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New Home of Philadelphia Saving Fund Society is Distinctive in the United States

DISTINCTIVE through modernity and uniqueness, not alone among outstanding structures in Philadelphia, but as well in all the United States, is the skyscraper erected at the southwest corner of Twelfth and Market Streets for the Philadelphia Saving Fund Society towering from bedrock to street level, and then thirty-two stories above. Size is commanding, but architectural effect far more so. For the building was planned to give expression not alone to the most advanced modernism, but as a step beyond—a foretaste of the future. And so no other term than modern—not modernistic, for that implies at least a suggestion of ornamental affectation—can be employed in its architectural description.

Truth in the real expression of modern ideals, in the realization of purpose—this lies behind the planning. Three main elements entered into the design: 1, stores on the ground level, real stores planned purposely from the beginning, not an afterthought or an adaptation; 2, a bank building on the second floor for mutual saving by the workman of his dollar—the solidity of which is expressed in the use here alone of granite walls; 3, offices above—the various floors being evidenced by alternating

bands of colored brick and of window casements.

In an interpretation of the architecture of the new structure, George Howe of Howe and Lescaze, Architects, and president of the T-Square Club, said:

"The decision to erect a revenue-producing building,

instead of a bank building only, was reached for economic reasons. It was in order to reduce the cost of operating the bank at so expensive a site that it was decided to exploit its rentable possibilities to the utmost by providing stores on the ground floor and subway concourse levels, as well as an office tower above. The banking room was placed on the second floor, approached by a stair, two elevators and two escalators.

"The presence of the stores determined the character of the plan. The triple method of approach to the banking room, necessitated by its situation on the second floor, occupies a large floor area. If the entrance had been placed axially under the tower it would have cut the stores and banking

room in two and reduced their effective use enormously. Furthermore, the elevators serving the office building could not be placed in the center of the plan for the same reasons. The possibility of a symmetrical approach either to the bank or to the office



Philadelphia Saving Fund Society's newest branch office

building was eliminated by the nature of the program. The entrances to the building were therefore placed at the extreme northwest and southeast corners of the property, leaving the effective store and bank floors uninterrupted.

"The location of the elevators on the south party wall necessitates a north and south communication in the office tower and the economic depth of the offices along this communication, as well as a desire to obtain light on three sides, dictates the set-backs on the east and west above the banking-room and the three superposed administrative floors covering the greater part of the property. The board room, the dining-room and their dependent facilities are placed at the top of the building on the 32nd floor.

"The shop front is a significant product of our age. As introduced in buildings of unrelated purpose, as in the present case, it is a direct outcome of the economic pressure of the industrial age, which has made possible the erection of steel towers and inflated the price of land. The economic pressure of high rentals again has made the retailer demand a maximum expanse of plate glass show window, and steel construction in its turn has made it possible to make this plate glass continuous. So by a series of major forces the architect finds himself confronted with the necessity of raising gigantic towers on an apparent foundation of plate glass. The store, so unimportant in size and function, becomes a con-

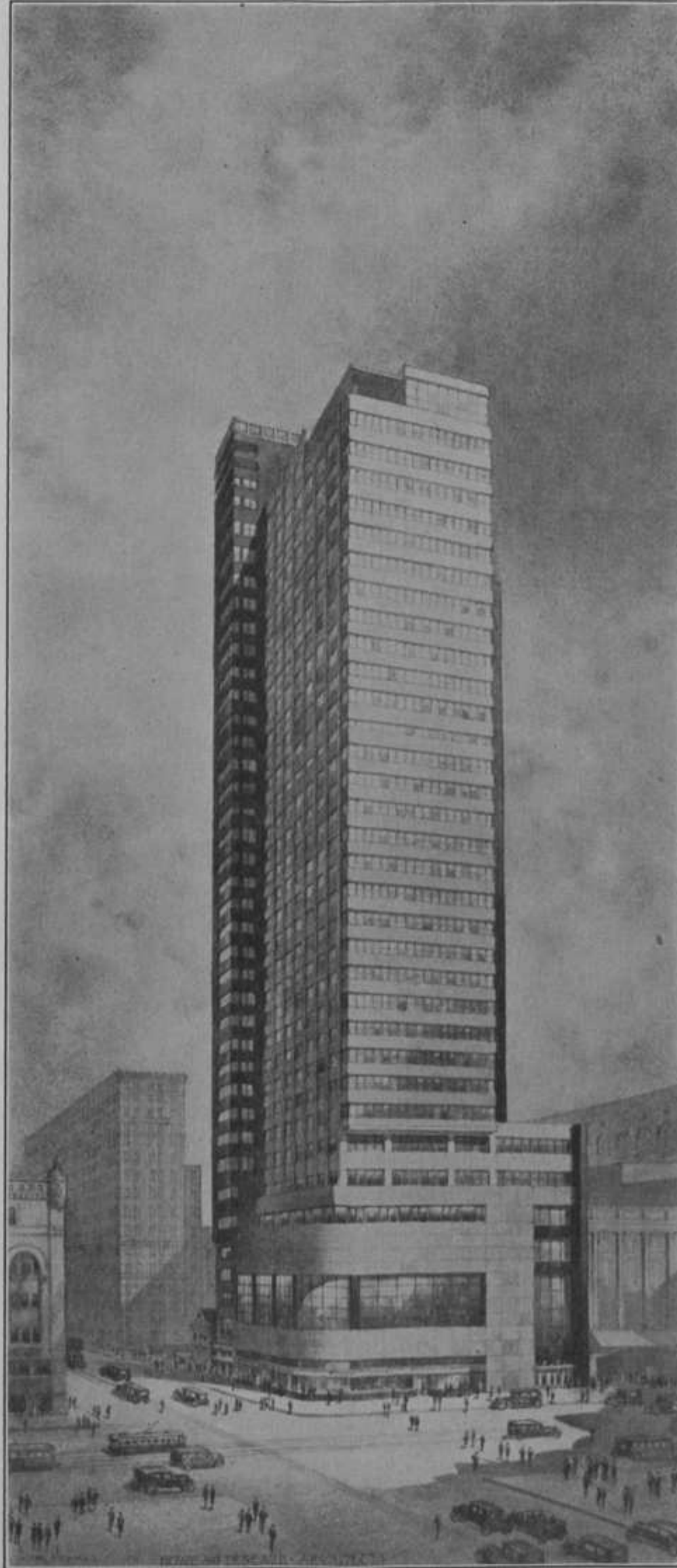
trolling factor in the design of the superstructure.

