

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

SUBMIT ALL ATTACHED MATERIALS ON PAPER AND IN ELECTRONIC FORM ON CD (MS WORD FORMAT)

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

Street address: 714-16 West Girard Avenue

Postal code: 19123 Councilmanic District: 5

2. NAME OF HISTORIC RESOURCE

Historic Name: National Security Bank

3. TYPE OF HISTORIC RESOURCE

Building Structure Site Object

4. PROPERTY INFORMATION

Condition: excellent good fair poor ruins

Occupancy: occupied vacant under construction unknown

Current use: Nightclub.

5. BOUNDARY DESCRIPTION

See attached.

6. DESCRIPTION

See attached.

7. SIGNIFICANCE

Please attach the Statement of Significance.

Period of Significance (from year to year): from 1887 to 1930

Date(s) of construction and/or alteration: 1887, c. 1931-34.

Architect, engineer, and/or designer: Frank R. Watson, Tilghman Moyer Co. (Post-Significance).

Builder, contractor, and/or artisan:

Original owner: National Security Bank

Other significant persons: Isaac Sheppard

CRITERIA FOR DESIGNATION:

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

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

8. MAJOR BIBLIOGRAPHICAL REFERENCES

See attached.

9. NOMINATOR

Name with Title: Oscar Beisert, Architectural Historian

Email: Oscar.Beisert@gmail.com

Organization: The Keeping Society of Philadelphia

Date: August 16, 2017

Street Address: 1315 Walnut Street, Suite 320

Telephone: 717.602.5002

City, State, and Postal Code: Philadelphia, PA 19107

Nominator is is not the property owner.

PHC USE ONLY

Date of Receipt: 8/17/2017

Correct-Complete Incorrect-Incomplete

Date: 9/14/2017

Date of Notice Issuance: 9/18/2017

Property Owner at Time of Notice

Name: Bellao LLC

Address: 2301 Cherry St, Apt 6B

City: Philadelphia

State: PA

Postal Code: 19103

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

Date(s) Reviewed by the Historical Commission: _____

Date of Final Action: _____

Designated

Rejected

The National Security Bank

225TH ANNIVERSARY FOUNDING OF PHILADELPHIA

National Security Bank



Franklin Street and Girard Avenue

Capital, \$250,000 Surplus and Net Profits, \$700,000

OFFICERS

PHILIP DOERR, President GEORGE KESSLER, Vice-President
J. H. DRIPPS, Cashier

DIRECTORS

W. H. HORN	PHILIP DOERR	GEORGE B. ALLEN
C. G. BERLINGER	JOHN HAMILTON	GEORGE BAUM
JAMES DOAK, Jr.	GEORGE KESSLER	WILLIAM A. RECH
JOHN G. SCHMIDT	FRANKLIN L. SHEPPARD	FRANK SCHOBLE
	PETER A. SCHEMM	

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Figure 1: Advertisement in *Philadelphia, its founding and development, 1683-1908*, (Philadelphia: Joseph & Sefton), 1908.¹ Image courtesy Susan Babbitt.

¹ Image found through the assistance of the Free Library of Philadelphia and Susan Babbitt, scan from the collection of Susan Babbitt. This image is likely from the studio of Frederick Gutekunst, as it bears remarkable similarities to another from his studio of the Union National Bank at 3rd and Arch (Library Company Record No: 000194040). According to an unpublished biography

5. Boundary Description

The boundary description of 714-16 West Girard Avenue is as follows:

Situate at the intersection of the Southerly side of Girard Avenue and the Easterly side of Franklin Street; thence extending Eastwardly along the said Southerly side of Girard Avenue forty feet, five and one-half inches to a point, thence extending Southwardly on a line at right angles to said Girard Avenue, eighty-five feet, eleven and seven-eighths inches to a point, thence extending Eastwardly on a line at right angles to said Franklin Street thirty-nine feet, ten and seven-sixteenths inches to a point; thence extending Southwardly along a retaining wall on a line at right angles to said Girard Avenue, nine feet and one-half of an inch to an angle in said retaining wall, thence extending Eastwardly at right angles to Seventh Street, ten and five-eighths inches to a point; thence extending Southwardly on a line parallel with Seventh Street, six feet, ten and five-eighths inches to a point; thence extending Westwardly on a line at right angles to Franklin Street ninety-three feet, two and five-eighths inches to a point on the Easterly side of said Franklin Street and thence extending Northwardly along the Easterly side of said Franklin Street ninety-five feet, eleven and one-fourth inches to a point on the Southerly side of said Girard Avenue, the place of beginning.

Department of Records Parcel No. 008N20-0472. OPA Account No. 882934745

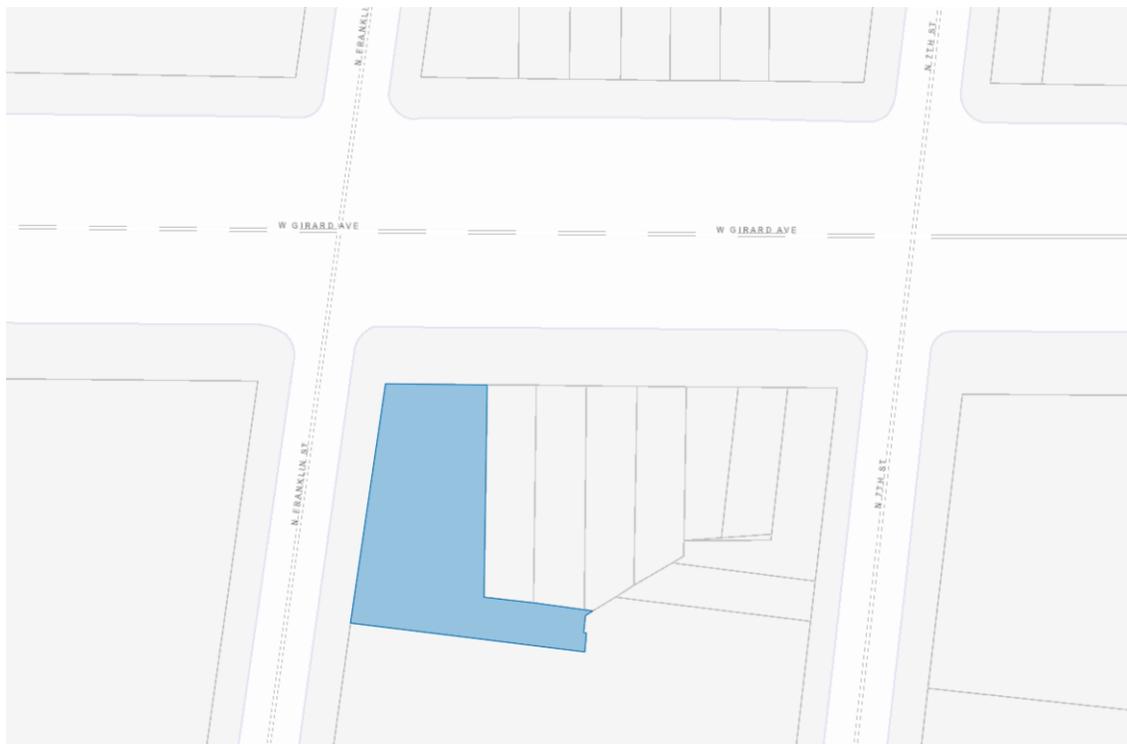


Figure 2: Boundary outlines of 714-16 West Girard Avenue. Image courtesy City of Philadelphia, Department of Records.

of Gutekunst available at the Library Company of Philadelphia, Gutekunst's studio at 813 West Girard was almost across the street from the National Security Bank.

6. Physical Description



Figure 3: The National Security Bank. Looking southeast from the intersection of Franklin and West Girard Avenues. Photograph by author, 2017.

The National Security Bank (Fig. 3) is a two-and-half story corner building with its primary elevations on West Girard Avenue (the façade) and Franklin Street (west elevation). Both elevations are faced in rusticated Fox Island Granite with recessed joints. The first-floor fenestration is covered by decorative iron window guards, almost certainly original.² The south elevation is faced with red brick and the eastern elevation is a party wall. The hipped roof is faced in asphalt shingles.

² They are visible in Fig. 1, *supra*. An announcement in the builder's guide prior to construction indicates they are original to the building: "The front and sides will be furnished with gables, and triple windows of stained glass and arched heads, these windows will be large and protected by iron grills." Philadelphia Real Estate Record and Builders' Guide, v. 2, n. 13, p. 148, 4/4/1887.



Figure 4: West Girard Avenue façade. Photograph by the author, 2017.

The West Girard Avenue façade (fig. 4) is three bays wide and built on a slight incline. The first floor of the façade is dominated by the central door surround and pediment (fig. 5). The double entry doors are covered with decorative iron window guards. The (non-contributing) turquoise paint highlights the abstract, curving design. Flanking the doors are gold-painted stylized engaged columns capped by arches supporting eagles (fig. 6). The highly-decorated transom's most notable feature is a miniature Romanesque colonnade running between the eagles. The stone surround itself is overtly classical. Pilasters with egg-and-dart capitals support an unornamented architrave culminating in a pediment with strapwork and the year of the bank's founding (1870). The pilasters that support the architrave and pediment have several wood nailers attached to them that would have supported signage or similar. The lower region of both pilasters has a painted coating, and the eastern pilaster has a modern mailbox attached to it.

