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Sample

The First Bank of the United States

The first Bank of the United States was established as part of the comprehensive program developed by Alexander Hamilton, Secretary of the Treasury, to rectify the disordered state of government finances. On January 14, 1790, Hamilton laid his plan for a national bank before the Congress in which he furnished a detailed plan for the institution with an extended argument against all the objections which he anticipated might be urged against his proposition. Nevertheless, the bill, after it had been somewhat amended, finally passed, and, on February 25, 1791, received the approval of President Washington. The act limited the bank's capital stock at $10,000,000, and fixed twenty years as the duration of its charter.

On July 4, 1791 stock was offered for sale, and on the designated day, the capital stock was over-subscribed. The required capital being obtained, the work of organization was taken up, but was not completed until the following December. Thomas Willing, a prominent merchant and banker of Philadelphia, was chosen president of the bank, and John Kean, a South Carolinian and a member of the Continental Congress, was named cashier.

The bank opened for business in Carpenters' Hall on December 5, 1791 and occupied this location until July 24, 1797 when it moved to the elegant and commodious building erected on the west side of Third Street about midway between Chestnut and Walnut Street. Designed by Samual Blodget, a wealthy businessman rather than a professional architect, it was possibly the first important building of the classic example in marble erected in this country. The cornerstone was laid in 1795, and the building was finally completed in December 1797 several months after it was occupied by the bank.

Although changed in minor details by subsequent alterations, the exterior of the building is today essentially that depicted in William Birch's view drawn in 1798. The impressive facade of the Third Street front is constructed of Pennsylvania marble fashioned by Cladius Le Grand of Philadelphia. The portico is composed of six Corinthian colum standing on a stylobate elevated above the pavement by steps on three sides. This portico is flanked on either side by a pavilion of pilasters of the same character as the columns. The facade contains seven windows on the second floor, with six windows and the entrance door on the first, occupying the space between the pilasters. The windows are adorned with architraves and cornices supported by curved brackets. The pilasters and columns are surmounted by a cornice pediment and balustrade of great elegance of detail and proportion. The tympanum of the pediment is enriched by the date of the erection, 1795, and a stylization of the United States seal in high relief. From the pavement to the apex of the portico is fifty-six feet.

The wealth of detail and elaborateness of the front facade is in distinct contrast to the severe simplicity of the facades on either side. The brick walls are pierced on each side by five windows for each floor. The windows of the first and second floors contained eighteen panes while the smaller ones of the third floor had only eight panes. No early views of the western facade have been located, but the building today continues the severe simplicity of the side facades and is probably that used originally.

Our knowledge of the original interior of the building is incomplete and vague. No contemporary description of the interior and no insurance records have been found. Extensive alterations were made to

the interior in 1901-1902 under the direction of James H. Windrim, architect. At this time the original banking-room with its great barrel vault without paneling or coffers was replaced by a banking-room, eighty-six feet three inches wide and sixty-seven feet deep, lighted by a glass dome thirty-five feet in diameter and forty-four feet from the floor to the apex. Fortunately photographs of the interior were made prior to the alterations and even published in Josiah Granville Leach's History of the Girard National Bank (Philadelphia, 1902). One of these photographs shows the barrel vaulted banking room.

Professor Arthur Bining has described ably the contribution of the Bank of the United States: "During the twenty years of its existence (1791-1811), it stimulated business, manufactures and commerce by providing capital and financial facilities; it served the government in a most satisfactory way by acting as its fiscal agent; and it exercised a wholesome, though not always welcomed, influence on the rising state banks, especially in regulating their note issues by refusing to accept bank notes not redeemable in specie."

In spite of its good work and many advantages, the bank's charter was not renewed. Its power, especially its restrictive relations with the state banks, was a basic reason for hostility toward it. In 1808 a movement was begun for the renewal of the charter. Personal hostility to Secretary of the Treasury Gallatin who recommended that the bank be continued, political jealousies and dissensions, the question of its constitutionality, and opposition to the large number of foreign stockholders combined with the hostility of the state banks to defeat by one vote in both the House of Representatives and Senate of a bill for a new charter early in 1811. Having failed to secure a new national

charter, and unsuccessful in obtaining a charter from the Commonwealth of Pennsylvania, the bank was forced to close its doors on the afternoon of March 3, 1811.

It was a most inopportune time to change the financial system of the country as the nation was on the verge of hostilities with England. There was no other adequate fiscal agent through which the government could carry on its financial operations, and as the War of 1812 began, it became evident that a serious mistake had been made. Released from the controls imposed by the Bank of the United States, the state banks increased greatly in number and issued bank notes with almost no restriction. By 1814 this expansion of bank note circulation, the depreciation of a large part of the currency, and the drain of specie to Europe, compelled banks to suspend specie payments except in New England, where methods were more conservative.

Assistance was provided by the successor to the bank. At the expiration of the charter, Stephen Girard, a French emigrant and reportedly the wealthiest merchant in the United States, was the largest stockholder in the bank. He determined to establish a bank of his own to fill the place in the financial world which had been occupied by the Bank of the United States. He purchased the property, and on May 12, 1812 opened his "Bank of Stephen Girard" with a capital of $1,200,000.

In his banking business, Girard rapidly built up a remarkable system of credit not only in other cities but also abroad. As a result he formed himself in a position to render valuable patriotic service during the war. Probably his most significant financial contribution was his joining with John Jacob Astor and David Parish of New York to subscribe to take over the unsubscribed portion, amounting to more than $4,000,000,

of a government loan of $5,000,000. Although they acted mainly as intermediaries on a percentage basis, their action at a critical moment had a powerful effect in restoring the public confidence, and a dangerous financial crisis was averted.

