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Ernest Hamilton Baker



Philadelphia's Fancy

... turns to thoughts of architecture. How the city's oldest bank put on the city's newest front.

THE Philadelphia Saving Fund Society once boasted three superlative distinctions. Among U. S. savings banks, it had the longest history (founded in 1816, incorporated in 1819), the richest resources, and the most depositors.

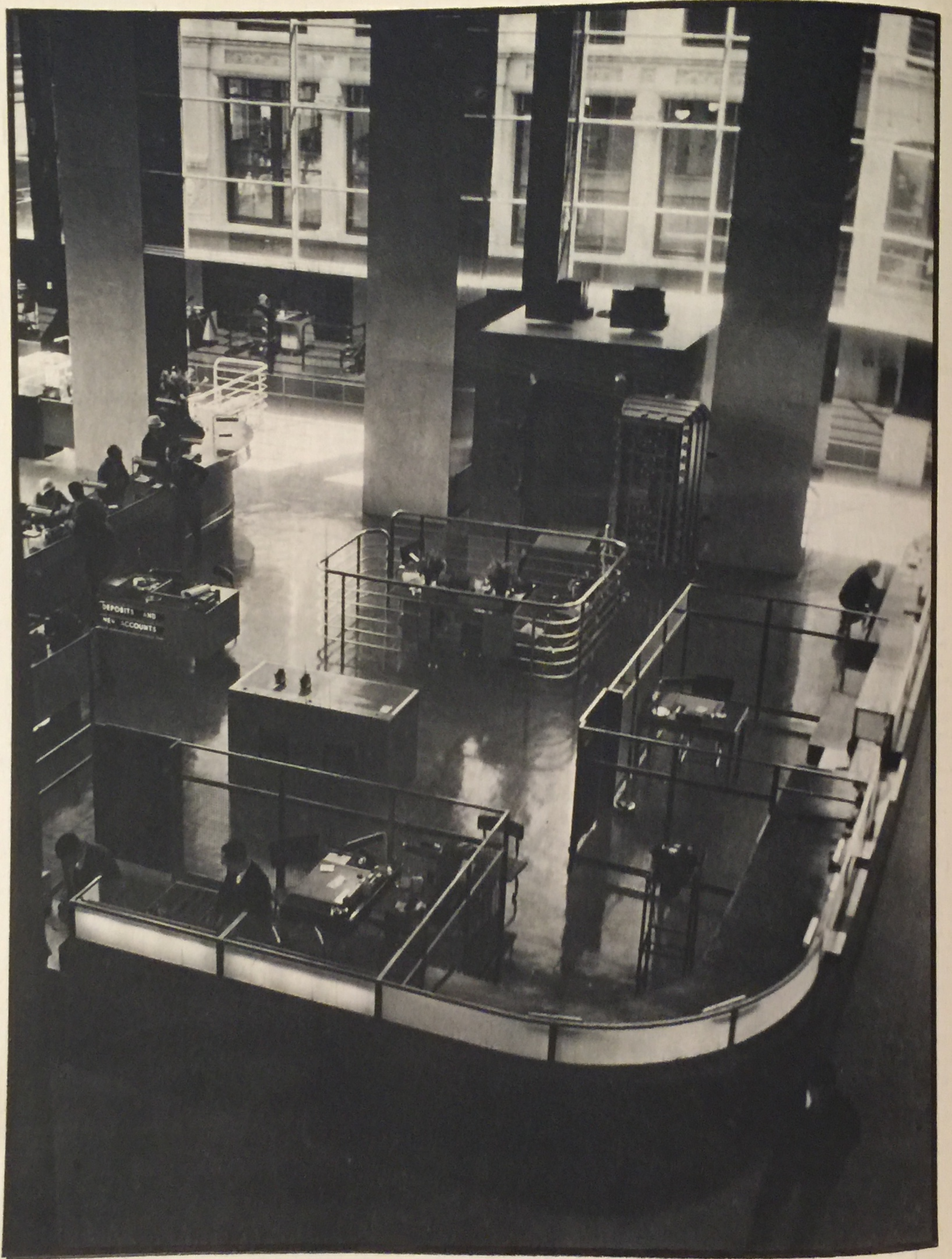
The second distinction is now gone. The P. S. F. S. resources have dropped below those of the Bowery Savings Bank of New York and the Emigrant Industrial Savings Bank. But as a substitute for the missing superlative, the Society this year startled its managers, its depositors, and the city of Philadelphia by building itself a modern skyscraper. Piled 490 feet high at Market and Twelfth with the sharply contrasting 120-year-old Friends Meeting House beside it, the thirty-six-story building is a reality that not more than a dozen Philadelphians would have dreamed possible. The closing of Wanamaker's, the razing of Independence Hall, and a Democratic victory in the city would have been plausible and likely happenings in comparison.

Office-bound and homeward-bound workers gaze daily at its unornamented façades, its huge areas of glass, its abrupt proportions, and wonder how such a building could have been erected by what is to them the most conservative institution in the U. S. Aristocratic Philadelphians gaze absently into its stone and steel as if it were not there. And the over-knowing dismiss it with a shrug as a good publicity stunt put over on the unsuspecting bankers by some genius of an advertising man.

But the truth is elsewhere. The officials of the Society are neither gullible nor guileless. And no advertising man has ever yet directed their counsels. The building stands where it does simply and solely because in their advised and canny judgment an office building, modern inside and out, is the sanest, the most profitable, and even the most conservative use to which the property could have been devoted.