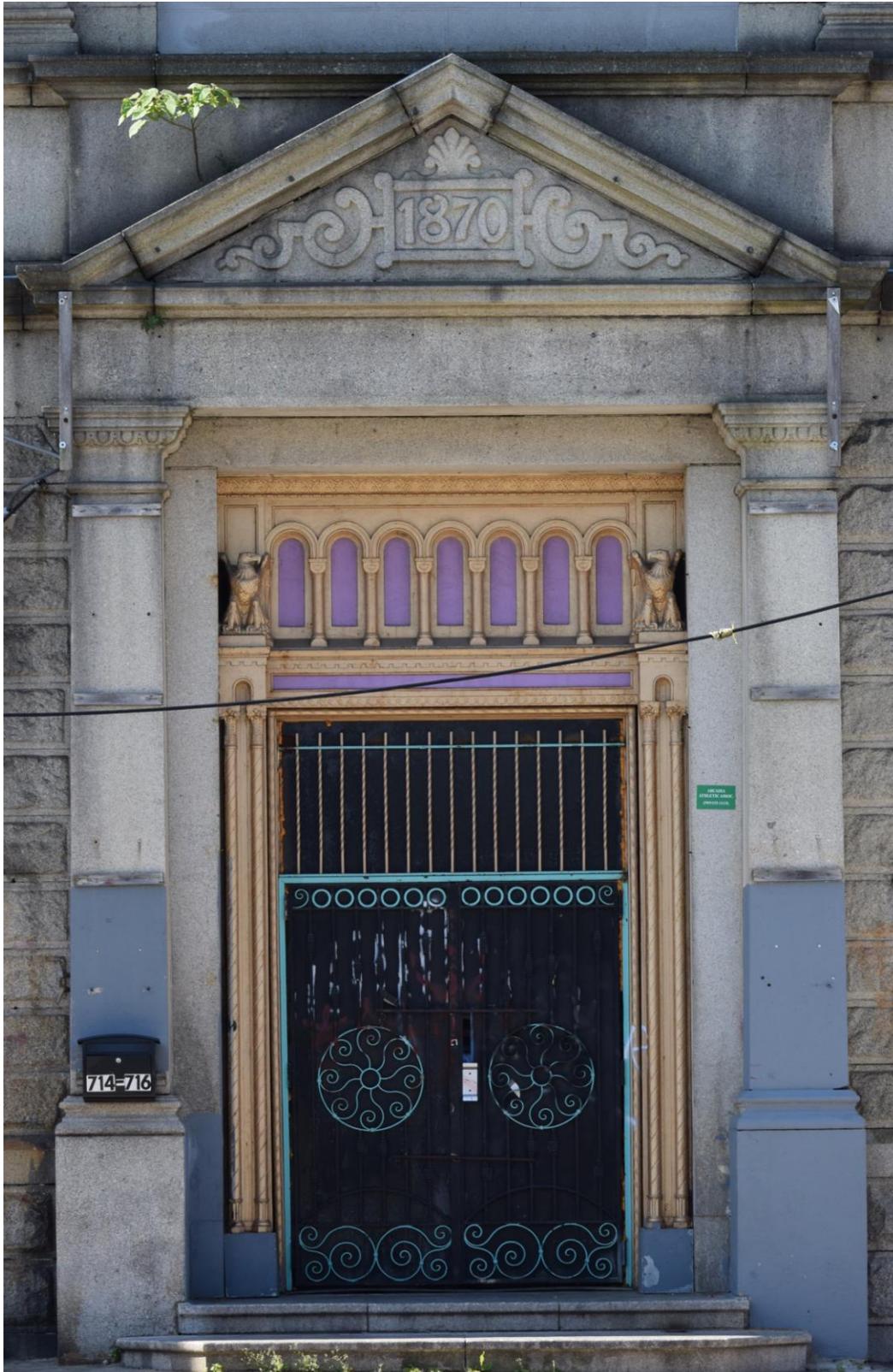


Figure 5: Elaborately decorated entryway to the National Security Bank. The “1870” over the doorway refers to the date of the bank’s founding, not the building’s construction. Photograph by author, 2017.



Figure 6: Detail view of the elaborately decorated entryway. Photograph by author, 2017.

The remainder of the first floor of the façade is relatively unadorned. Two bays with a window each flank the central entry door and are set back slightly from the entrance. All windows on the façade retain their iron guards (figs. 7 and 8). Modern security lights have been affixed at the easternmost and westernmost of the belt course. Graffiti, and paint intended to cover it, are visible on the façade.



Figure 7: Detail view of the basement window guard. Photograph by author, 2017.



Figure 8: Detail view of the window guards that cover the first floor of the building. Photograph by author, 2017.



Figure 9: Second floor of the façade. Photography by author, 2017.

The second floor of the façade (fig. 9) matches the arrangement of the fenestration on the first floor. A large arched window, with keystone, begins directly above the first floor's door pediment. On either side of the window are pilasters with flattened foliate motifs. Windows on either side of the central window are simplified versions of the central window, though they lack its pilasters and keystone. All three windows are missing their original stained glass. The entablature (fig. 10) includes a dentiled cornice. Above the entablature is a parapet with found finials. A gable rises in front of the parapet. Within the tympanum of the gable is a continuation of the dentiled cornice and strapwork highlighting the initials "NSB". The gable is capped with a filial.



Figure 10: Entablature, gable, and roof as seen from West Girard Avenue. Photograph by author, 2017.

The roof (fig. 11) is hipped and covered in asphalt shingles, almost certainly not original though they resemble the shingles in early photographs of the building (Fig. 1, Appendix). Flashing covers the apex of the roof, potentially covering the “spines” that were once part of the original design. Additional finials visible in historic photographs (Appendix) have been removed. A decorative chimney is visible at the eastern edge of the building on the West Girard Avenue side of the building.

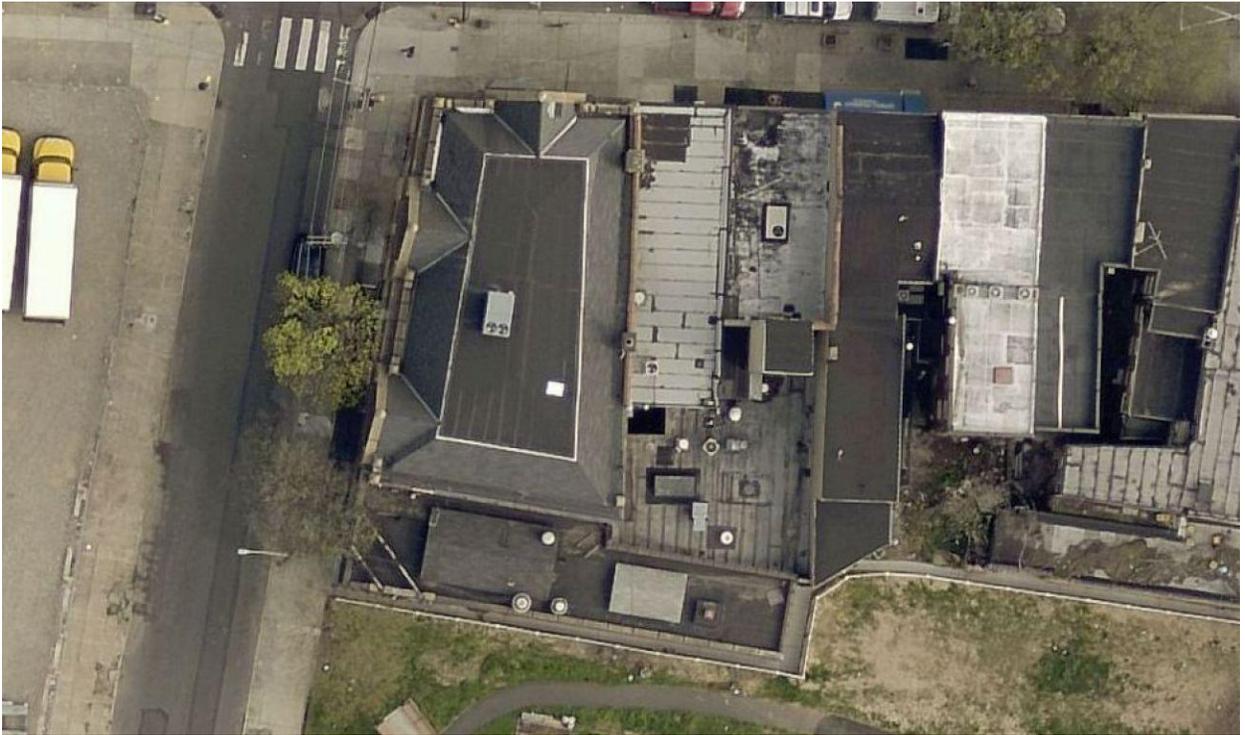


Figure 11: Roof. Aerial image from Picometry, courtesy the Philadelphia Historical Commission.