Following Girard's death in December 1831, the bank's assets of more than $4,000,000 were liquidated. A movement was started immediately to establish another bank to meet the deficiency occasioned by the withdrawal of Girard's banking capital. A bill to authorize incorporation of such a bank was passed by the Pennsylvania Legislature and received the Governor's approval on April 3, 1832. The bank, named "Girard Bank of Philadelphia," was opened for business in the building formerly occupied by the first United States Bank on August 23, 1832. Through expert management, this bank weathered the financial panics of 1837 and 1857. In 1864, having complied successfully with requirements of the National Currency Act, it was authorized to transact business as a national bank. The Girard Bank of Philadelphia thereupon became the Girard National Bank and operated as such for fifty-two years until its consolidation in 1926 with the Philadelphia National Bank, at which time it vacated the first Bank of the United States building.

Unoccupied from 1926 through December 1929, the building was leased to the American Legion from January 1930 to June 1944. Since August 1, 1944, it has secured as the principal office of the Board of Directors of City Trusts which administers the vast estate of Stephen Girard and seventy-nine other charitable trusts for the City of Philadelphia.

Principal Sources Consulted: (1) Primary---United States Gazette (Philadelphia), January 1795-1797.

(2) Secondary---Arthur Cecil Bining, The Rise of American Economic Life (Charles Scribner's Sons, N.Y., c. 1934), 302-303; John Thom Holdsworth, "The First Bank of the United States," Publications of the National Monetary Commission (Gov't. Printing Office, Washington, 1910), IV, 9-114; Joseph E. Jackson, Encyclopedia of Philadelphia (The National Historical Assn., Harrisburg, 1931), I, 225-226; Josiah Granville Leach, The History of the ~~Bank~~ Girard National Bank, 1832-1902 (J. B. Lippincott, Phila., 1902), pp. 14-72; William E. Lingelbach, "Stephen Girard," Dictionary of American Biography (Charles Scribner's Sons, N.Y., c. 1928-1936), VII, 319-322, John Bach McMaster, The Life and Times of Stephen Girard Mariner and Merchant (J. B. Lippincott Co., Phila., 1918), II, 239-318; J. Thomas Scharf and Thompson Westcott, History of Philadelphia (L. H. Everts & Co., Phila., 1884), I, 464, et passim.

L. G. STEWART — FIRST BANK of U.S.

p. 9 —

"Before the construction of the present City Hall in 1883, the Bank was occupied by the Treasury Department and the Comptrollers Department of the City of Philadelphia. (Wetherau)

IN 1883 when City Hall opened, these offices removed from the Bank. The Girard National Bank, having increased at this time decided to occupy the entire building. Perhaps at this time partial alterations were made.

Rough Draft
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location
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Documented facts related to the construction.

A Samuel Blodget

The amateur architect Samuel Blodget was the original designer of the First Bank of the United States, one of the earliest buildings in the United States to be executed along nice classical lines. Blodget was dissatisfied with the final execution of his plans for he says in a footnote in his book Economica:

"The plan (of the Bank) was by the author of this book; but its brick sides are an injurious deviation."[1]

This deviation was probably due to the high cost and lengthy time for construction. The building was under construction from 1795 to 1800.[2]

James Mease in his Picture of Philadelphia in 1811 states that the front is said to be a copy of the Dublin Exchange.[3] There seems to be a simplified resemblance to one of the Exchanges four facades.[4] Mr. Wells Bennett seems to think the design could have been taken from Marlton's famous print of the exchange, which had been recently issued or that Blodget, on one of his several trips to Europe, could have visited the Exchange.[5]

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1. Blodget, Samuel, Jr. Economica, Washington, 1806, p. 165
2. Wetereau, James O. "America's Oldest Bank Building", Historic Historic Philadelphia. Issued as Vol. 43, Part I of the Transactions of the American Philosophical Society, Phila, 1953 p. 73
3. Mease, James, The Picture of Philadelphia, Phila., 1811 pp. 320-321
4. Craig, Maurice, Dublin 1660 - 1860, London 1942, View taken from Marlton, pl. XXVII
5. Johnson, Allen, Editor, Dictionary of American Biography, Charles Schribner and Sons, New York, 1929 Vol. 2, pp. 380-381.

It is obvious from the remaining decoration on the exterior of the building, the early photographs, and the gates and mantles on the Estate of Mrs. Garrett Pagon in Ambler,* that the building was one of the most ambitious undertaken during the early Federal Period.

We know that the carving and stone work was done by one Claudius LeGrand for in the November 30, 1797 edition of the Aurora he announced "That having just finished the marble colonnade, sculpture, etc., of the new building of the Bank of the United States, they are ready to contract for any works of their respective professions."

From the city directories of this time, we find that Mr. LeGrand maintained his business at the corner of Tenth and Market Streets. It is doubtful if he assisted Girard in his refurbishing of the bank, for the City directories do not list him after 1802 and in May of 1803 he received a letter of introduction from Stephen Girard to the merchants of Santo Domingo. Whether this was merely a business trip or a permanent removal is not clear in the letter.[6]

Apparently the building impressed the general public and the impressions of the layman were aptly phrased by the Gazette of the United States on December 23, 1797, three days after the scaffolding was taken down.

