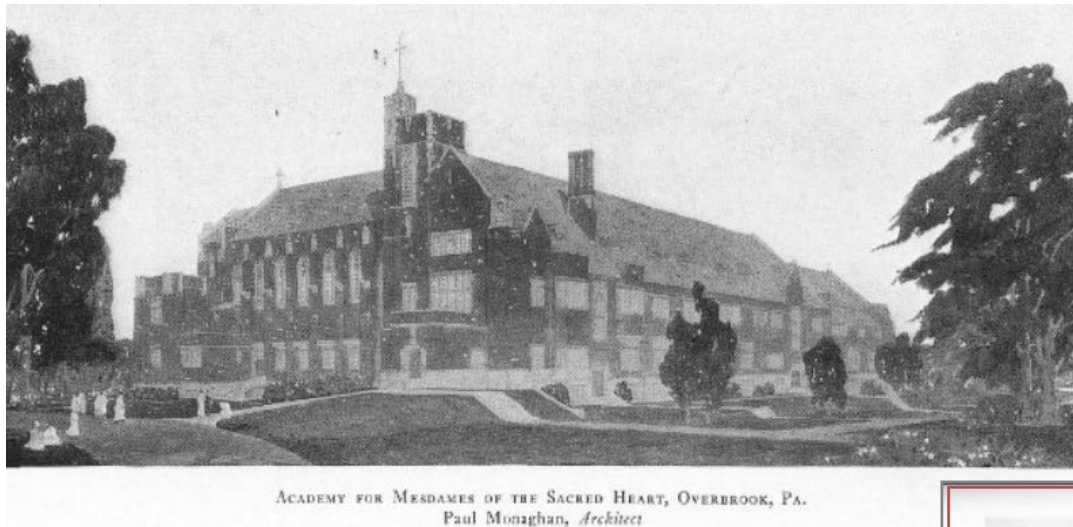


Figure 52. Academy of the Sacred Heart, Overbrook, PA. Paul Monaghan, Architect, 1923. Source: Philadelphia Architects and Buildings & AIA T-Square Yearbook, 1923.



Figure 53. Academy of Sacred Heart (Perelman Jewish Day School), Overbrook, PA. Paul Monaghan, Architect, 1923. Source: Google Streetview

Paul Monaghan designed Fournier Hall at Mt. St. Joseph College (now Chestnut Hill College). The building included a gymnasium, classrooms, a dormitory and swimming pool. Founded by the Sisters of St. Joseph, Mt. St. Joseph existed as an educational institution since the middle of the 19<sup>th</sup> century. However, the first class of college freshmen students was admitted in 1924. The building was built for the undergraduate program, so it served many functions. The building is Romanesque Revival style clad in granite with limestone trim.<sup>40</sup>