Photographs by Dooner



ECCENTRIC COLUMNS, BUT NOT ECCENTRIC ARCHITECTURE

... in the main banking room. A demonstration of the modern principle that flat sheets of metal and stone, coupled with steel tubes and bars, can be so patterned as to make ornamentation in the form of flutings, moldings, and cornices unnecessary and even undesirable.

An honest poll, off the record, would reveal that not more than five of the Society's twenty-five managers think the building is an artistic achievement, but that all agree that the building, so planned, so designed, and so equipped, is a splendid investment of more than \$11,000,000 of the Society's money.

But even the managers did not think so at first. Some, with financial interest in other half-rented Philadelphia buildings, were opposed to an office building of any kind on the site. And all protested against such a wide departure from tradition as the architects, Howe & Lescaze, suggested at the initial meeting. Had it not been for James M. Willcox, the Society's persuasively persistent president, a two-story Georgian building would probably now be lining the sidewalk at Twelfth and Market streets.

But where bank buildings were concerned, President Willcox measured architecture as he measured the investments of his half-million confident depositors—with the yardstick of practicality. Eclecticism, functionalism, horizontality, and verticality meant nothing to him. The question was what type of building would best serve the purpose. And if a building of glass and steel

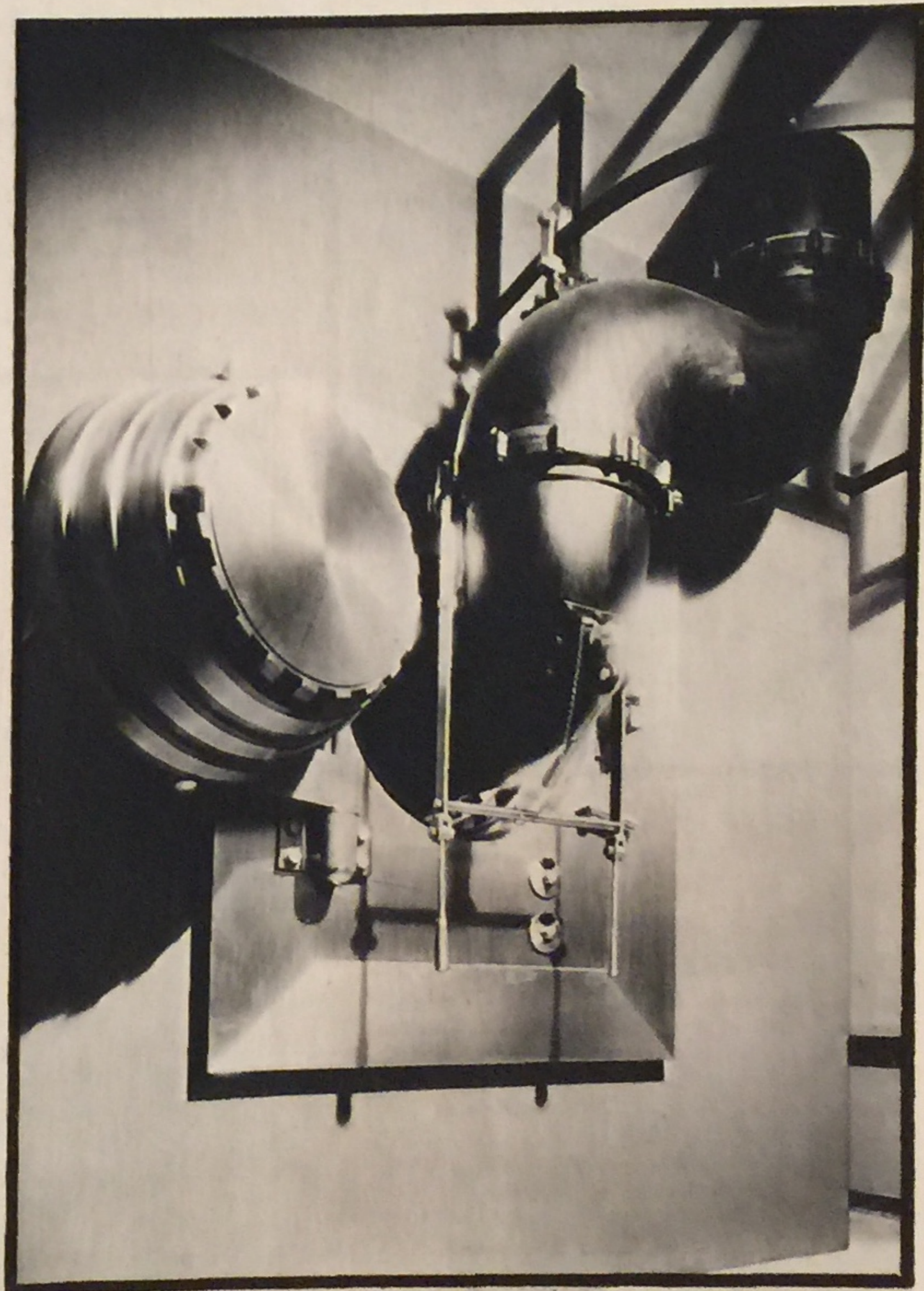


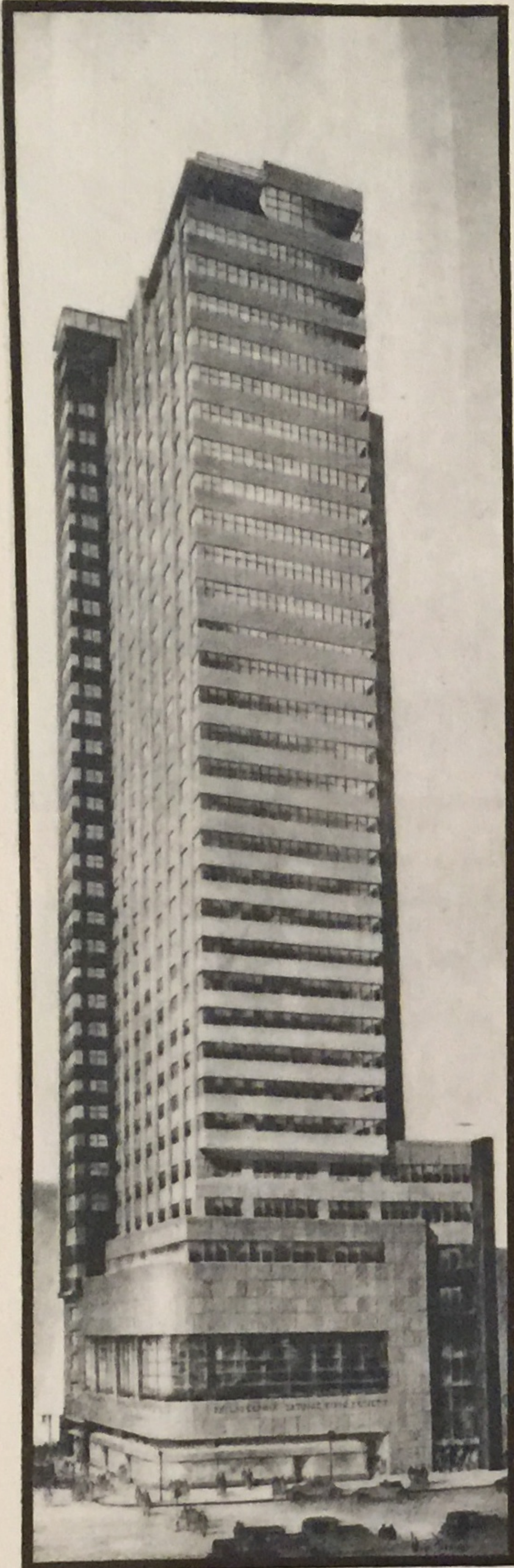
WILLIAM PENN, ATOP PHILADELPHIA'S TALLEST, LOOKS DOWN THIRTY-TWO FEET ON THE CITY'S MOST MODERN BUILDING



TRADITION SUFFERED DEFEAT

... even in the safe-deposit vault (above). In the P.S.F.S. building the vault, usually deep underground, is on the third mezzanine, where it occupies otherwise vacant space between the trusses arching the banking room. Although its walls are only one-third as thick as the three-foot to four-foot concrete and steel casings which surround most vaults, cracksmen and fires will find just as much difficulty in reaching the securities within since the combination of steel and copper plates which protects them is not only highly resistant but electrified with an elaborate alarm system. Air is supplied to the vault through the elbow duct (right).