"Wednesday morning the workmen at the new Bank of the United States struck their scaffolding, and unfolded the novel and enchanting scene of a truly Grecian Edifice, composed of American

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6. Girard College, Girard MSS, Letterbook 7 pp. 577-578 May 3, 1803

* not verified

white marble.

"The entrance to this building is by a flight of nine steps through a Portico, it is proportions nearly corresponding to the front of the celebrated Roman temple at Nismes; the Pediment is supported by six columns of the order of Corinth, with the decorations they bore at Palmyra and Rome when architecture was at its zenith in the Augustan age; ten columns in Relievo of the same order and proportions support the principal front; the tympan of the pediment is adorned with the arms of the United States; there is one door in the centre with windows in each of the interstices; all the ornaments are distinct, graceful and appropriate, but too difficult to describe minutely without the pencil's aid.

"As this is the first finished building of any consequence, wherein true taste and knowledge has been displayed in this country; it is a pleasing task to inform its inhabitants, that the architect is an American, and was born in the state of Massachusetts (sic.).

"We are glad to observe that he has been careful not to encourage by his example, the innovations of those pretenders to science, who not knowing on how solid a basis the antients established their principles, have vainly imagined themselves able to make improvements; but whose futile endeavours have only produced a multiplicity of incongruous parts, awkwardly huddled together, fatiguing the eye and distracting the attention.

On viewing this building, the first impression is, one plain and beautifully proportioned whole. On a more nice inspection, the eye searching for decoration, is richly gratified, finds every thing of its proper size and in its proper place, splendid with neatness, nothing deficient, but nothing crowded, sufficiently striking but not abruptly obtrusive, combining to form an elegant exhibition of simple grandeur and chaste magnificence.

"It may now be justly affirmed, that agricultural and commercial pursuits are not the sole objects of America's attention; but that arts and sciences have already raised their infant heads with all the symptoms of beauty, health and vigor, that promise a strong and rich maturity. Happy land! how delightful are thy distant prospects! while the full grown empires of Europe are wasting their vigour in enervating luxuries, and exhausting each others strength by relentless wars, and all their attendant horrors, benign philosophy, sick of the desolating scene, bends her studious eye with mild complacency towards the western world, where enlightened freedom, honest indepence, and smiling peace, are prepared to welcome the celestial visitant."

The more critical observers had other things to say. Moreau de St. Mery's jaundiced eye spoofed the Americans' claim that it was one of the eight wonders of the world and went on to say that the portico was so flimsy that, as everyone knew, it had been destroyed by rats.[7] The pediment on the facade of the building

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7. St. Mery, Moreau de, American Journey 1793 - 1798, translated and edited by Kenneth and Anna Roberts, Doubleday and Co. Inc., New York 1947, p. 360

bearing an eagle and the arms of the United States is made entirely of wood and it must be to this that he refers.

St. Mery claimed that the original value of the building was highly exaggerated at 1,500,000 francs; Benjamin Latrobe agreed.

Latrobe wrote in Richmond in April of 1798 that nine-tenths of Americans', even Virginians', prejudices and ideas were English. In England the value of the marble work on the bank would be stupendous. In Philadelphia, however, marble was so common that even the meanest houses were trimmed with it.[8]

Latrobe goes on to say that:

> "The white marble columns of the bank are full of bluish and yellowish veins, but they have not withstanding, a very beautiful appearance. Sufficient attention has not been paid to the successive heights of the blocks, nor are the joints level. The plain workmanship is well executed. The sculpture is not good."[9]

Thirteen years later in a speech delivered before the Society of Artists of the United States, he calls the bank "only a copy of a European building of indifferent taste, and very defective in its execution, it is still a bold proof of the citizens who erected it and of the tendency of the citizens to force rather than to retard the advancement of the arts."[10]

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8. Latrobe, Benjamin Henry, Journal of Latrobe, Appleton & Co., New York 1905, pp. 83-84

9. Ibid.

10. Latrobe, Benjamin Henry, Anniversary Oration Before the Society of Artists of the United States, May 8, 1811, Bradford and Inskeep, J. Maxwell, printer, Phila. 1811, pp. 27-28

B Stephen Girard

On June 24, 1812 the bank building and site lot were transferred by David Lennox (a trustee of the late Bank of the United States) to Stephen Girard who immediately launched his own banking enterprise.[11]

He paid the sum of $115,000 with the provision that the Trustees of the Old Bank of the United States would occupy certain rooms until they had liquidated their business.[12] In spite of the rumors to the effect that he had paid only a fraction of the original cost, this sum amounts to 76.1 percent of the original cost and his use of the building was restricted.[13]

Our information as to Girard's changes and improvements is as sketchy as the records of the original building of the Bank. The majority of information comes from Stephen Simpson's biography of Girard.[14]

Stephen Simpson was a son of George Simpson, who was cashier of the Bank of the United States and later cashier of Girard's Bank. Simpson seems prone to exaggeration for he states "The Bank alone cost upwards of three hundred thousand dollars."[15]

According to Simpson the Banking house was such a delight to Girard that he kept ".....a small print of his Banking House, so situated that his first glance, when he awoke, as he lay in bed, must necessarily light upon it."[16]

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11. Phila. Deed Book ICl p. 454
12. See footnote 2 - p. 75
13. Ibid.
14. Simpson, Stephen, Biography of Stephen Girard, Thomas L. Bonsal, Phila. 1832.
15. Ibid. p. 111
16. Ibid. pp. 187-188