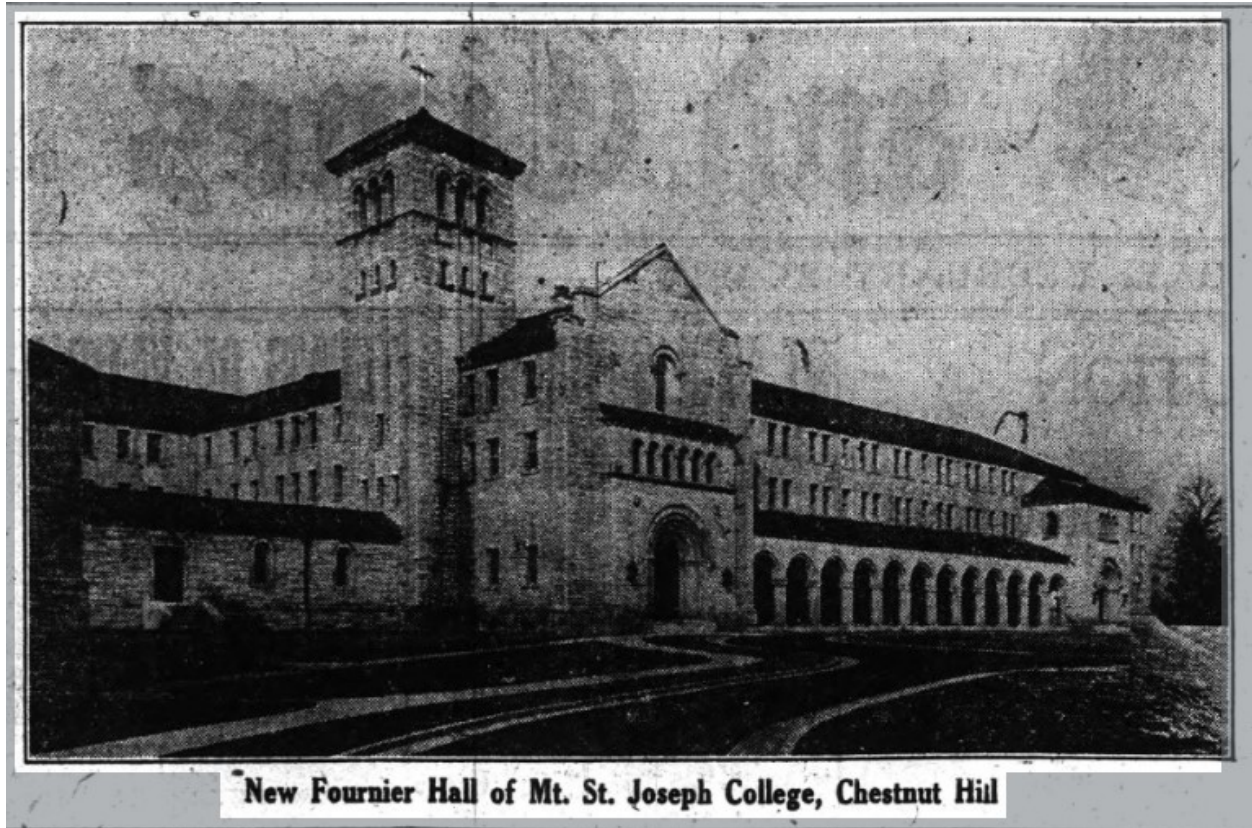


Figure 54. Fournier Hall, Mt. St. Joseph College, when built, Paul Monaghan, Architect, 1929. Source: *thecatholicnewsarchive.com* & *The Catholic Standard*, February 23, 1929.

<sup>40</sup> "Announce Blessing of Fournier Hall at Mt. St. Joseph" *The Catholic Standard and Times*, February 23, 1929, p. 2. [TheCatholicNewsArchive.org](http://TheCatholicNewsArchive.org)





*Figure 55. Fournier Hall, Mt. St. Joseph College, Paul Monaghan, Architect, 1929. Source: [linkedin.com/posts/chestnuthillcollege](https://www.linkedin.com/posts/chestnuthillcollege).*

In 1931, Augustinian College, a seminary affiliated with Catholic University in Washington D.C., opened a multi-use building to provide housing, activity rooms and a chapel. The stone building, now demolished, was Romanesque in design. <sup>41</sup>

<sup>41</sup> "Augustinian College Recently Completed," Washington Evening Star," April 11, 1931, p. 20. newspapers.com.





*Figure 56. Augustinian College Building, Paul Monaghan, Architect, 1931. Demolished. Source: Augustinian.org.*

The final building referenced in the 1962 AIA Guide was the library for Manhattanville College, a Catholic higher-education institution located in the vicinity of 130<sup>th</sup>-135<sup>th</sup> streets on the upper west side of Manhattan, in New York City. Although it began as a secondary school, by 1918 it was called the College of the Sacred Heart and was awarding bachelor's degrees. The name was changed to Manhattanville College in 1937. Soon after this Monaghan was commissioned to design the library.<sup>42</sup> The low-slung building clad primarily in brick and stone was a departure from previous Monaghan designs. It was not based upon historic European styles but was more contemporary.

<sup>42</sup> Manhattanville Timeline, Manhattanville University Web Site, 2025. <https://www.mville.edu/library/library-manhattanville-timeline.php#early-college>



Figure 57. Manhattanville College Library, Paul Monaghan, Architect, 1941. Demolished. Source: Buildings of City College, slideshare.net.



Figure 58. Manhattanville College Library, Paul Monaghan, Architect, 1941. Demolished. Source: Philadelphia Architects and Buildings.