Figure 12: West elevation along Franklin Street. View from the site of the former Astor Theater (previously the German Theater), demolished c. 2016.³ Photograph by author, 2017.

The west elevation (fig. 12), facing Franklin Street, in its first phase of construction mirrored the façade with the addition of an extra center bay at the southern end. The only notable differences are in the center bay with the replacement of the main entrance door with two windows centered directly underneath the larger round arch window, two smaller windows at ground level to light the basement, and a slight reduction in decorative detail. The tympanum lacks the NSB initials seen in the façade, and the pilasters are missing their foliate motifs. The extra bay at the southern edge of the west elevation resembles the center bay, with its double window and larger round-arch window and gable. One of the first-floor windows has been replaced by a modern wheelchair accessible entrance, with a ramp leading up to the entrance (fig 13). Unlike the façade, all the windows have been removed or covered, though two new windows have been inserted into the round arch window opening in the southernmost “central bay.” An exhaust hood and fan have also been put in through original window openings. A one-story two-bay 1923 addition (fig. 13) at the southern edge, is visually identical to the ground floor of the intact center bays on the western elevation.⁴ The guards in the 1923 addition are identical to the pre-1908 photographs, with the exception that the southernmost guard has been installed backwards.

³ Mr. Fox, “Blighted Building Will Disappear at Franklin & Girard,” *Naked Philly*, Aug. 8, 2016. <http://www.ocfrealty.com/naked-philly/northern-liberties/blighted-building-will-disappear-at-franklin-girard>

⁴ Permit No. 1683, Application for Permit for Erection of New Buildings, March 1, 1923.



Figure 13: View of wheelchair-accessible entrance and 1923 addition. Photograph by author, 2017.

The brick-faced southern elevation (figs. 14, 15) is visible from Franklin Street as well as the publicly accessible gardens of the Urban Renewal era Ascension Manor complex. The one-story 1923 addition is windowless on its southern elevation. The second story of the 1887 building has six bricked up windows: two segmented arch, and four round arch windows.



Figure 14: Southern elevation. Photograph by author, 2017.



Figure 15: Aerial view of 714-16 West Girard Avenue. Aerial image from Picometry, courtesy the Philadelphia Historical Commission.

The eastern elevation is a party wall, however due to the reduction in height or the elimination of the neighboring buildings, it is now visible from Seventh Street (fig. 16). There are two segmented arch windows on the east side of the 1923 addition. There is also a second, red-brick chimney, and what appears to be the remnants of a third chimney visible at the roofline. According to the building announcement, all three chimneys were designed to be purely decorative.⁵



⁵ Philadelphia Real Estate Record and Builders' Guide, v. 2, n. 13, p. 148, 4/18/1887.

7. Significance

The National Security Bank at 714-16 West Girard Avenue is a prominent commercial building evidencing the late Victorian interest in eclecticism with a design by Frank Rushmore Watson. Watson was a prominent architect, best known for his ecclesiastical and residential buildings. A rare surviving example of his commercial work, it was built in an era when the only common design characteristic of banks was their intent to impress. Watson liberally borrowed from a host of architectural traditions to create a coherent and striking house of finance in the late Victorian tradition.

Its architectural significance is matched by an important, albeit under-documented, role in the historical record. The National Security Bank was one of the first of the new “national” banks in Philadelphia, and only the second national bank in North Philadelphia. As its location at the edge of a Philadelphia German-American neighborhood would suggest, it had strong ties to that community, particularly among its brewers. However, its ties ran beyond the German-American community; its second President, Isaac Sheppard, was a major manufacturer, esteemed politician, educational reformer, and, most importantly for the purposes of this nomination, was responsible for hiring Frank Rushmore Watson in 1877 to build the National Security Bank’s home at West Girard and Franklin.

J) Exemplifies the cultural, political, economic, social or historical heritage of the community and;

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;

The National Security Bank played an important role in the development of the new national banking system in Philadelphia. The National Security Bank opened in 1870 at the beginning of the modern era of American banking. Prior to 1860, Pennsylvania required banks taking public deposits to receive a state charter, a process known elsewhere for being prone to politicking and corruption.⁶ Free Banking Laws, as they were known in Pennsylvania, both modernized and increased the number of state banks.⁷ These initial, state-level reforms were soon matched and overshadowed by major reforms in the country’s banking systems.

In 1863 Congress passed “An Act to Provide a National Currency, Secured by a Pledge of United States Stocks, and to Provide for the Circulation and Redemption Thereof.” That legislation allowed “any persons” to receive a charter to open a bank so long as they deposited the required reserves with the controller of the currency, exposed the bank’s shareholders to increased liability, and accepted certain restrictions on lending and investing.⁸ A product of the Civil War and the nation’s needs for a standardized currency, the Act created opportunities for new banks to form mostly outside of state control (and corruption).⁹

In November 1870, the directors and officeholders of the National Security Bank organized what was to be the second National Bank in North Philadelphia.¹⁰ The National Security Bank received Charter No. 1,743, and listed its stated capital as \$250,000. Its substantially more well-resourced peers included the Philadelphia National Bank, the Bank of North America, and the Girard National Bank, all of which left

⁶ Benjamin Klebaner, *American Commercial Banking: A History*, (Beard Books, Washington, D.C.), 13.

⁷ *Ibid.*

⁸ *Ibid.*, at 64, 101.

⁹ *Ibid.*, at 65-65.

¹⁰ “Banking and Financial Items,” *The Bankers’ Magazine and Statistical Register (1849-1894)*, January 1871,;5, 7; May 1872, 6, 11. North Philadelphia is defined as north of Vine Street, west of Front. The Eighth National Bank, 1017 N. 2nd Street (later at 2nd and West Girard), was first. There were other National Banks north of Vine, but they were in Fishtown (Kensington National Bank, 969 Beech Street), Frankford (Second National Bank of Philadelphia, Frankford St.), and Germantown (National Bank of Germantown, Main St.) *The Merchants and Bankers Almanac of 1871*, 35-36.

behind their state charters to become National Banks. While the National Security Banks' capital was \$250,000, five times the legal minimum, it was the third lowest amount held by any Philadelphia National Bank and only an eighth of the wealthiest, the Farmers and Mechanics National Bank.¹¹

In 1871 the bank did not yet have a listed address in the *Bankers' Almanac*, but it would soon occupy a building at 701 West Girard Avenue, placing it at the edge of middle-class German-American life.¹² While Germantown is more popularly thought of as the destination for German immigrants, by the late nineteenth and early twentieth centuries, West Girard Avenue had a better claim to being the center of the German-American community.¹³ Russell Kazal, the authority on German-American life in Philadelphia identifies the Girard Avenue District's western boundary as sixth street in 1900, however the record clearly shows that community extended further west. G.M. Hopkins's 1875 map shows the bank's location a block south of a Moravian Church, and further east than Jacob Rech's Coach and Wagon Manufy.¹⁴ (Fig. 17)