Girard laid out a fruit garden on the back lot belonging to the cashiers house fronting on Chestnut Street and backing up the Bank property.[17]

During Girard's ownership the back steps and garden wall attached to the Bank began to settle. This was undoubtedly caused by the proximity of the old channel of Dock Creek. Girard had the ground from the rear of the Bank to the rear of the old Pemberton House (Now No. 320 - then No. 116 Gladroad St.) excavated. He then drove in a number of piles on which he piled several thousand perch of stone remarking, "It is better that I make it so -- now it will last forever."[18]

It is difficult to be sure just exactly what improvements Girard made to the building itself. Simpson's biography states that Girard had the ~~entire portico~~ steps taken down, reset, and cleansed.[19] This was done at the time he tore down the buildings of Ashburner's tanyard, which had adjoined the Bank on the South. He replaced the tanyard with some brick houses, and regulated Third Street. The regulating of the crown of the street necessitated the readjustment of the Front steps of the portico.[20]

Girard was building these houses in 1829 and undoubtedly the cleaning job was done around this date.[21]

During the haggling over the building of Girard College,

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17. Ibid. p. 86

18. Ibid. pp. 172-174

19. Ibid.

20. Ibid.

21. Girard College, Girard MSS, Letterbook January 1829 - April 1830. Stephen Girard to Mr. Reybolds, brickmaker near Delaware City. re: bricks for houses on Third Street South of the Bank, July 11, 1829.

it was brought out in the minutes of the Governors of the Estate (?) that Stephen Girard had no appreciation of Architecture. That in the process of resetting the front steps of the portico of his backing house he had the Corinthian nosings chopped off the treads of the steps with the statement that, "he didn't want those 'toe stubbers'!"[22] KICK-TOES

C- LC PERIOD OF THE GIRARD BANK AND THE GIRARD NATIONAL BANK

After Stephen Girard's death the bank building was rented from the Girard Estate by the Girard Bank, an organization formed almost immediately after Girard's death, to replace Girard's own banking House.[23] This organization continued to occupy the bank until it failed in 1842.[24] For several years the bank did not occupy the building. During the Kensington and Southwark riots in May and July of 1844, troops were quartered in the building (see Appendix Photo. No. 4A*)

photos to be renumbered before pencil typing.

The Girard Bank returned to the building in 1847 and its successor the Girard National Bank was organized there in 1864.[25] This latter organization occupied the building until 1927.

During the period 1832 - 1883 the Girard Bank and the Girard National Bank were not the sole occupants of the building. The Trustees of the Late Bank of the United States clung tenaciously to the agreement made between Girard and Lennox.[26] The complete story

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22. Gilchrist, Agnes A. ? Outline of a Plan for the Administration of the Girard Trust, No date, No author, 24 pp. P.A.P.S. pamphlets Vol. 1163 #6 p.10

23. See footnote 2 - p. 74

24. Ibid.

25. Ibid. p. 77

26. Ibid pp. 77-78

is covered completely by Prof. Wettereau. The trustees were finally removed in 1852 and at last the Girard Estate came into full use of the building.

The Girard Bank did not wish increased rental for the full use of the building. Steps were taken to remodel the building for multiple occupancy.

Before the construction of the present City Hall in 1883, the Bank was occupied by the Treasury Department and the Comptrollers Department of the City of Philadelphia.[27]

In 1883, when City Hall opened, these offices removed from the Bank. The Girard National Bank, having increased at this time decided to occupy the entire building. Perhaps at this time partial alterations were made. Certainly some of the details in the older photographs represent the height of Victorianism.

At the turn of the century a complete rebuilding of the interior and repair of the exterior was made under the direction of the Architect James H. Windrim. Should we include prints of these drawings?

not available with out further research.

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27. Ibid. p. 79

Conjectural Original Interior Layout

Without exploratory excavation of the building and realizing from Windrim's existing drawings of 1902 that changes were made even in the vaults of the basement, we can make few factual statements as to the original plan of the bank. From an undated photograph in the Historical Society of Pennsylvania we can see part of the main banking room (See Appendix Photo #5).

This is a barrel vaulted room running from East to West, supported on each side by four Corinthian columns and a pair Corinthian pilasters at either end. The bays between these columns are of unequal spacing. (See photo #5). The barrel vault did not run the entire depth of the building for at the East and West entrances there was a wide vestibule.[28] (See Appendix Photo #6).

With the exception of the center portioned covered by the barrel vault, the main floor in the Victorian Era was a large low-ceilinged room. The southwest corner contained a small room cut off from the main room and utilizing the two end windows on the South and West elevations (See Appendix Photos #5 and #6).

The corner of this "office" jutting into the banking is supported by two Corinthian pilasters at right angles to each other. It was entered by a door near the corner.

Along the line of the North wall of this "office" we can see in photos 5 and 6 two Corinthian columns supporting the ceiling. There seems to be something "false" about this ceiling because first it runs directly to the top of the window sashes curving off any molding over the window openings.

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28. Leach, J. Granville, History of the Girard National Bank, 1832-1902, J.B. Lippincott & Co., Phila. 1902, p. 58.

Secondly there are unusual blocks on top of the Corinthian capitols. Both of these conditions give the impression that the height of the ceiling of the South section of the banking room was altered.

From the quantity of Victorian tellers cages and clerks furniture it looks suspiciously as if the alterations were done in the 70's of 80's.

In photograph #5 the ceiling of both the barrel vault and the South of the Banking room is elaborately decorated in a design which is difficult to date. In photo #6 these decorations have been painted out in the barrel vault but remain in the lower ceiling section of the room.