It is surprising that the orphanage St. Vincent Home, located in Upper Darby Township, was not listed in the AIA Guide from 1962. The building was one of the largest of Managhan's commissions. The St. Vincent Home was a Catholic organization located at 20<sup>th</sup> and Race Streets (now the Franklin Institute site) but was moved due construction of the Benjamin Franklin Parkway.<sup>43</sup>

The former Drexel Estate, in Upper Darby, was the location of the new orphans' home. The design was E-shaped with multiple wings and an exterior of red brick and stone with

<sup>43</sup> Bonner Prendergast HS Campus History (1850-2012), Bonner Prendergast Catholic High School Web Site, 2025.  
[https://www.bonnerprendie.com/apps/pages/index.jsp?uREC\\_ID=1232922&type=d&pREC\\_ID=1464439](https://www.bonnerprendie.com/apps/pages/index.jsp?uREC_ID=1232922&type=d&pREC_ID=1464439)

Colonial Revival design elements. In July 1921, soon after the building opened, it was documented with a photospread in the AIA's journal, *Architecture*.<sup>44</sup>



Figure 59. *St. Vincent Home, Primary Façade, Paul Monaghan, Architect – 1920. Source: Architecture, the AIA Journal, July 1921.*



Figure 60. *St. Vincent Home, West & North Facades, Paul Monaghan, Architect, 1920 Source: Architecture, the AIA Journal. Source: Source: Architecture, the AIA Journal, July 1921.*

<sup>44</sup> "New St. Vincent's Home, Delaware County, PA." *Architecture*. July 2021. P. 214-216.  
[chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://usmodernist.org/AJ/AJ-1921-07-12.pdf](https://usmodernist.org/AJ/AJ-1921-07-12.pdf)



Figure 61. St. Vincent Home, Now Msgr. Bonner and Abp. Pendergast HS, Paul Monaghan, Architect 1920. Source: Google Streetview.

Although Paul Monaghan's largest commissions were for Catholic institutions such as social service agencies, seminaries and colleges, he designed two noteworthy parish churches in Philadelphia. The Chapel of Divine Love, in the Fairmount neighborhood, was constructed in 1914 at the southwest corner of Green and N. 22<sup>nd</sup> streets. The Neo-Gothic style church received national attention with a photo spread published without commentary in *Architecture*, the AIA's national journal, in September 1915.<sup>45</sup> In 1925 Monaghan designed the adjacent convent.

<sup>45</sup> "Chapel of Devine Love." *Architecture*, September 2015. P. 230-233.  
chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://usmodernist.org/AJ/AJ-1921-07-12.pdf





CHAPEL OF DIVINE LOVE, PHILADELPHIA

PAUL MONAGHAN, ARCHITECT

Figure 62. Chapel of Divine Love Paul Monaghan, Architect, 1914. Source: Architecture, the AIA Journal, September 1915.



Figure 63. Chapel of Divine Love and Convent, Church (left) 1914 & Convent (right) 1925.

It was also in 1925 that Monaghan designed the Immaculate Conception Church, located on E. Price Street in Northwest Philadelphia. The Romanesque Revival design features two 100' towers.<sup>46</sup>



Figure 64. Immaculate Conception Church, Paul Monaghan, Architect, 1925. Source: Google Streetview.

In 1915 he designed the St. Lawrence Catholic Church, located downtown Harrisburg. The previous church was acquired and demolished by the State of Pennsylvania as part of the new capital complex. The diocese purchased land for a new church from the compensation it received and chose a nearby location by the Susquehanna River. The Gothic style church was open for services in 1918.<sup>47</sup> The church received national attention when shown in a photo spread in the AIA journal, *Architecture Magazine*, in 1915.<sup>48</sup>

<sup>46</sup> "Vincentian Church, Architectural Gem, to Be Dedicated." *The Catholic Standard and Times*, May 31, 1930. p. 2. The Catholic News Archive.org. <https://thecatholicnewsarchive.org/?a=d&d=cst19300531-01.2.16&srpos=8&e=-----193-en-20--1--txt-txIN-paul+monaghan----1930--->

<sup>47</sup> St. Lawrence Parish. 1984. P. 19-20.

<https://materdeipa.com/wp-content/uploads/2018/04/Saint-Lawrence-Parish-1859-1984-Booklet.pdf>

<sup>48</sup> "St. Lawrence Church." *Architecture*, 1918.

<https://www.alamy.com/st-lawrence-church-harrisburg-pennsylvania-st-lawrence-church-and-floor-plan-paul-monaghan-architect-1919-image350138844.html>



Figure 65. St. Lawrence Church, Harrisburg, PA. Paul Monaghan, Architect, 1918. Source: Google Streetview.