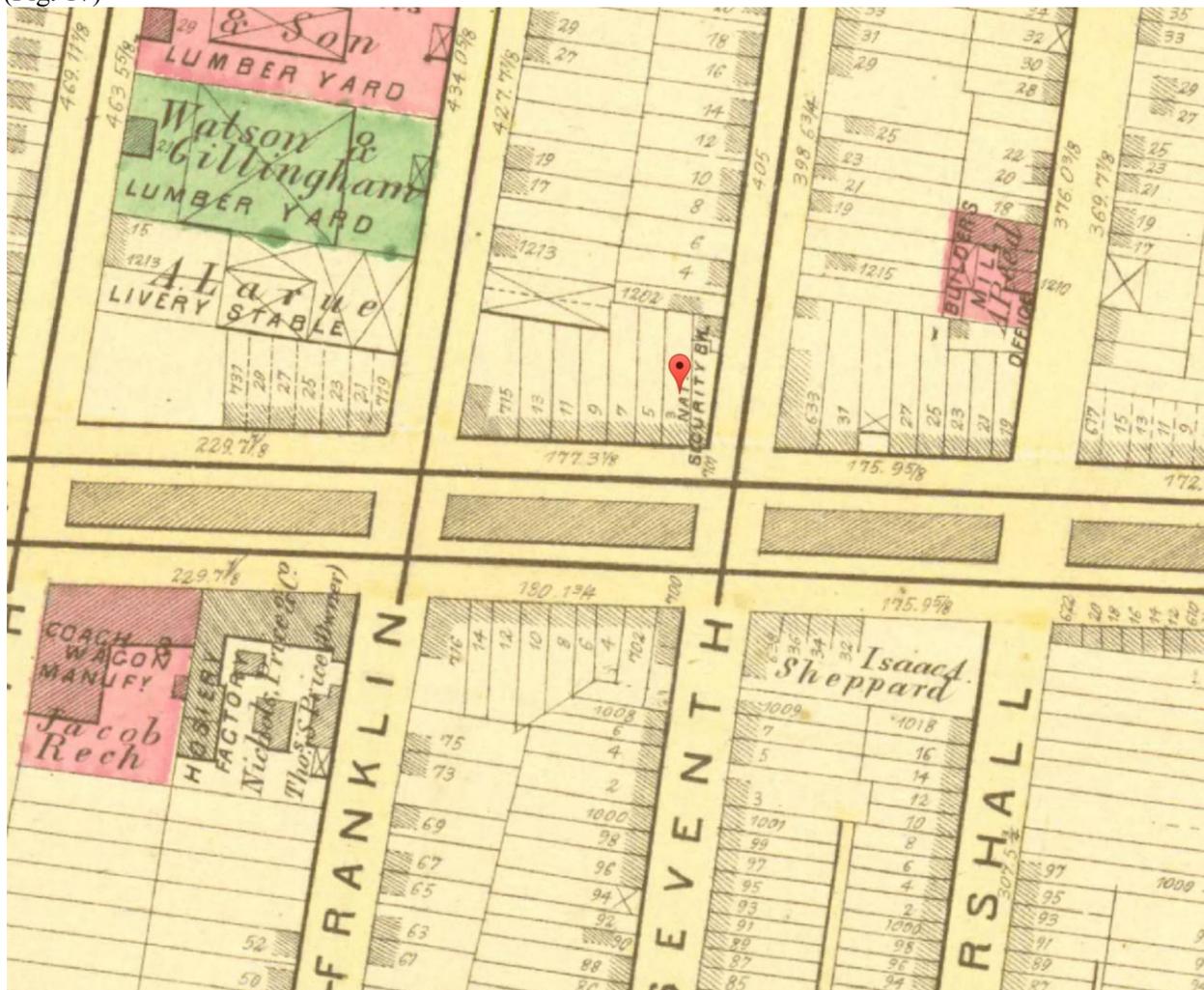


Figure 17: 1875 G.M. Hopkins Map of Philadelphia. Note Jacob Rech's Coach & Wagon Manufactory at the left and Isaac Sheppard's plot between 7th and Marshall.

¹¹ The Merchants and Bankers Almanac, 1871, 35-36. Available at <https://books.google.com/books?id=Gk1gqMIm2jcC>

¹² Philadelphia City Directory, 1875 available at the Historical Society of Pennsylvania.

¹³ Russell Kazal, *Becoming Old Stock: The Paradox of German-American Identity*, (Princeton: Princeton University Press), 2004, 43-44.

¹⁴ G.M. Hopkins, *City Atlas of Philadelphia*, 1875. Available at <http://www.philageohistory.org/tiles/viewer/>

The National Security Bank was an identifiable part of Philadelphia's community of German immigrants. Derisively referred to as a "sauerkraut bank," it was one of a growing group of banks that depended on proximity to their immigrant customers.¹⁵ It was not only in the community, it was part of the community. The signing of the Treaty of Frankfurt in 1871 led to a grand parade by German Americans in Philadelphia. Then only six months old, the employees of the bank celebrated with "an especial demonstration" that was noticed by *The Evening Telegraph*.¹⁶ Notably, the route of the parade directed towards German immigrants continued west on West Girard Avenue and down Franklin Street, where the National Security Bank would open seventeen years later.¹⁷



Figure 18: The southeast corner of Franklin and Girard in 1884. A shoe supply and an oyster shack occupy the future site of the National Security Bank. The adjacent building sells Excelsior Ranges, a product manufactured by Jacob Rechs.¹⁸ Image courtesy the Historical Society of Pennsylvania.

¹⁵ Deborah C. Andrews, "Bank Buildings in Nineteenth-Century Philadelphia," in *The Divided Metropolis: Social and Spatial Dimensions of Philadelphia, 1800-1975 (Contributions in American History)*, William W. Cutler and Howard Gillette Eds. (Westport: Greenwood Press), 1980, 75.

¹⁶ "Peace!," *The Philadelphia Evening Telegraph*, May 15, 1871, p. 1.

¹⁷ *Id.*

¹⁸ Image courtesy the Historical Society of Pennsylvania Graphics Collection. The association with Jacob Rechs can be made through an advertisement in Willis G. Hale's *Selections from an Architect's Portfolio*, 1894, p. 4.

By 1910, the bank's new building (the subject of this nomination) was surrounded by several German-American establishments including Germania Hall at 810 West Girard, and the German Theater directly across Franklin Street.¹⁹ (Fig. 19).

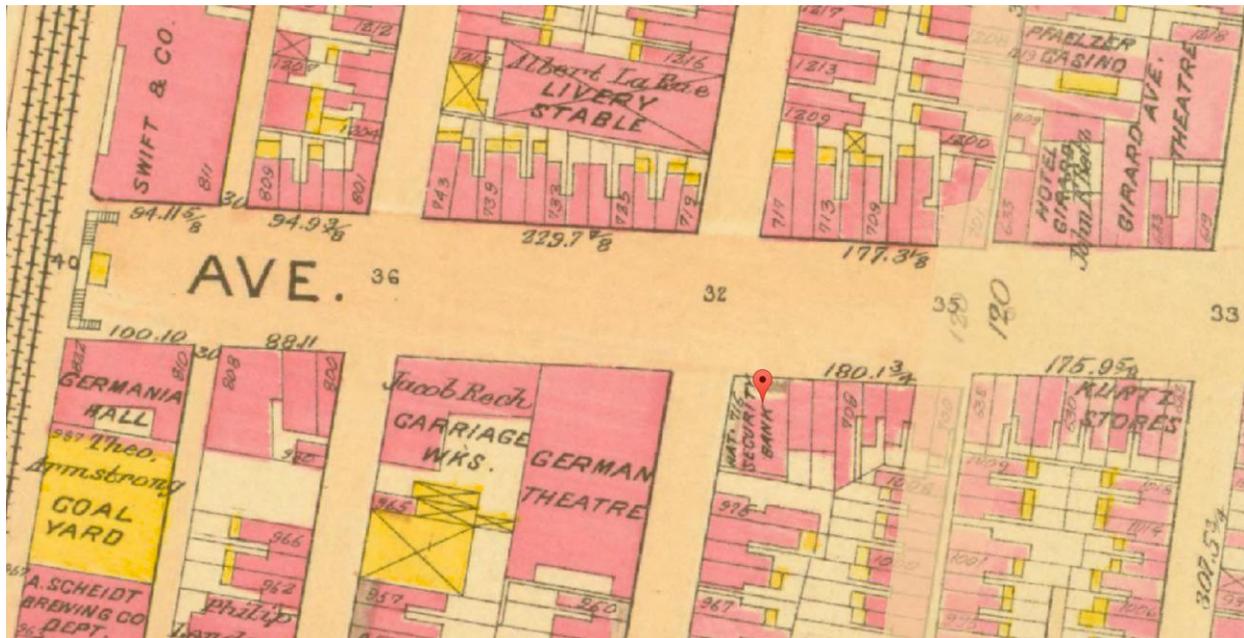


Figure 19: 1910 G.W. Bromley Map of the area surrounding the National Security Bank. German-American businesses included the A. Scheidt Brewing Co. Dept., John F. Betz's Hotel Girard, and the Pfaelzer Casino.

The bank's executive leadership and directors reflected, in part, that neighborhood. George Gelbach of of Asfeld, Westphalia was the bank's first president.²⁰ He was joined by John F. Eppelsheimer, the child of a German father, Jacob Rech, likely from Darmstadt, Peter Schemm of Bavaria, and Charles Psotta, all of whom could claim recent German ancestry.²¹ They were joined, among other directors, by V.C. Sweatman, a malt-brewer from New Jersey, and Isaac Sheppard whose ancestors had lived in North America since the 17th century.²² By 1878, the list of directors remained mostly unchanged with one notable exception, the addition of brewing magnate Louis Bergdoll.²³ The association between Schemm who founded his own brewery, Psotta, Bergdoll, and Sweatman as representatives of the brewing community and the National Security Bank is intriguing, but unfortunately any further information tying the National Security Bank to the brewing industry was not readily available.

The bank was not wholly dominated by German-Americans. Eight of the thirteen directors did not have any immediate connection to the German-American Community. Moreover, after George Gelbach the

¹⁹ "The National Shrine of St. John Neumann," <http://www.stjohnneumann.org/parish.html>; "The German Society of Pennsylvania," <http://www.germansociety.org/our-history/>; 1910 G.W. Bromley Atlas, www.philageohistory.org/tiles/viewer/.

²⁰ "Obituary. George Gelbach," *The Philadelphia Inquirer*, Oct. 2, 1886, p. 2.