Under the South West corner of the barrel vault (See Appendix photos #5 and #6) there was a peculiar arrangement of double pilasters. One is against the Wall of the West vestibule. The other is apparently free standing. There is a window in the West wall visible between the two pilasters. This would indicate that originally there was a partition wall here. Between the two windows showing of this section of the West Wall was a fireplace which heated the room before it was thrown into the main bankinggroom.

The end of the barrel vault in photo #6 is partially open. There is a metal guard rail and the area behind this seems to be a corridor on the Second floor. A six-paneled door can be seen in the background. This banking room must have been particularly dark especially when the first floor windows were their original height. If the end at the second floor level was originally open, some attempt to light the area must have been made by the peculiar spacing of the center window (or windows) in the West Wall (See below Page). This light would have to cross an upstairs corridor and then down into the Banking

room.

There were only two exterior doors on the bank, one in the center of the East Elevation and one in the center of the West Elevation. Immediately on the inside of these doorways were two vestibules.

In an old undated photograph of the East Facade of the bank from the collection of the Historical Society of Pennsylvania (Appendix Photo #9) we can see a stair through each of the windows flanking the main entrance door.

In another old but later photo we have an interior view of "Stairway to Second Floor"[29] (See Appendix Photo #8). The stairway has here been treated in a late Victorian fashion but we can see how it rose in three easy flights to the second story. This photograph seems to indicate a twin flight to balance this on the opposite side of the vestibule. The top landing opening on the same level to the second story is supported by Corinthian columns of the Roman order.

For a precedent for this sort of stairway, the central portion of the Pennsylvania Hospital at 9th and Pine Streets has a double stair supported by columns on the Ionic Roman order. The arrangement of this stair, including the way the handrails utilize the pilasters and columns instead of newell posts, is so like the first bank of the United States that should any attempt be made to restore the stairs there certainly the Pennsylvania Hospital stairs should be thoroughly studied. Since the Pennsylvania Hospital's central section is dated as 1796, the two date from exactly the same period. Another similar detail in the two buildings is the use of a fasciate motif as a decorative molding.

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29. Ibid.

The West vestibule was small and probably contained no stairs (See Photo #7).

The doors from the vestibules into the banking room were double with solid raised panels. They had leaded sidelights covered by an arched fan light all supported on Corinthian pilasters. Over the West door there was gilded eagle.[30] This eagle still exists in the vaults of the Philadelphia National Bank, 4th and Chestnut Streets, Philadelphia.

Second Floor

Because the barrel vault over the banking room did not run the entire depth of the building and because there were stairs only on the East of the building, the second floor was probably continuous all of the way around with the barrel vault in the center. Except for this information we have as of this date, April, 1957, no clue as to the arrangement of the second floor rooms.

Exterior of the Building

The East facade of the First Bank of the United States building appears to have received no major alterations (See Appendix Photo #2). Possibly the removal of the nosings on the steps by Girard and the addition of grilles on the first floor windows in the latter nineteenth century are the only changes ever made on the building itself.

The Third Street Elevation was flanked by a pair of stone gateposts topped by urns and supporting iron gates. These were removed early in the twentieth century to an estate near Ambler, Pennsylvania.

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30. Windrim, James H., Remodeling Girard Bank Building, Drwg. No. 6233 July 8, 1901. Note

Sometime in the latter half of the nineteenth century the first floor windows on the South, West and North elevations were heightened about four feet. The stone flat arches above them were reset higher. The small square marble medallions between the first and second floor windows were removed. The mark of them can be seen quite clearly in Photo #14 and as originally located in Photo #12.

According to Mr. Windrim's plans of 1901, the West door was lowered to grade level and the marble frame reset.

The Palladian windows above the door on the second and third floor level do not appear on the two poor early pictures we have of the rear of the building. (See Appendix Photos #10 and #11). In 1850 the rear or West Elevation shows clearly 6 windows across the back on the third story and undoubtedly the seventh is blocked out by the steeple on Carpenters' Hall.

On the second floor (See Photo #11) we can see three windows at floor level and a window off center of the window above it and lower than the other three. The rest of this floor and the entire first floor is blocked by Carpenter's Hall. In Georgian fashion the opposite half of the second story was probably a twin of the visible half.

The peculiar lower middle window would at first glance indicate a stair landing. This from present evidence does not seem to be the case. We have no record of a stairway on the West of the building and I believe that this window was used in some fashion to light the barrel vault.

In order for Windrim to install the bank vault it was necessary to brick up the northern most window on the West wall on the first floor.

The cornice and railing on the south, north and west sides are replacements in copper and are copied from the South side. The front cornice and balustrade was left in its natural state.

With the exception of the two on the south side the chimneys were taken down to roof level.

Interior

The interior of the building was gutted in 1901 and almost all of the woodwork, columns, floors, stairs, etc. are modern replacements.