Paul Monaghan was the architect for Villanova College for several years during the late 1920's-early 1930's. His employment with the college may have resulted from a fire that caused \$2 million in damage resulting in building reconstruction and campus planning.<sup>49</sup> Along with the reconstruction of the campus's principal building, Main College Hall (now Tolentine Hall), he designed three new buildings at the campus. (He also devised a plan for a new quadrangle, and it is unclear to what extent, if at all, this was executed).

<sup>49</sup> Villanova in the Twenties, This scene followed the disastrous fire of 28 January 1928. Villanova University Web Site. <https://exhibits.library.villanova.edu/sesquicentennial-celebration-historical-exhibit/1920-1932/scene-followed-disastrous-fire-1928>



Two of the buildings, Fedigan Hall, a 1929 dormitory, and the 1930 Commerce and Finance Building had similar design elements.<sup>50 51</sup> They were both built of coursed rubble stone with Colonia Revival elements. Although the use of stone related to earlier buildings on the campus, many of those structures were Gothic Revival.



*Figure 66. Commerce and Finance Building (Now Vessey Hall), Villanova, PA. Paul Monaghan, Architect, 1930. Source: villanova.edu.*



*Figure 67. Ferdigan Hall Dormitory, Villanova, PA. Paul Monaghan, Architect, 1928. Source: villanov.edu.*

<sup>50</sup> Villanova in the Twenties, Vasey Hall. Villanova University Web Site.

<https://exhibits.library.villanova.edu/sesquicentennial-celebration-historical-exhibit/1920-1932/vasey-hall-built-1930>

<sup>51</sup> "New Dormitory Edifice for Villanova College." The Catholic Standard and Times, May 11, 1929, p. 13.

<https://thecatholicnewsarchive.org/?a=d&d=cst19290511-01.2.157&srpos=7&e=-----192-en-20--1--txt-txIN-Paul+Monaghan----1929--->



Villanova's field house was built in 1932-1933.<sup>52</sup> It was very different in character from Fedigan Hall and the Commerce and Finance Building. The restrained building was built of red brick with minimal adornment and Art Deco overtones.



*Figure 68. Villanova University Field House. Villanova, PA. Paul Monaghan, Architect. 1931. Source: Google Streetview.*

<sup>52</sup> "Construction Projects Completed or Recently Underway." Philadelphia Inquirer, May 1, 1932, p. 10. <https://www.newspapers.com/image/173258820/?match=1&terms=Paul%20Monaghan>



Figure 69. "Construction Projects Completed or Recently Underway." *Philadelphia Inquirer*, May 1, 1932, p. 10. Source: Newspapers.com

Although institutional work was Paul Monaghan's primary practice, he designed a noteworthy residential Streamlined Moderne house in Margate, New Jersey, which the *Philadelphia Inquirer* playfully highlighted.<sup>53</sup>

<sup>53</sup> "Ship Ahoy! ---On Land" *The Philadelphia Inquirer*. September 20, 1936, p. 92. <https://www.newspapers.com/image/176114256/?match=1&terms=Ships%20Ahoy>