²¹ John F. Eppelsheimer, 1880; Census Place: Philadelphia, Philadelphia, Pennsylvania; Roll: 1186; Family History Film: 1255186; Page: 71D; Enumeration District: 572; Image: 0145.; Jacob Rech, Year: 1880; Census Place: Philadelphia, Philadelphia, Pennsylvania; Roll: 1176; Family History Film: 1255176; Page: 309C; Enumeration District: 314; Image: 0621; Peter Schemm, Year: 1880; Census Place: Philadelphia, Philadelphia, Pennsylvania; Roll: 1179; Family History Film: 1255179; Page: 25B; Enumeration District: 383; Image: 0245; Charles Psotta, Year: 1870; Census Place: Philadelphia Ward 20 Dist 62 (2nd Enum), Philadelphia, Pennsylvania; Roll: M593_1435; Page: 727B; Image: 258892; Family History Library Film: 552934 (Family Tree available on Ancestry.com).

²² Verlen C. Roll: 1174; Family History Film: 1255174; Page: 37C; Enumeration District: 250; Image: 0627; Sweatman, 1880 Federal Census, ; "David Sheppard," *Ancestry.com*, <https://proxy.library.upenn.edu:3139/family-tree/person/tree/12955533/person/12519266445/facts>

²³ *The Philadelphia Inquirer*, Jan. 9, 1878, p. 2.

bank's first president died in 1886, he was replaced by Isaac Sheppard. (Fig. 20). While early in American banking history the title of "president" was merely honorary, by the 1870s the role of bank president was an obligation akin to chief operating officer.²⁴ In choosing Sheppard, the directors of the National Security Bank secured the talents of one of the city's most prominent men.



Figure 20: Isaac A. Sheppard, as depicted in his obituary.²⁵ *The Philadelphia Inquirer*.

At Sheppard's death in 1898 the subtitle to his obituary was: "One of Philadelphia's Best Known and Highly Respected Citizens."²⁶ His biography in the *Colonial and Revolutionary Families of Pennsylvania* begins: "Sheppard... rose to the position of one of the most honored, valued, and wealthy citizens of Philadelphia, under the most adverse circumstances."²⁷ Born in 1821 in New Jersey to a family that traced its ancestry back to 17th century Connecticut, he left school at age twelve to apprentice in a foundry.²⁸ At 32, he left to start his own foundry at 7th and Marshall and within seven years was successful enough to open a branch in Baltimore.²⁹ (Fig. 21). He served in the state legislature from 1859-61 and as the Chairman of the Ways and Means Committee drafted the bills that called up the Pennsylvania Reserves to serve in the Civil War.³⁰ He was unanimously elected and served as Speaker of the House Pro Tem during the 1861 session.³¹ During his time in the Pennsylvania Statehouse, he also shared the responsibility for passing legislation that encouraged the creation of building and loan associations, which the *Inquirer* credited as having helped develop Philadelphia's reputation as the City of Homes.³²

²⁴ Andrews, 77.

²⁵ "Isaac A. Sheppard Has Passed Away," *The Philadelphia Inquirer*, March 7, 1898, p. 14.

²⁶ *Ibid.*

²⁷ John Jordan, *Colonial and Revolutionary Families of Philadelphia Volume 1*, 566.

²⁸ *Id.*

²⁹ *Colonial and Revolutionary Families of Pennsylvania*, John W. Jordan, Ed., (New York: Lewis Publishing Company), 566-570, 1911. <https://catalog.hathitrust.org/Record/011529041>

³⁰ *Ibid.*

³¹ "The Death of I.A. Sheppard," *The Times*, March 7, 1898, p. 3.

³² "Isaac A. Sheppard Has Passed Away."



Figure 21: Isaac A. Sheppard & Co. Ironworks between Montgomery, Berks, 3rd and 4th Streets.³³ Hexamer General Surveys, Greater Philadelphia GeoHistory Network.

After leaving statewide politics he was elected by the City Councils to the Northern Liberties Gas Works Co. and joined the directors of the National Security Bank at its formation. After George Gelbach's death, he became the president of the National Security Bank, serving twelve years before his death in 1898. It was during his presidency that the National Security Bank built the present building at 714-16 West Girard Avenue.

In addition to assuming the presidency of the National Security Bank, Sheppard joined the Philadelphia School Board in 1879. He spent seventeen years on the School Board, becoming its president in 1889. During his tenure, he oversaw the modernization of the public-school system, including night schools, the implementation of the superintendent system, public kindergartens, and the creation of the High School for Girls.³⁴ When he tried to resign the presidency in 1895 citing ill health, the Board of Public Education rejected his resignation twice, instead re-electing him to further six month terms against Sheppard's protests. It was only with his resignation of his board seat that he ended his time on the School Board.³⁵ His successful resignation was page one, column one, on that day's copy of *The Inquirer*. Two months after his death, the Isaac A. Sheppard School at Howard and Cambria Street was named in honor of his service to Philadelphia.³⁶

The National Security Bank existed for another 32, mostly uneventful, years following Sheppard's time as president. In 1930, a time of great pressure for banks due to the depression, it merged with the Kensington Trust Company to become the Kensington Security Bank and Trust Company (Fig. 22).³⁷

³³ "Excelsior Stove Works and Hollow Ware Foundry," *Hexamer General Surveys*, 1873. <https://www.philageohistory.org/rdic-images/view-image.cfm/HGSv8.0681-682>

³⁴ *Colonial and Revolutionary Families* 568-9.

³⁵ Isaac A. Sheppard Has Resigned, *The Philadelphia Inquirer*, Nov. 27, 1896, p.1.

³⁶ "Isaac A. Sheppard School," *The Philadelphia Inquirer*, May 11, 1898, p. 9.

³⁷ "United for Greater Service," *The Philadelphia Inquirer*, July 1, 1930, p. 25.

While that ends its period of significance, images of the National Security Bank are available after 1930 in the Appendix.

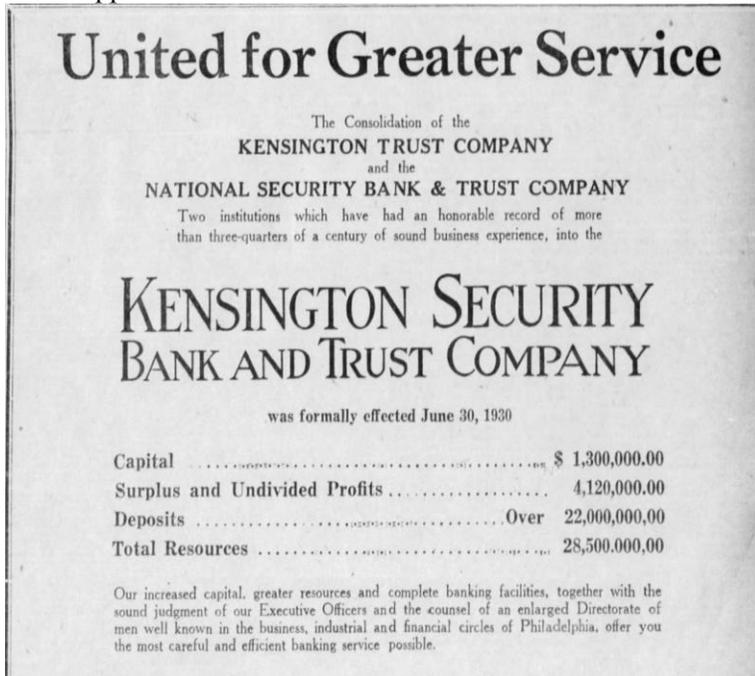


Figure 22: Cropped advertisement from the Philadelphia Inquirer, July 1, 1930, p. 25.

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;

Frank R. Watson was one of the most important of the several architects specializing in church design in Philadelphia during the late nineteenth and early twentieth centuries.³⁸ He was born in the Frankford section of Philadelphia, the son of Samuel and Anna B. Watson. After graduating from Central High School in 1877, Watson entered the office of Edwin F. Durang, an eminent architect concentrating on Catholic church projects during the last quarter of the nineteenth century. Watson spent five years with Durang before establishing his own independent firm in 1882/3. While not limiting his practice to Catholic projects, Watson still became well known for his church designs. So successful was he that he opened a branch office in Atlantic City, NJ in 1898. In 1901/02, when Samuel Huckel returned to Philadelphia, a partnership between the two was established under the name Watson & Huckel. Huckel's experience with Benjamin D. Price, another architect known for his church designs, as well as his experience with Edward Hazelhurst in the firm of Hazelhurst & Huckel stood the new partnership in good stead; and the office prospered until Huckel's death in 1917. Watson then continued practicing independently until 1922, when he was joined by the younger architects, George E. Edkins, and William Heyl Thompson. At the outset this firm was one of association, but soon the name became Watson, Edkins & Thompson. When Edkins moved to Oaklyn, NJ in 1936, Watson & Thompson continued in practice until Watson's death in 1940.

Watson joined the American Institute of Architects (AIA) in 1901, served as president of the Philadelphia Chapter in 1927, and was made a Fellow in 1930. He also held memberships in the Historical Society of

³⁸ The first two paragraphs of this section are copied directly from the biography of Watson available through *Philadelphia Architects and Buildings* and were written by Sandra L. Tatman.
https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/117215

Frankford, the Medieval Academy of America, the Philadelphia Museum of Art, and the Union League. He was given an honorary doctor of Fine Arts degree from Muhlenberg College. He also served as a delegate to the Pan American Congress of Architects meetings in South America in 1923 and 1927 and as technical advisor to the Philadelphia Housing Association from 1929 to 1932. In 1929 he was made an honorary member in the Mexican Society of Architects. When the Architects Building Corporation was established to oversee the design and construction of that dedicated highrise, Watson was elected president of the corporation.