It is possible that the idea of the rotunda and circular stairway at the rear is taken from the interior of the Dublin Exchange. Doubtless he heard the stories that the facade was adapted from the building and he wished to make the building's interior conform to the exchange. Mr. Windrim does not make any statement to this effect. His description of the the building is given here:

> "The Girard Bank Building's exterior is an admirable specimen of the best class of designing in which the finest examples of antique work have been followed with gratifying results. The contrast of the wealth of detail, beautify modelling and grouping of pilasters, windows, portico entrance, doorway, etc., of the front facade, with the severe simplicity of the facades on either side, is admirable and gives the building a character of great dignity and civic importance.
>
> "The portico of the Third Street front is Corinthian,

studied from the Pantheon and Temple of Saturnus, and stands on a stylobate elevated above the pavement by steps on three sides, which give it emphasis and dignity and mark it as the feature of approach to the building. This portico is flanked on either side by a pavillion of pilasters of the same character as the columns of the portico, the space between the pilasters being pierced with windows, which are adorned with architraves and cornices supported by carved brackets. The pilasters and columns are surmounted by a cornice pediment and balustrade of great elegance of detail and proportion, studied from the best class of Roman antique work. The tympanum of the pediment is enriched by the date of the erection, 1795, and the American eagle is bas-relief carving of excellent modelling. From the pavement to the apex of the portico is fifty-six feet. The entire front is of Pennsylvania blue marble.

"The building stands alone. The three remaining sides are severely plain, and of brick painted to harmonize with the marble of the third Street facade. The complete isolation of the building from contact with other structures, the nearest building being thirty feet away, adds greatly to its security as a banking-house, rendering it easy of surveillance and adding also to its prominence and individuality. There is but one means of accessto the building, the door on Third Street, which is very prominent from the street, and simplifies and renders most direct the method of conducting business. The low-ceiled apartments in which the first United States Bank

started business have been replaced by a banking-room, eighty-six feet three inches in diameter and forty-four feet from the floor to the apex, flooding the entire apartment with daylight. This unique feature of the interior is supported by eight Corinthian columns in the first story, which are surmounted by a similar colonnade of forty columns and an entablature from which springs the glass dome.

"The clerical force of the bank is located beneath the dome and provided with all the accessories for doing the business of a great banking institution in the most expeditious and up-to-date manner. This space is separated from the general public by a screen of polished white marble, mahogany, and plate glass, in which are bronze wickets for the tellers and for officials with whom intercourse is necessary, and for the handling of bullion, documents, etc.

"A prominent feature is the safe-deposit vault, from designs by W. H. Hollar. It is built of Harveyized steel, and is both bomb-and bullet-proof and cannot be pierced with any known instrument. The doors are made to slide, and are controlled by time-locks, which, when closed, are absolutely inaccessible and cannot be gotten at either by burglars or others.

"The side-walls of the public space are lined with polished marble; the floor is of marble, and the apartment is of most ample proportions, being fifteen feet wide and extending the entire width of the building and half-way on either side.

"The officers of the bank have well appointed offices in the southwest portion of the first floor, which are accessible from the public space and also overlook the clerical space. In the second story around the central dome and light-well are grouped a board-room, a spacious room for clerical work, a large dining-room and pantry, rooms for storage, etc. In the third story is located a kitchen. The lockers and toilet-rooms of the employees are in the basement. These different floors are reached by means of an elevator and a stairway at the west end of the building."

Alterations Since 1901

At some time, probably during the first quarter of the twentieth century the rear wall of the Bank was extended about eight feet on either side of West door, leaving the door recessed in an uncovered vestibule. The south section of this extension was only one story in height. On the North it is one and one-half stories and the half story allows for a mezzanine which intrudes into the banking room over the vault and is reached by a stairway leading from the banking room.

Phil'a Land Book I C1 p. 454, May 9, 1812

Memorandum of an Agreement made this Ninth day of May 1812, between the Trustees of the late Bank of the United States on the one part, and Stephen Girard of the City of Philadelphia, merchant, of the other part.

1. The said Trustees hereby agree to sell in fee simple to the said Stephen Girard, the Banking House lately belonging to and used by the President, Directors and Company of the Bank of the United States, the Ground belonging to it at the Sides and in the rear , and the House and lot now occupied by their Cashier, George Simpson, together with all & Singular their respective appurtenances, and the Iron Chests, Scales, Furniture and apparatus now in use the said Bank, for the Sum of One Hundred and Fifteen Thousand Dollars, payable in Six Months from the 1st day of June 1812, the said Stephen to have the liberty of deferring the said pavement until the 1st day of May 1813, paying Interest from the 1st day of December 1812.

2d. The trustees are to have the use of the Director's Room in the Said Bank, the North Side of the Banking Room, the President's Room, and the Vaults adjoining it, and one large Vault below, to be selected by them, and also such Desks and Cases as may be necessary for their Clerks, and for keeping & packing their Books and papers. These privileges to continue until the affairs of the late Bank are closed; and the necessary Cases & Boxes or Trunks to belong to the Trustees absolutely.

3d. The use of the House at present in the occupation of George Simpson, is also reserved by the said Trustees for the

the use of the Said Simpson, until the Said affairs are closed.

4. A conveyance in fee Simple in the usual form is to be executed by the Said Trustees or a majority of them to the Said Stephen Girard, either upon the payment of the purchase money, or at nay (sic) time before, that the Said Stephen may choose, upon his giving the usual Security of Bond and Mortgage.

5. The Said Stephen Girard hereby agrees to purchase the premises above mentioned upon the terms and Conditions before States.

In Witness whereof the parties have Set their hands the day & year first above mentioned.

By Order of the Board of Trustees

(Signed) D. Lenox Prest.

(Signed) Stephen Girard

APPENDIX III

Collections Searched for Documentary Material relating to the Architectural History of the First Bank of the United States

HSP

A search was instituted here for papers belonging to personnel (See Appendix 5) connected with the First Bank of the United States building. In addition to this the following were searched thoroughly:

Blodgett, Isaac D, Asahel Blodgett, His American Ancestors and His Descendents, privately printed.