Rendering by Hugh Ferriss

SCRUBWOMEN WILL THANK

... Messrs. Howe and Lescaze, when cleaning the vault office (right), for designing a desk that is easy to poke a mop under, metal chairs that are readily pushed about, smooth surfaces that are easy to clean. Given a white metal and a good plastic (in this case, stainless steel and Formica), lunch counters, boudoirs, and banks are all one to modern architecture. The Ferriss rendering (above) shows better than a photograph can the general character of the building.

were actually preferable to a building of stone and oak, he would accept the glass and steel. He asked only one favor of his architects—that they provide him a suitable background for a large electric sign.

AND yet even to so amenable a client as Mr. Willcox the design offered by Howe & Lescaze was something of a stumper. It was not at all what he had expected of Mr. Howe. Mr. Howe was a former member of the firm of Mellor, Meigs & Howe, the most conservative architectural partnership of the most conservative city on the North American continent. He was a Harvard graduate, a prominent clubman, and a descendant of 17th century Massachusetts settlers. And he had previously designed charming country residences for Philadelphia's renowned Main Line. It was obvious that another thumb had stirred the pudding. And it was equally obvious whose that thumb had been. Mr. William Lescaze was neither a descendant of Massachusetts settlers nor a designer of Dutch homesteads for the Pennsylvania scene. He was a Swiss, a graduate of the atelier of Karl Moser, a decorator of fashionably sophisticated apartments like that of Mrs. Leopold Stokowski and, in Philadelphia at least, a radical of the reddest dye. And it was clearly his influence upon the newly formed partnership (a *mésalliance* to all architectural eyes) which had changed the Saving Fund Society's projected branch from a sound red brick façade in the accepted Philadelphia manner to a glass and horizontal monster in the manner of no city known to man.

Mr. Lescaze had certain prejudices about buildings in general and certain other prejudices about bank buildings in particular.