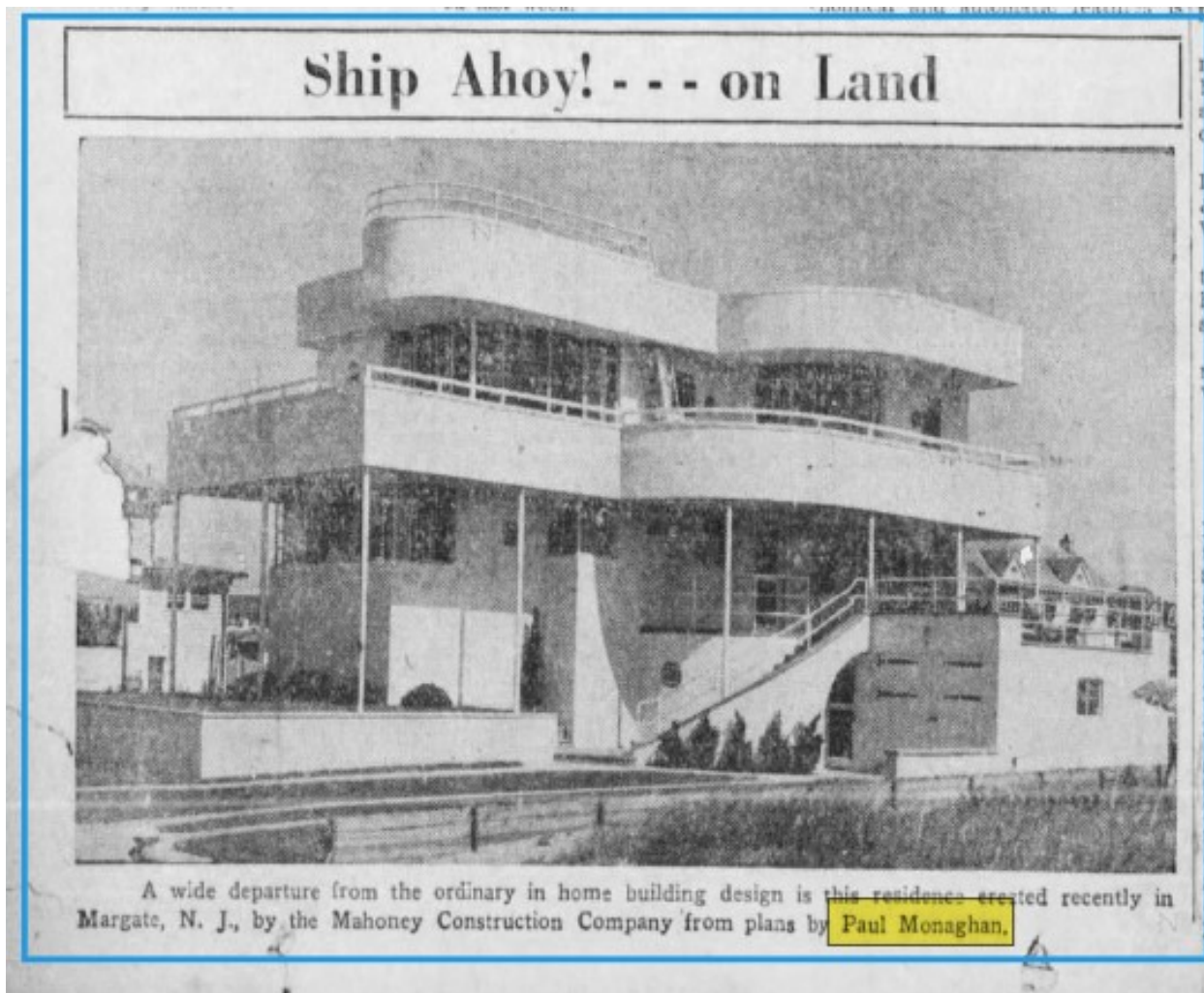


Figure 70. House, Architect Paul Monaghan, Margate, NJ. Paul Monaghan, Architect. 1926. Source: Philadelphia Inquirer, September 20, 1936.

Paul Monaghan led his firm from the 1910's through the early 1960's. His most productive years were the 1920's and 1930's although he garnered significant commissions from Catholic institutions into the 1950's. He was versatile, designing a variety of building types in multiple revival styles while pivoting with the trend towards Modernist styles in the last half of his career. Although he lacked the impact of Trumbauer, designer of the original Kensington Branch, and of his peers in work for Catholic organizations such as George Lovatt, Sr. and Henry Dagit and Sons, Monaghan's contributions were noteworthy.

### **Conclusion**

The former BSFS Kensington Branch located at 820-26 E. Allegheny Street possesses architectural integrity despite alterations in the recent past. In form and details, the building

expresses the architectural trends of the first decades of the 20<sup>th</sup> century. This was an era in which banks relied upon the aesthetics of the ancient Greeks/Romans and Renaissance to project stability and timelessness. During the post-World War II years, architectural expression broke from historical styles in favor of simplicity, rejecting applied ornament. The building reflects Classical Revival and Modernist styles. Classical design elements include ionic pilasters, an entablature with a cornice, dentils and balustrade that makes a clear architectural statement. The 1953 addition is distinctly Modernist, with flat unadorned stone surrounding a glass wall with panes separated by simple metal frames; glass entry doors surrounded by thick metal casing; and an interior illuminated sign in simple block letters. The firm of Horace Trumbauer, one of the most significant architects in Philadelphia history, executed the first two building campaigns of the BSFS Kensington Branch in its characteristic Classical Revival style. Although less influential than Trumbauer, Paul Monaghan artfully designed a Modern addition that harmonized with the original Classical Revival design. Monaghan contributed to the architectural history of the Philadelphia region in commissions for Catholic institutions. By satisfying Criteria for Designation C, D and E as outlined in Philadelphia's Historic Preservation Ordinance, 820-26 E. Allegheny Avenue merits listing on the Philadelphia Register of Historic Places.



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