Watson is not known for his work on commercial buildings. The National Security Bank is therefore, alongside the Kirschbaum Building at 726-28 Market Street (unlisted) and the Spring Garden Market (now Union Transfer, modified and unlisted), a rare surviving example of his commercial work in Philadelphia.³⁹ Other notable non-ecclesiastical architectural work by Watson included extensions to two Frank Furness banks. Watson built an addition to the Northern Saving Fund Society in 1888 (demolished), the same year that the National Security Bank building opened. The Kensington National Bank, built in 1877, has a Watson designed addition from 1920.⁴⁰

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;

The National Security Bank defies easy categorization, much like many of its peer institutions built at the end of the nineteenth century. Its design represents the eclecticism that defined that period in architecture. Various architectural historians have suggested it contains elements of the Romanesque, the Neo-Renaissance, the Neo-Classical, the Queen Anne, and Beaux-Arts Classicism. While relatively few buildings are defined by the “high-style” that later historians apply to the time of the building’s time of creation, Victorians experimented with many styles and as a result there is no single style that defines the era. It was instead a time of great and rapid change. Bank architecture was no different in its experimentations with architectural variety; as the writer on the subject Charles Belfoure put it: “There was no one style in the post-Civil War era that specifically defined a national bank except that building was usually impressive with no expense spared.”⁴¹ Banks changed with the fashions.⁴² Since almost all National Banks were forbidden from opening branches, they had to make an impression with their only location.⁴³ In an era in which robberies, panics, and failures were commonplace, banks were motivated to project security and fortitude through advances in technology and architecture.⁴⁴

³⁹ “Kirschbaum Building,” *Philadelphia Architects and Buildings*, https://www.philadelphiabuildings.org/pab/app/pj_display.cfm/117234; “Spring Garden Market Company,” *Philadelphia Architects and Buildings*, https://www.philadelphiabuildings.org/pab/app/pj_display_citations_holdings.cfm/117239.

⁴⁰ “Kensington National Bank, Project Chronology,” *Philadelphia Architects and Buildings*, https://www.philadelphiabuildings.org/pab/app/pj_display_alldates.cfm?RecordId=40058FA1-A9C1-4090-972F12AE6EA843E8

⁴¹ Belfoure, 116.

⁴² Andrews, 81.

⁴³ Belfoure, 117.

⁴⁴ Andrews, 67.



Figure 23: Northern Saving Fund Society. c. 1871-73. Frank Furness, architect. Visible at the far left is the now demolished southern extension by Frank Rushmore Watson. Image courtesy the James Dillon Collection, Athenaeum of Philadelphia.

Bank architecture saw some of the greatest experimentation during the latter half of the 19th Century. The directors of the National Security Bank would have been mindful of the wisdom like that expressed in *The Bankers' Magazine and Statistical Register*: "Architecture, should be marked externally, internally and everywhere by *stability*, as its leading feature; which a builder of intelligence will take care shall be combined with *taste*."⁴⁵ [Italics in the original]. In the late eighteenth and early nineteenth century that would have meant the classicism of the First and Second Banks of the United States. By the late nineteenth century, the National Security Bank had to compete architecturally as well as financially with its peers. The time of temples for money had passed. The Eighth National Bank at 2nd and West Girard embraced a mixture of the Italianate and the Second Empire, the Northern Saving Fund Society at 6th and Spring Garden hired Frank Furness, and banks throughout the city moved well past temples for their money.

⁴⁵ Granville Sharp, "The Adaption of Recent Inventions to the Purposes of Practical Banking," as quoted in *The Bankers and Statistical Register* in Belfoure, 72.



Figure 24: Troy Savings Bank.⁴⁶ Image courtesy architecture+.



Figure 25: Williamsburgh Savings Bank.⁴⁷ Image courtesy Wikipedia.

⁴⁶ a+, "Troy Savings Bank Music Hall,"
http://www.aplususa.com/Services/ProjectDetail.aspx?project=Troy_Savings_Bank_Music_Hall

However, while temples were passé, classicism was far from dead. The students of the Beaux-Arts trained Richard Morris Hunt spread his influence across America. George Post's Troy Savings Bank (1871) (fig. 24) and Williamsburgh Savings Bank (1875) (fig. 25) both embraced the Greco-Roman. Their choice of materials and rigid adherence to classical motifs could easily have been the inspiration for the National Security Bank. However, outside of Philadelphia, the clearest Beaux Arts inspiration for the National Security Bank is Hunt's Lenox Library (1871-77) (fig. 26). While a much larger building than the National Security Bank, both share a common set of design elements: the basement windows, tripartite window scheme with a slightly projecting central bay, gable with decorated tympanum, and the overall influence of Beaux-Arts Classicism.



Figure 26: Lenox Library. 1871-77. Richard Morris Hunt, architect. Image courtesy the Museum of the City of New York.⁴⁸

The bridge between the two buildings is The Saving Fund Society of Germantown (1883) (fig. 27), in appearance the Philadelphia predecessor to the National Security Bank. The connections between the two are unmistakable. The tripartite scheme, gables, chimneys, finials, and Fox Island granite rusticated ashlar are strikingly similar. Built by James H. Windrim only four years before the National Security Bank, its

⁴⁷ Atorpey, "Williamsburgh Savings Bank 2015,"

https://en.wikipedia.org/wiki/Williamsburgh_Savings_Bank#/media/File:Williamsburgh_Savings_Bank,_Brooklyn,_NY_2015.jpg

⁴⁸ Byron Company, "Lenox Library, 5th Ave. & 70th St., 1901," *Museum of the City of New York*,

[http://collections.mcny.org/Collection/\[Lenox-Library,-5th-Ave.-&-70th-St.,-1901.\]-2F3XC58K7UPK.html](http://collections.mcny.org/Collection/[Lenox-Library,-5th-Ave.-&-70th-St.,-1901.]-2F3XC58K7UPK.html)

connections to Watson are unclear.⁴⁹ However, given Windrim’s prominence in Philadelphia and the peripatetic nature of young architects in that era, it’s entirely possible that the young Watson worked on the plans for the Saving Fund Society of Germantown before striking out on his own.⁵⁰ Even if Watson never worked for Windrim, he still almost certainly would have been aware of Saving Fund Society based solely on its proximity. It is worth nothing that an 1895 photo shows a “Frank Watson” among James Windrim’s office staff, but it is likely a different Frank Watson.⁵¹ As for the matter of architectural style, it is worth nothing that a 1906 article in the *Germantown Independent-Gazette* considered the Germantown Saving Fund Society to be an example of the “renaissance style” and as its stylistic heir the same could be said of the National Security Bank.⁵²



Figure 27: The Saving Fund Society of Germantown. 1883. James H. Windrim. Image courtesy the Germantown Historical Society.

⁴⁹ “The Germantown Saving Fund Passes its Fiftieth Milestone,” *Germantown Independent-Gazette*, May 13, 1904; “Origin and Growth of The Germantown Saving Fund,” *Germantown Independent-Gazette*, Friday Jan. 26, 1906. Both papers available in the Bank Pamphlets Collection of the Germantown Historical Society.

⁵⁰ Private conversation between the author and Michael Lewis, available on request.

⁵¹ “Frank Rushmore Watson,” *Athenaeum of Philadelphia*,

https://www.philadelphiabuildings.org/pab/app/ar_display.cfm/117215. While the James Windrim office photo includes the image of a man named Frank Watson, it likely isn’t Frank Rushmore Watson as the man in the photo looks too young, and Frank Rushmore Watson already had his own practice by 1895.

⁵² “Origin and Growth of the Germantown Saving Fund.”

Other features justify the description of Romanesque. Built the year before, Hazelhurst and Huckel's Cumberland National Bank (fig. 28) shares many features with the National Security Bank. A corner building, like the National Security Bank, the Cumberland shares Richardsonian love of Palladian columns, decorative ironwork, gable with decorated tympanum, finials, and round arch windows. While it too struggles with the space constraints of the narrow lot, its approach is ultimately less graceful than the National Security Bank. The West Girard Avenue entrance (fig. 5) particularly justifies the description of Romanesque with its colonnade, eagles, and classical detail.



Figure 28: Cumberland National Bank: Hazelhurst and Huckel. Library of Congress, HABS <https://www.loc.gov/resource/hhh.nj1495.photos>

Despite its liberal borrowings from new trends in architecture, Watson took pains to connect the building to the past. While the bank otherwise shares relatively little with the Queen Anne, a primarily residential style, its use of strapwork evidences a common kinship. That use marked the building as intentionally old-fashioned, grounding the building in that all-important “*stability*” while also providing a European connection to the immigrant community around the National Security Bank. The rustication of the granite, in contrast to the smooth surface of the Lenox Library or Hunt’s residential mansions, implied the “*stability*” and security necessary for bank buildings. Rustication was associated with military fortifications, and its use at the National Security Bank, recalls its use in the architecture of the Neo-Renaissance as well as by Richardson.