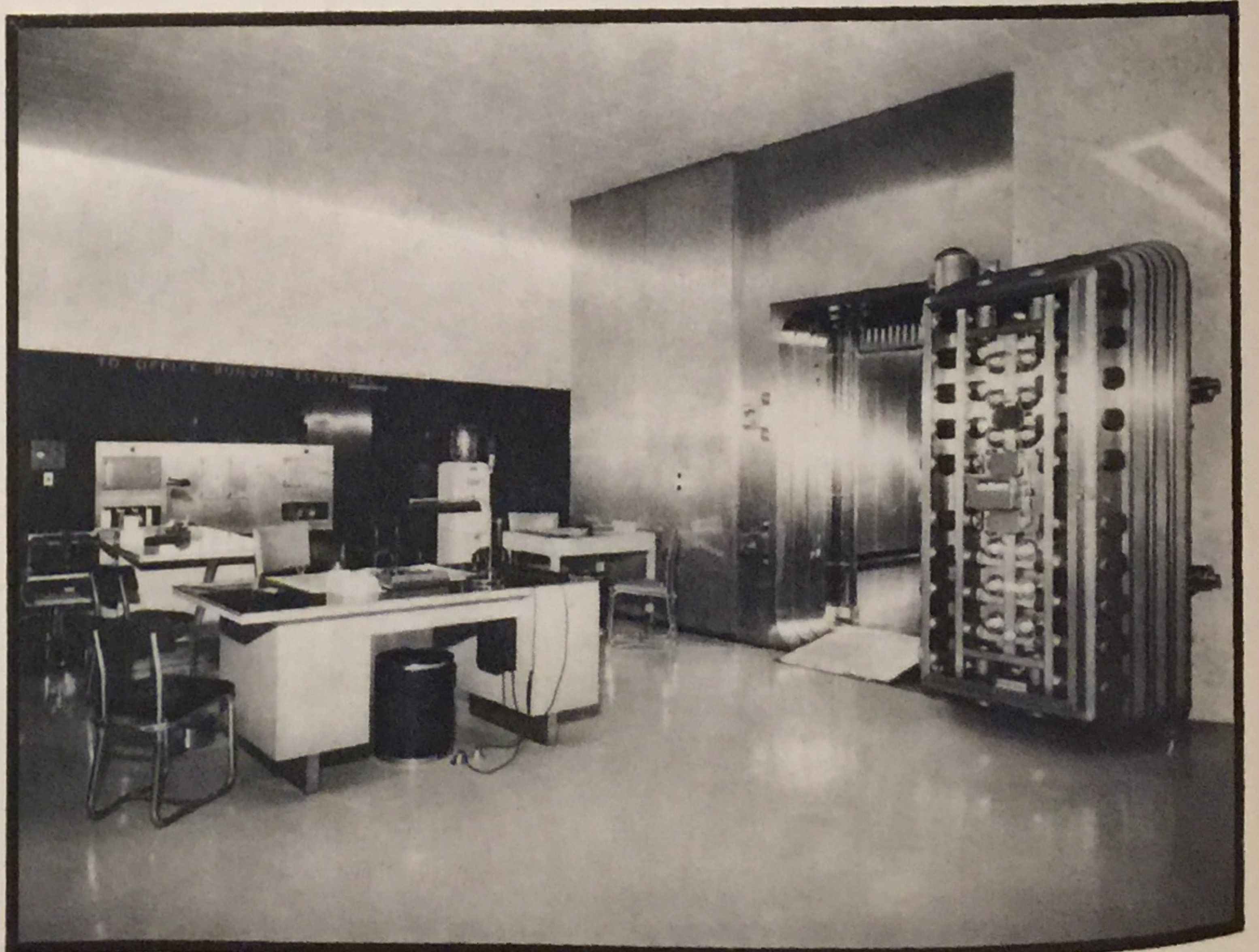
He believed that a building should confess its construction and admit sun. And he believed that a bank building should express security and economy. Consequently he had designed a structure of glass and steel in which continuous bands of glass separated by bands of metal surrounded the building on all but the south side, and in which the sun was not only free to shine but the basic horizontal construction to show itself as naked as the day it was laid.

But he had gone even further in his attack upon accepted banking proprieties. He had moved the banking offices from the first floor to the second, turned the first floor into shops, jammed the main entrance to the bank into one corner of the lot, carried a sweeping curve of shining metal across between the shop floor and the bank above, and inclosed the bank itself in a thirty-six-foot wall of glass.

IT WAS, consequently, not altogether marvelous that when the first plans were laid on Mr. Willcox's desk he remarked firmly: "Gentlemen, this building will never be built."

And yet it was built. And it was built because it convinced Mr. Willcox and his board not as amateurs of architecture but as bankers.

The board did not object to ultra-modern architecture *per se*. But they did believe that a strange-looking building might prove impractical—and, as bankers, they permitted themselves an objection on that basis. Which was, in effect, to capitulate. For the cornerstone of modernity in architecture is precisely practicality. The shops were not on the ground floor for esthetics. They were there for \$250,000 a year. The horizontal



lines of the building were not established to support the architects' reputation for artistic honesty but to admit maximum daylight into office space which otherwise would not have it. Exterior ornament was omitted not because the Swiss school hates external ornament but because ornament costs money.

And so it went. Until the board, politely but firmly urged by its president, finally agreed that if the building had to look that way in order to include its practical blessings, it had to look that way. The order to go ahead was signed.

Banker Willcox expresses the attitude of his twenty-four managers in his standard reply to the derogatory comments of his friends: "Have you been inside? No? Well, you must see it from the inside to know why it is that way outside."

It is true that in the more than fifteen façade studies made before the order to proceed with working drawings was forthcoming, two columnless walls disappeared, leaving only the north one to testify to the architects' original hope (thereby delighting the general contractors, George A. Fuller Co., since one of their subsidiaries got the contract for the stone which faced the columns), and that the metal spandrels were rejected by the city's building department. But otherwise the plan remained. And Mr. Willcox's sign became twenty-seven-foot neon-tube initials on the top of the building, screening the cooling towers.