Girard Collection 1934, AM .0698 Typescript.
An incomplete historical survey of manuscript in the Stephen Girard Collection at Girard College undertaken by the W.P.A.

This index was read through entirely without providing any direct references to the Bank Building.

Limeburner, Grace, Seth Blodgett of Brooksville, Maine, February, 1904, FB623,

Lewis Neilson Collection, 5 boxes Hist. Soc. of PA. MSS Coll.

Manuscripts from the Girard Bank mostly concerned with the bank business. The entire collection was studied and no material relating to the Bank building was discovered.

Papers of the Rev. William Smith, 5 Volumes -- Hist. Soc. of PA MSS Coll.
One volume removed by J. Y. Brinton of Cairo, Egypt.

Samuel Blodgett married Rebecca the daughter of the Rev. William Smith. There is no direct correspondence with Blodgett nor do the family letters mention any of his affairs.

University of Pennsylvania Library

Holdsworth, John Thom and Davis R. Dewey, The First and Second Banks of the United States, Washington

Government Printing Office, 1910 311 pp.

p.34. Newspapers of Dec. 3, 1797 Mentions new Bank by Blodgett. Book read September, 1956, by R. G. Stewart.

Massachusetts Historical Society

Samuel Blodgett Collection 1751 - 1806 Papers of the father of Samuel Blodgett. The staff of the Society examined this collection and found no material pertinent to the Bank building.

American Philosophical Society

The card index was searched and the City Directories were consulted for information relating to the Bank, Blodgett and the personnel connected with the Bank.

Hazzard, Samuel, Register of Pennsylvania 1825 - 1837

The Girard manuscripts at Girard College were inspected on August 24, 1956 by R. G. Stewart under the supervision of Miss Erchinger, Librarian, and again on March 20, 1957 under Miss McFete new Librarian.

This vast Collection was found to be only partially catalogued and the chance of finding material pertinent to the physical history of the Bank Building was small. The time required to search the papers in their disorganized state is greater than the writer could afford. I feel that if the collection is properly catalogued it should be found to contain by far the most complete records of the Bank.

Maryland Historical Society

The index to manuscripts and the index to newspapers was consulted for references to personnel connected with the bank

and the First Bank of the United States Building.

Kimball, Fiske and Wells Bennett, "The Completion for the Federal Buildings - 1792 - 1793."
Journal of the American Institute of Architects. II
Vol. 7, No. 1 pp.8 - 12.

Craig, Maurice Dublin 1660 - 1860, London, 1942 Double space
Johnson, Allen, editor, Dictionary of American Biography
Charles Scribner and Sons, New York, 1929, Vol. 2 pp.380-381

For Biography of Samuel Blodgett by Wells Bennett.

check Sp. in this.

A P P E N D I X #1

PHOTOGRAPHS & DRAWINGS

1799	1st Bank of U.S (Print owned by Penn Mutual Ins. Co)	W. Birch	Ind. 519-B
1802	1st Bank Enlargement From Map #177 From P. L. Phillips - List of Maps & Views of Phila Courtesy Library of Congress		Ind. 1544 B
1811	1st Bank. Lawton - Lithograph 1811 Recharter of U.S. Bank refused		Ind. 2073
1829	Girards Bank Late U.S. Bank Phila 1829. del. Geo Strickland C. Childs Engraver		Ind. 532
1831	Stephen Girard's Bank Phila		Ind. 514
Before 1952	First Bank of U.S Interior Courtesy HSP.		Ind. 2101
C. 1850	1st Bank View from S.E Talbotype (Before Construction of Penn Mutual Bldg)		Ind. 2118

PHOTO #1

Samuel Blodgett 1747 - 1814

Architect of the First Bank of the United States Building

From an unlocated portrait formerly in the office of the Architect of the Capitol.

Courtesy of the Library of Congress

neg. # 14813/245

PHOTO #2

Birch print of 1800. The earliest known picture of the Bank.

INHP 519-B or 7213

PHOTO #3 IMAP 532 neg.

Girard's Bank

Late United States Bank

Drawn by George Strickland
1829

Engraved by C. G. Childs.

Note the street level above the door sills of the small buildings to the left of the Picture. This drawing must have been made after Girard regulated Third Street.

PHOTO #4 IMAP neg 514
+ Hist. Structures photostat

Stephen Girard's Bank Philadelphia

London, published February 1, 1831 by I. T. Hinton & Simpkin and Marshall

Note Houses on left. These are undoubtedly the ones built by Stephen Girard.

Photo #5
Interior looking SW
undated - orig at HSP
IMAP neg. 2101

PHOTO #6 INAP wy.252

from Leach, J. Granville, History of the Girard National Bank 1832 - 1902 J. B. Lippincott & Company Phila. 1902, p. 54

"Interior View of the South side of the Bank before Alterations."

PHOTO #7 INAP ng. 253

from Leach, J. Granville, History of the Girard National Bank 1832 - 1902 J. B. Lippincott & Company 1902 p. 58.

"Interior of Rear Door prior to Alterations"

This is the door and vestibule beyond on the West side of the Banking Room.