The National Security Bank is an architectural polyglot. Built by an American-trained architect for a German-American neighborhood, in a time when architectural experimentation was at a high point, it is nonetheless a coherent and impressive building. While it no longer serves the National Security Bank, or any bank at all, it remains an important part of Philadelphia history.

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This nomination was the joint efforts of the following volunteers for the Keeping Society of Philadelphia:

Oscar Beisert, Architectural Historian and Historic Preservationist

H. R. Haas, Historian and Historic Preservationist

Amy Lambert, Preservation Architect

9. Appendix: Photographs of the National Security Bank Building from c. 1931-1983



Figure 29: The National Security Bank prior to remodeling by Tilghman M. Moyer. Photograph pre-1934. Image courtesy the University of Pennsylvania.⁵³

⁵³ *The Architectural Forum*, v. 60 no. 1, January 1934, pp. 45-46.

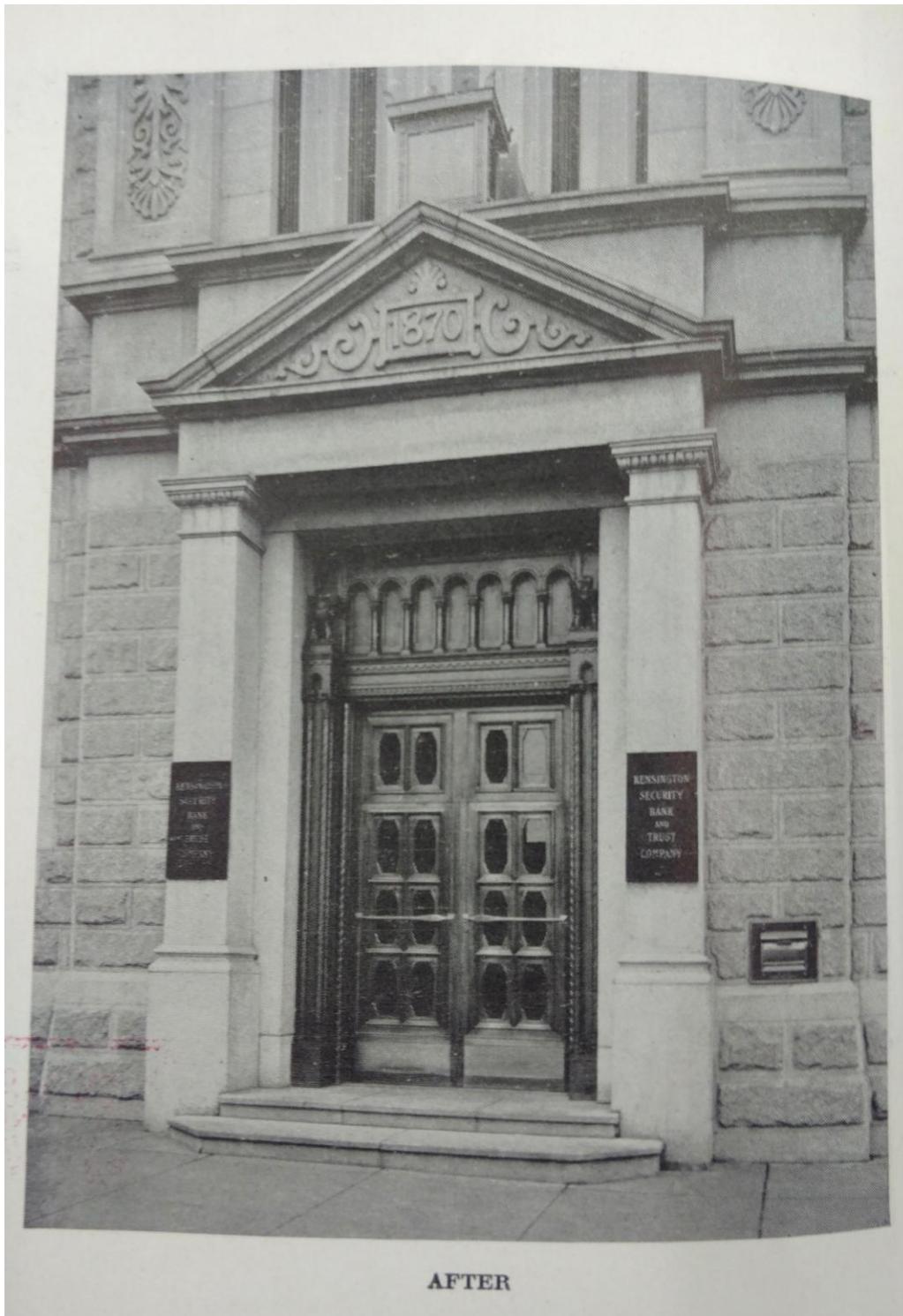


Figure 30: The National Security Bank after remodeling by Tilghman M. Moyer. Photograph c. 1931-33. Image courtesy the University of Pennsylvania.⁵⁴

⁵⁴ *Id.*



Figure 29: The National Security Bank prior to remodeling by Tilghman M. Moyer. Photograph pre-1934. Image courtesy the University of Pennsylvania.⁵⁵

⁵⁵ *Id.*

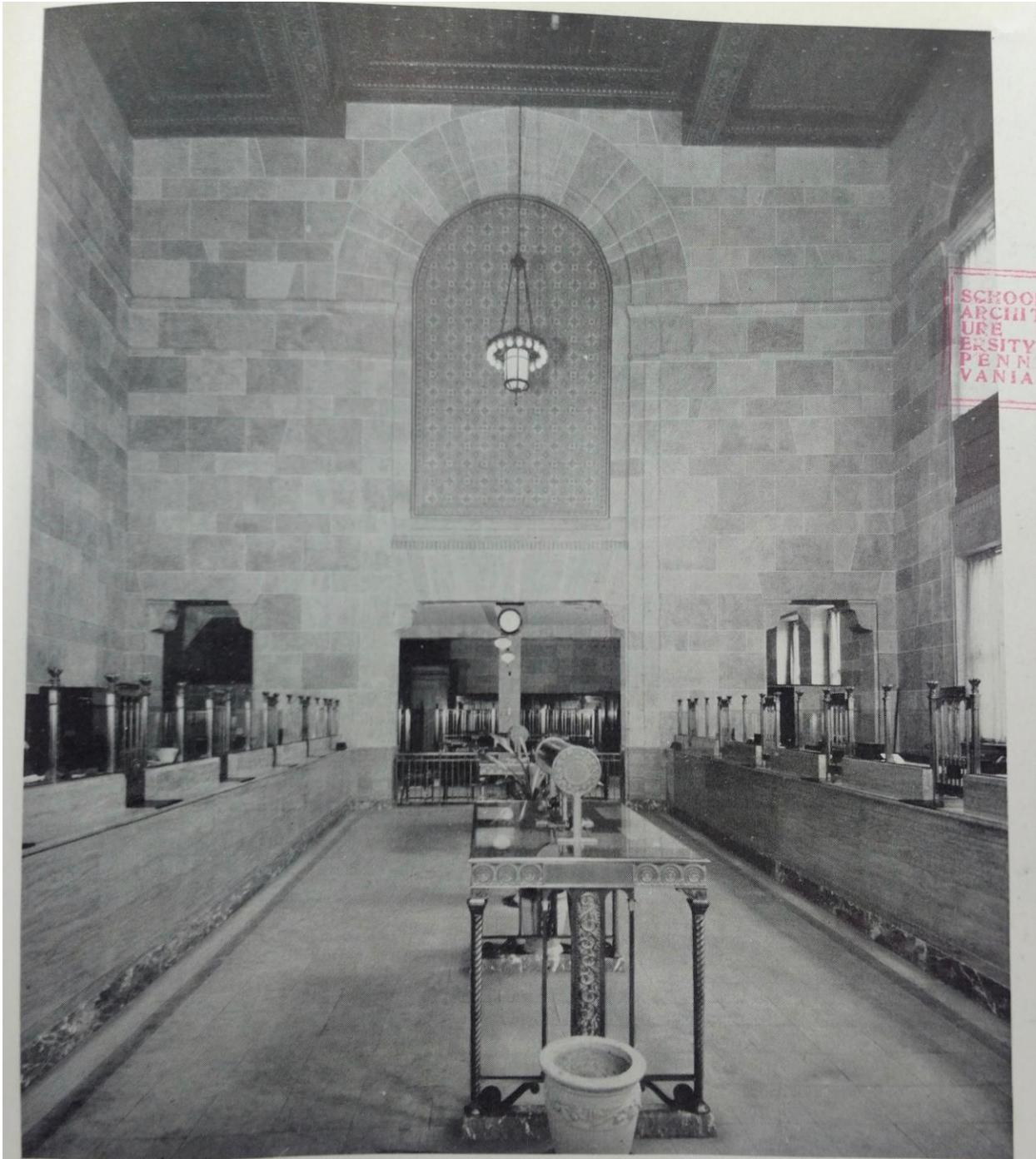


Figure 30. View of the Interior of the National Security Bank at the time of the merger with the Kensington Security Bank and Trust Co. c. 1931.⁵⁶ Image courtesy the University of Pennsylvania.