A COMMON-SENSE explanation of the size and shape of the building (and such an explanation must always be available for ultra-modern buildings) would be
[Continued on page 130]

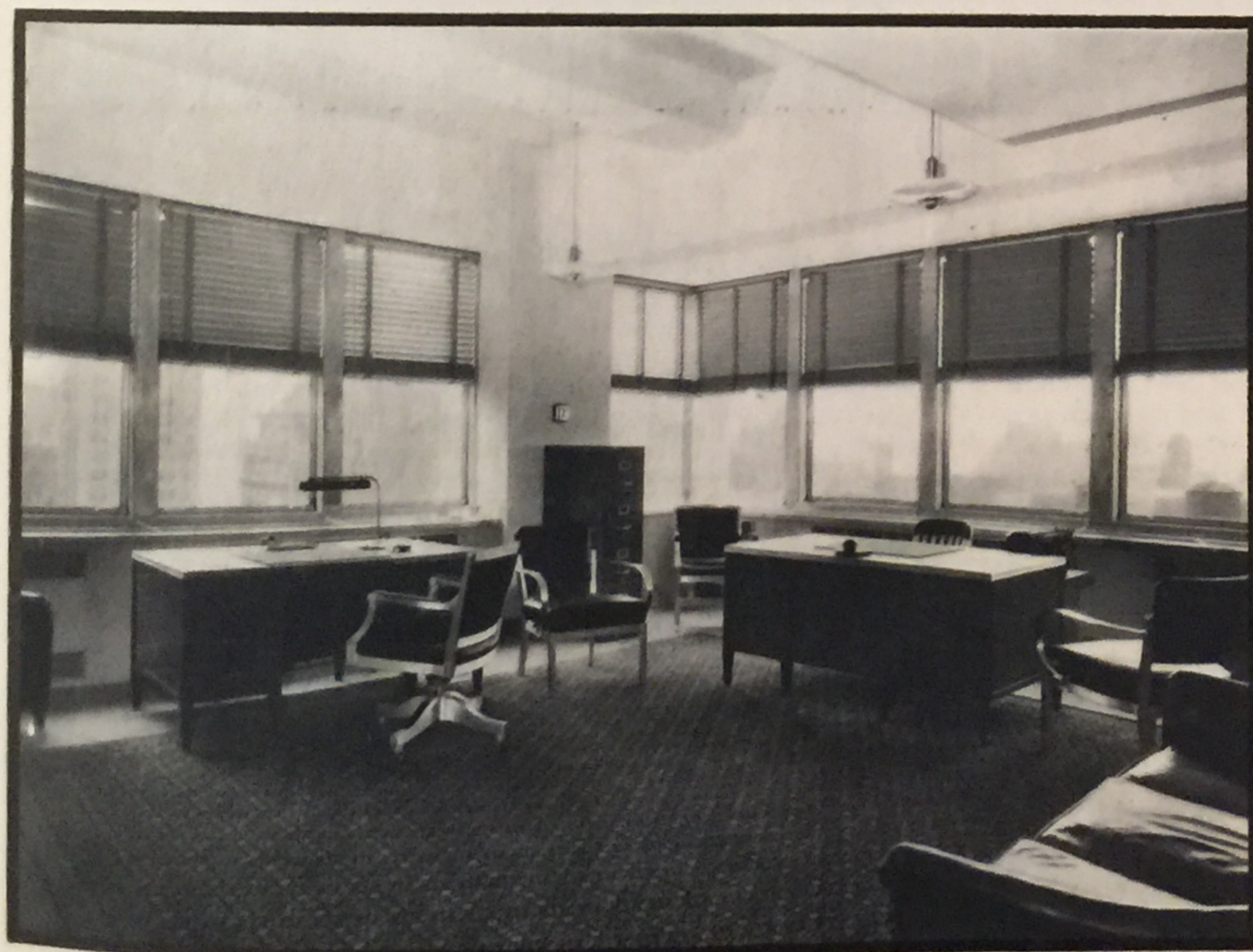


STRICT FUNCTIONALISTS WILL DEPLORE

... the curved mezzanine and the cylindrical columns in the main banking room corridor (above), since they fulfill no function but merely repeat the contrast established on the exterior. White marble was used on two sides and black marble on two sides of the square columns to fade them into the background. Employees, who know what they like, appreciate the concealed lighting, the soundproofed ceiling. Depositors are impressed by the room's apparent size, the richness of materials and coloring.

WINDOWS THAT MAY NEVER BE OPENED

... except by the cleaner. In this typical office (left), and in all others, air conditioning not only keeps out the dust-laden air but the distracting street noises as well. Light-controlling Venetian blinds answer the complaint that too much daylight is worse than too little.



Philadelphia's Fancy

[Continued from page 69]

something like this. The curved base was introduced to advertise the bank through the dramatic effect of playing its soft lines against the severe walls. As all skyscraper dimensions are fixed, the building width was fixed by providing a maximum distance of twenty-eight feet from window to corridor wall. The setbacks are not the result of zoning laws, as they would be in tall buildings of other cities, but of the desire to get more light on the street side, and to guard against the shutting off of light in the event of ambitious development of the adjoining site.

Modernism is more noticeable within than without. Ornamental moldings, so dear to oldtime architects (and to contractors because they conceal faulty construction), are entirely missing. Every detail of equipment—desks, chairs, clocks, inkstands, lavatories, toilet bowls, urinals, faucets, windows, doors, and soundproof office partitions (all of which are commonly selected by number from manufacturers' catalogues)—was especially designed by the architects. The soundproof partitions, designed by Walter Baerman of the architects' office and executed by the E. F. Hauserman Co., are an important contribution to building science. Neither typewriter clatter nor telephone jingling can penetrate the two layers of one-half-inch Insulite, separated by a two-inch air space, which form their core.