"Since steel has made possible the introduction of the plate glass foundation by supporting each successive story of the outer shell independently, the obvious way to overcome any apparent inadequacy of support at the base is to let the facts speak for themselves and build up a series of horizontals each obviously supported on its own independent brackets or spandrel beams. This arrangement is expressive not only of the structural reality, but also of the reality of the internal human purpose, which is not to create vertical volumes but to increase the horizontal floor area by superposition.

"In order further to relieve the apparent pressure on the glass the walls of the banking room have been kept back from the building line, leaving the glass as a free-standing casing outside the points of support. In order, however, not to reduce the floor area of the north end of the office tower for its entire height, the north wall is cantilevered out to the building line again above the bank. Steel is thus made to serve the economic purposes of the building at the same time that its structural potentialities are architecturally emphasized.

"By structural means also the importance of the banking room in the general scheme is clearly marked. In order not to encumber the bank working space the entire tower

is carried at that level on two lines of columns. Above it is supported by four lines, so that the two



Philadelphia Saving Fund Society Building, 12th and Market Street

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New Home of Philadelphia Saving Fund Society

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central lines are supported on a truss over the banking room. This truss space is expressed externally in its actual height by the broad band of granite over the continuous banking room window and serves at the same time as a machinery room for ventilating and other apparatus.

"While the office tower proper is treated in horizontal bands the elevator, stair and stack tower at the south end of the building is treated essentially as a vertical since it contains the bulk of the vertical communications while the office spaces at its east and west extremities are incidental. By this means a sort of spine is crested to which the office floors are attached more or less like ribs.

"The color scheme of the building is sober. The banking room and the third floor are faced on the outside with dark gray polished granite, the two superposed administrative floors and the external columns of the office tower with limestone, and the spandrels with gray matt glazed brick. The windows and other metal trim are of aluminum. The elevator tower is of black brick to form a strong background.

"The complete absence of ornament is in conformity with the observable trend in other fields. The clipper ship is as much simpler in detail than the Spanish galleon, and the modern steamer again than the clipper ship, as this building is simpler than the Trianon or the Tower of Rouen Cathedral in turn. Ornament is of two kinds, technological and mythological. To create these two one must think symbolically and mythologically, as we no longer do. As to technological ornament, which grows out of the material in the hands of the craftsman, the beautiful surfaces of machine production have replaced it, and not entirely disadvantageously.

"Whether the particular building under discussion is a successful product of the method of design and theory of beauty here outlined is beside the point. The only question is whether human intention and structural technique are likely to prove better or worse guides to beauty than archaeology or ornament."

The Philadelphia Saving Fund Building is now a working machine. Its banking floor is serving those of the Society's 458,000 depositors who find it convenient, offering its tenants conditioned air, an abundance of daylight, at relatively low rentals.

Thus the architects have achieved their aim of providing a central city branch for America's oldest saving bank, and making that branch pay its way.

In the words of one of Philadelphia's most prominent real estate men: "It is unquestionably the finest and most interesting development the City has ever seen in the way of an office building."