⁵⁶ *Id.* While the photograph is from the 1934 copy of *Architectural Forum* it is identical to one published in "Sixty-One Years in Kensington," mentioned *infra*.

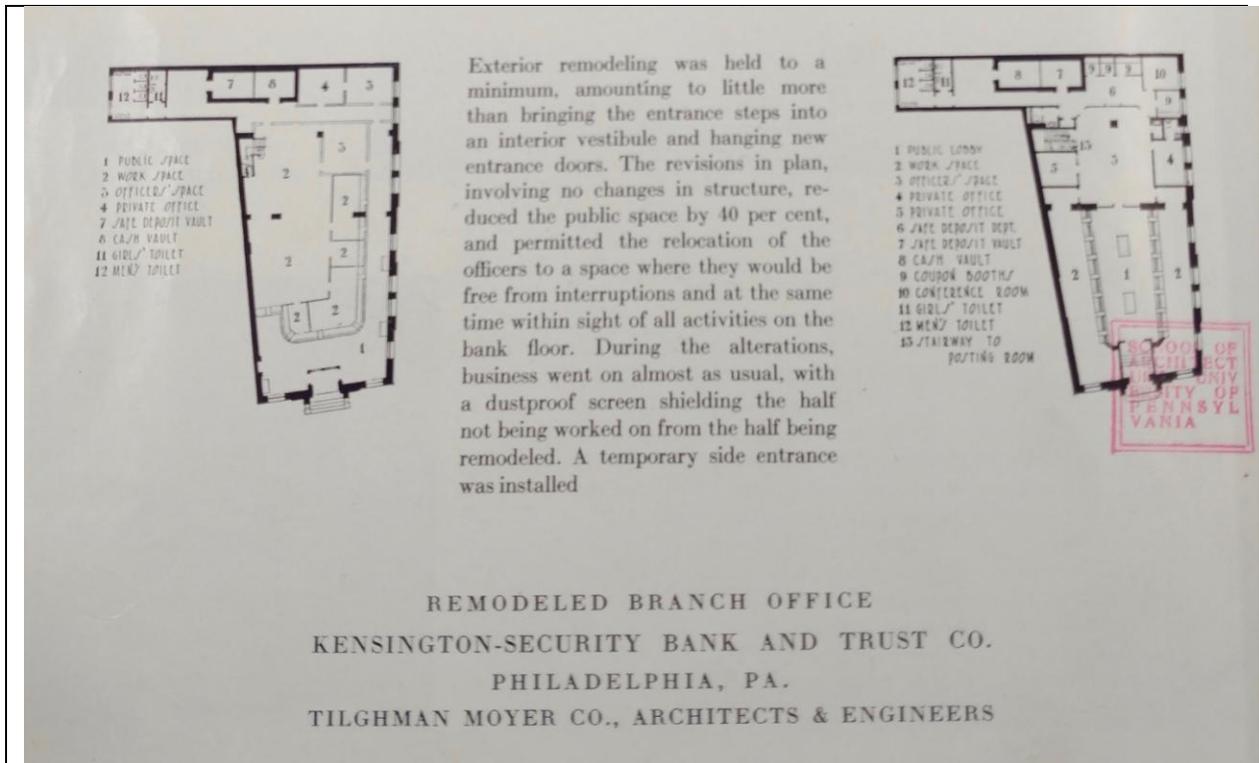
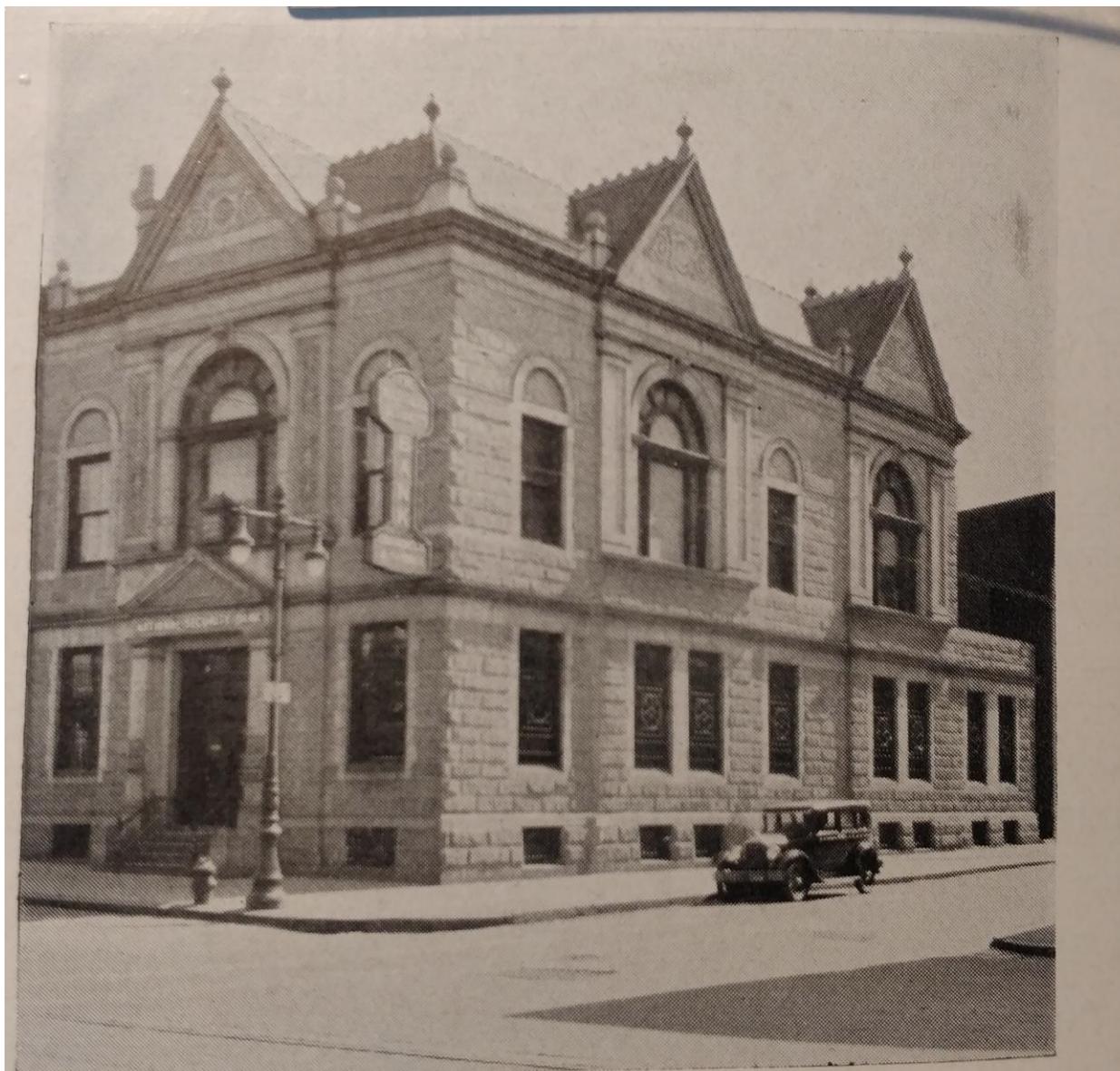


Figure 31: Plans for the National Security Bank before (left) and after (right) remodeling.



Figure 32: Interior of the National Security Bank c. 1931. Image Courtesy the Historical Society of PA.⁵⁷

⁵⁷ "Sixty-one Years in Service in Kensington 1870-1931," Kensington Security Bank and Trust Company, 1931.
<http://discover.hsp.org/Record/marc-198426>



BANK BUILDING
GIRARD AVENUE AND FRANKLIN STREET

Fig. 33. View of the National Security Bank Exterior c. 1931. Courtesy the Historical Society of PA.⁵⁸

⁵⁸ *Id.*



Figure: 34. National Security Bank Building c. 1948. The “spines” and finials have been removed. Image Courtesy the Library Company of Philadelphia.⁵⁹

⁵⁹ Parker & Mullikin, Photographer, Jackson-Cross Company.
http://lcpdams.librarycompany.org:1801/webclient/MetadataManager?pid=43915&descriptive_only=true



Figure 35: National Security Bank Building in 1983. Image courtesy Jefferson Moak and the Philadelphia Historical Commission.



Figure 36: National Security Bank Building in 1983. Image courtesy Jefferson Moak and the Philadelphia Historical Commission.



Figure 37: National Security Bank Building in 1983. Image courtesy Jefferson Moak and the Philadelphia Historical Commission.



Figure 38: National Security Bank Building in 1983. Image courtesy Jefferson Moak and the Philadelphia Historical Commission.