No signs with iced letters will announce to passers-by in summertime that it is "FIFTEEN DEGREES COOLER INSIDE!" Such a statement would, however, be true, for the building air will be cooled, washed, dehumidified, and distributed by Carrier air-conditioning equipment. Prospective renters are unanimous in their endorsement of this feature. With

the building already renting at a rate more rapid than any other competing building in the city, the Society is congratulating itself upon its foresight in spending between \$450,000 and \$500,000 for refrigerating machines, dehumidifiers, ducts, and fans. In only one other office building of comparable size, the Milam in San Antonio, has similar foresight been exercised.

TWO questions concerning ultra-modern architecture are left unanswered. Does it cost less than traditional architecture? Does the man-in-the-street like it?

Banker Willcox refuses to answer question number one and, with the stuffed-shirted discretion characteristic of good bankers, has ordered architects and contractors to refuse as well. Aply calculated estimates, however, indicate a total cost for the building of between \$5,500,000 and \$6,300,000, the lower figure being more just since the cost of the vault and other banking equipment approaches \$800,000. This would mean a cubic foot cost of sixty-eight cents to seventy-eight cents.

Cubic foot costs on other buildings:

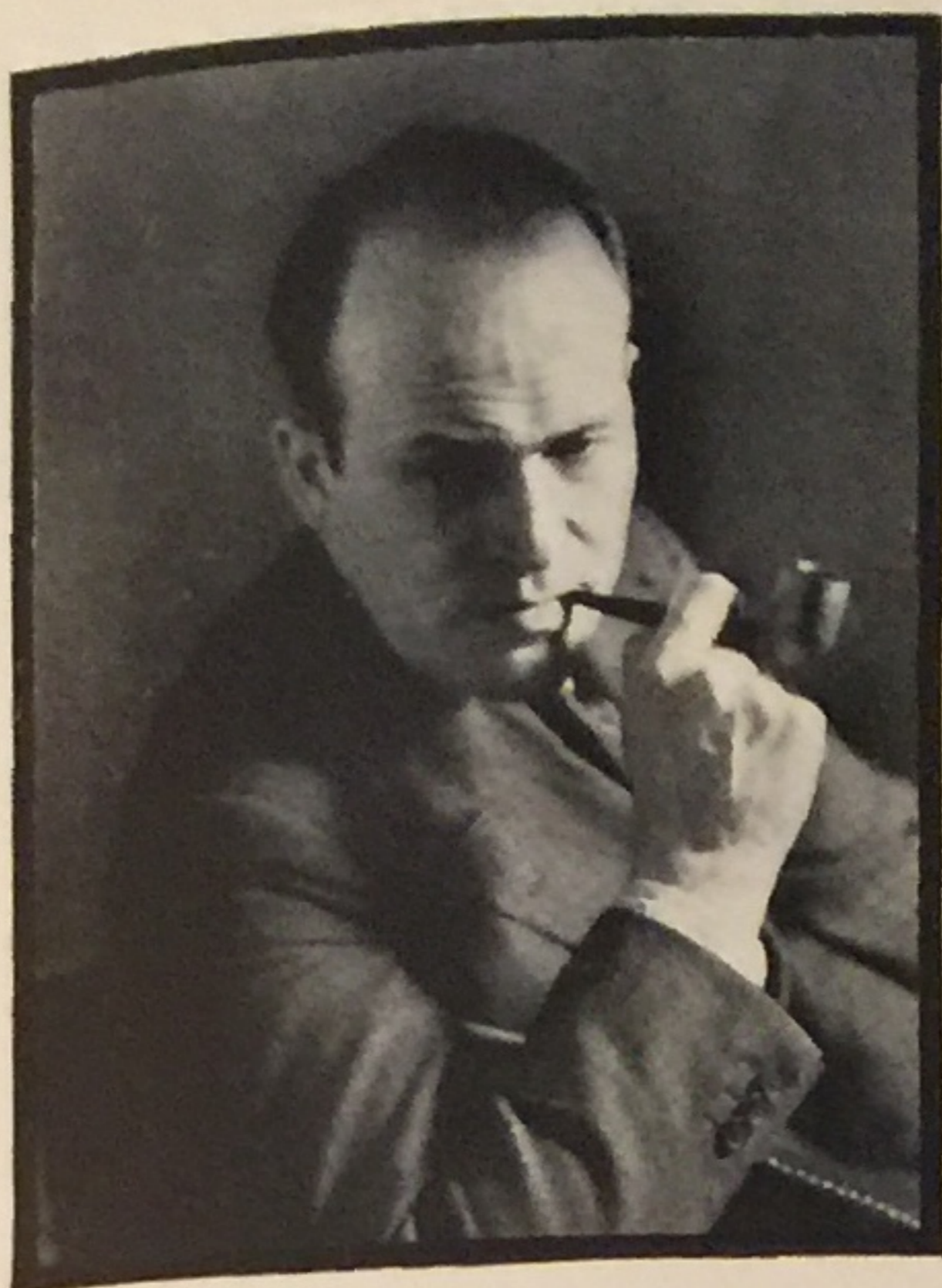
Empire State, New York	\$.75
Daily News, New York	.73
Chrysler, New York	.71
Bank of Manhattan, New York	.69

A first-class building of similar dimensions would cost about sixty-four cents in New York, and an ordinary office building might cost as little as forty-five cents.

At best the answer to the question of the cost of ultra-modern architecture is: it costs no more.

UNANSWERED question number two is: does the man-in-the-street like ultra-modern architecture? Since Philadelphia is moderately proud of its reputation for being behind the times, illus-





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ARCHITECTS: WILLIAM LESCAZE AND GEORGE HOWE

trated by the ancient wheeze about the postman and the Confederate soldier, the poll of Philadelphians made by the bank's advertising agency might not apply nationally. From answers to a questionnaire circulated among prospective tenants, Jerome B. Gray, Inc. guessed that while almost 50 per cent think the building a "botch," a "disgrace," an "abomination," those who have been inside, who have felt its coolness on a hot August day, who have seen the daylight streaming through the windows, and who have stood in the awe-inspiring banking room, are proud that the world's most modern skyscraper has come to the City of Brotherly Love.

Whatever the ordinary Philadelphian may think of the building, two of the city's most prominent citizens, Leopold Stokowski and Paul Philippe Cret, are lavish in their praise. What the third citizen, Cornelius (Connie Mack) McGillicuddy, thinks of it has not been reported.

Said Stokowski: . . . "a marvel-

ous pile of architecture. I am so happy that we have a wonderful example of modern art growing in Philadelphia. It will help us to develop other forms and it will be a delight to everybody who is alive to the things of today."

Said Cret: "At last Philadelphia has something to show visitors."

The bankers are pleased by two facts. No one has refused to rent, and many have rented, office space because of its architecture. Depositors, seeking secure storage for their money, have just as much confidence in a modern building as they have in the seventy-year-old fortress at Seventh and Walnut. How secure this feeling is may be understood from the fact that during the 1930 debacle in Philadelphia banking, scared depositors withdrew their savings from branch offices of the P.S.F.S. and deposited them in the stronghold at Seventh and Walnut. Their loss of a month's interest was amply compensated by their perfect confidence that their money would be safe.



Come this winter to...



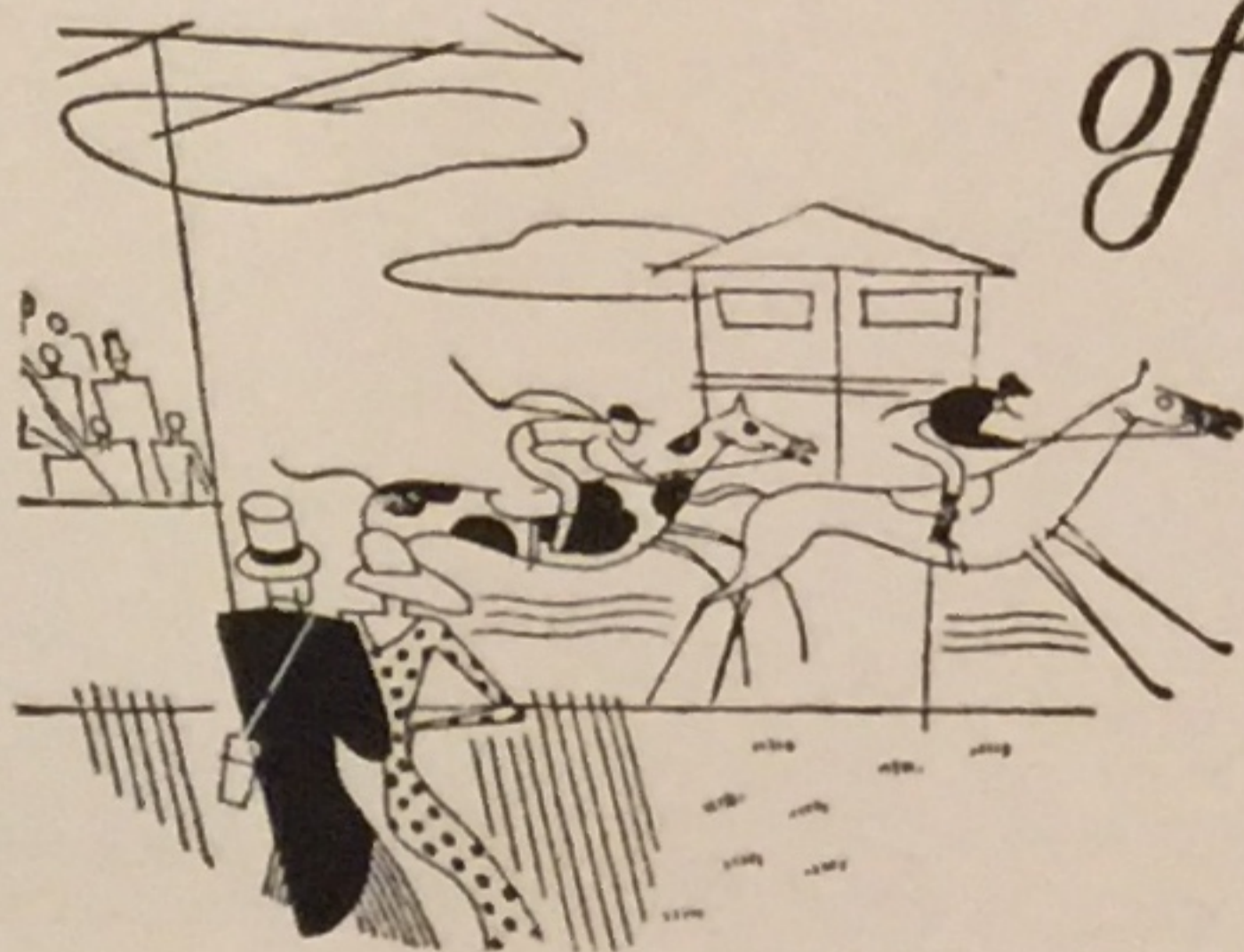
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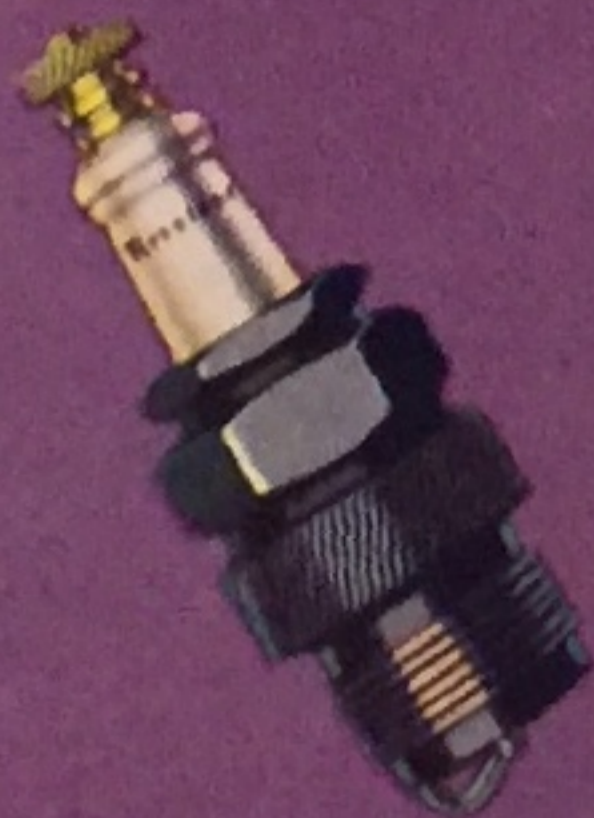
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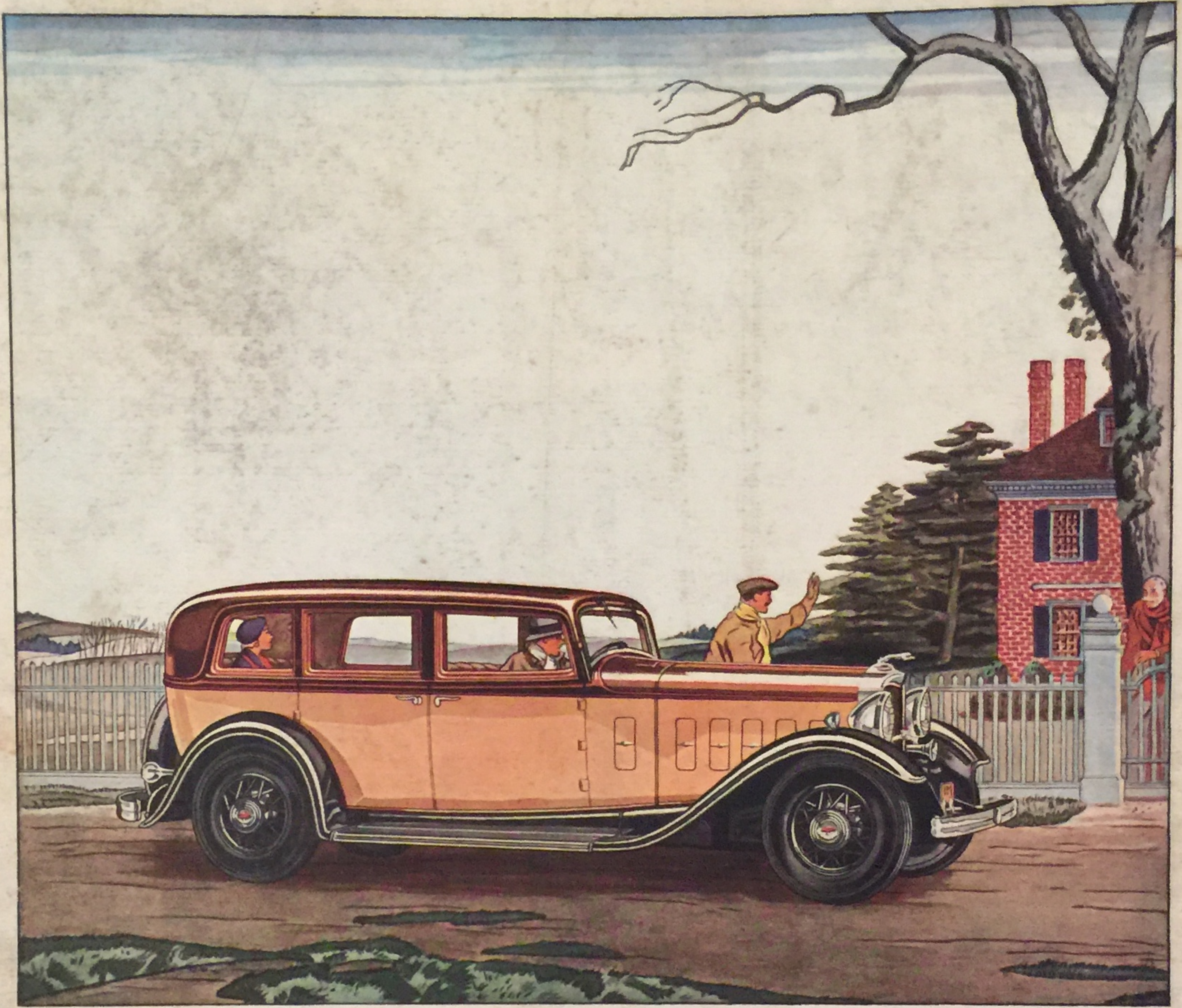
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