PHOTO #8 HABS NJ 251

from Leach, J. Granville, History of the Girard National Bank, 1832 - 1902. J. B. Lippincott & Company, Philadelphia, 1902, p.58

"Stairway to Second Story prior to Alterations"

PHOTO #9

Collection of Historical Society of Pennsylvania

Undated Photograph East Elevation

INAP 2163 or HJ-214

Note stairways in side windows flanking doorway. The shutters seem to be entirely different from those shown in photo #8

Photo #10

Panorama of Philadelphia from the State House Steeple, looking East 1838. By J. C. Wild (Ind.Neg.535)

The building numbered 5 in the middle distance is Girard Bank West Elevation partially obscured by Carpenter's Hall.

Photo #11

Collection of this Missouri Historical Society

East View from the State House Steeple by W. & E. Langenheim

Talbotype 1850 Ind. Neg. 2099

Note natural color of brick West Wall. Also the Arrangement of the Second floor windows.

What is the Jayne building?

Photo #12

Collection of the Missouri Historical Society

Merchant's Exchange. View from South East

by W. & E. Langenheim 1850 (Ind. Neg. No. 2102)

Compare with Photo # The sides here are painted to match the stone front but the rear view taken at the same date remains brick color.

Photo #13

Print Collection - Free Library of Pennsylvania (Ind.Neg. 2018).

Photograph of June 1859 showing Southeast corner of Banking House. Note windows on first floor have not been heightened as of this date.

Photo #14 HAER 2026

First Bank of the United States

View from Northeast

Ph. Abbie Rowe 7/4/51

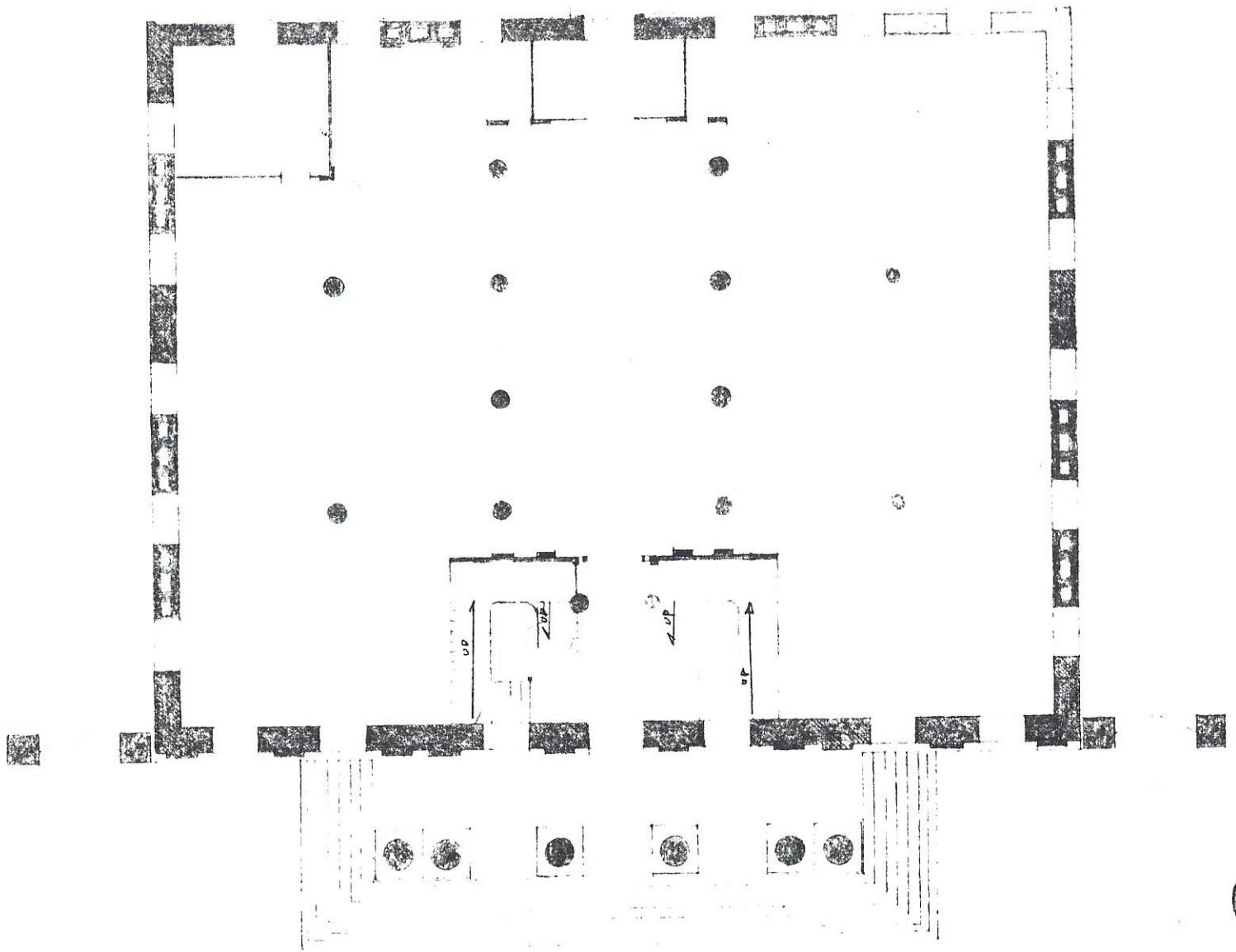
Note markings between the first and second floor windows which show the former placement of square medallions. These medallions were removed in the latter half of the 19th Century.

PICTURE #15

An attempt to reconstruct the floor plan of the banks using only photographs Nos. 456 and 7 and a few notations on Windrim's drawings of 1901.

Square openings in the wall are existing chimney flues on Windrim's drawings. These chimneys served three flows and perhaps several rooms on each floor.

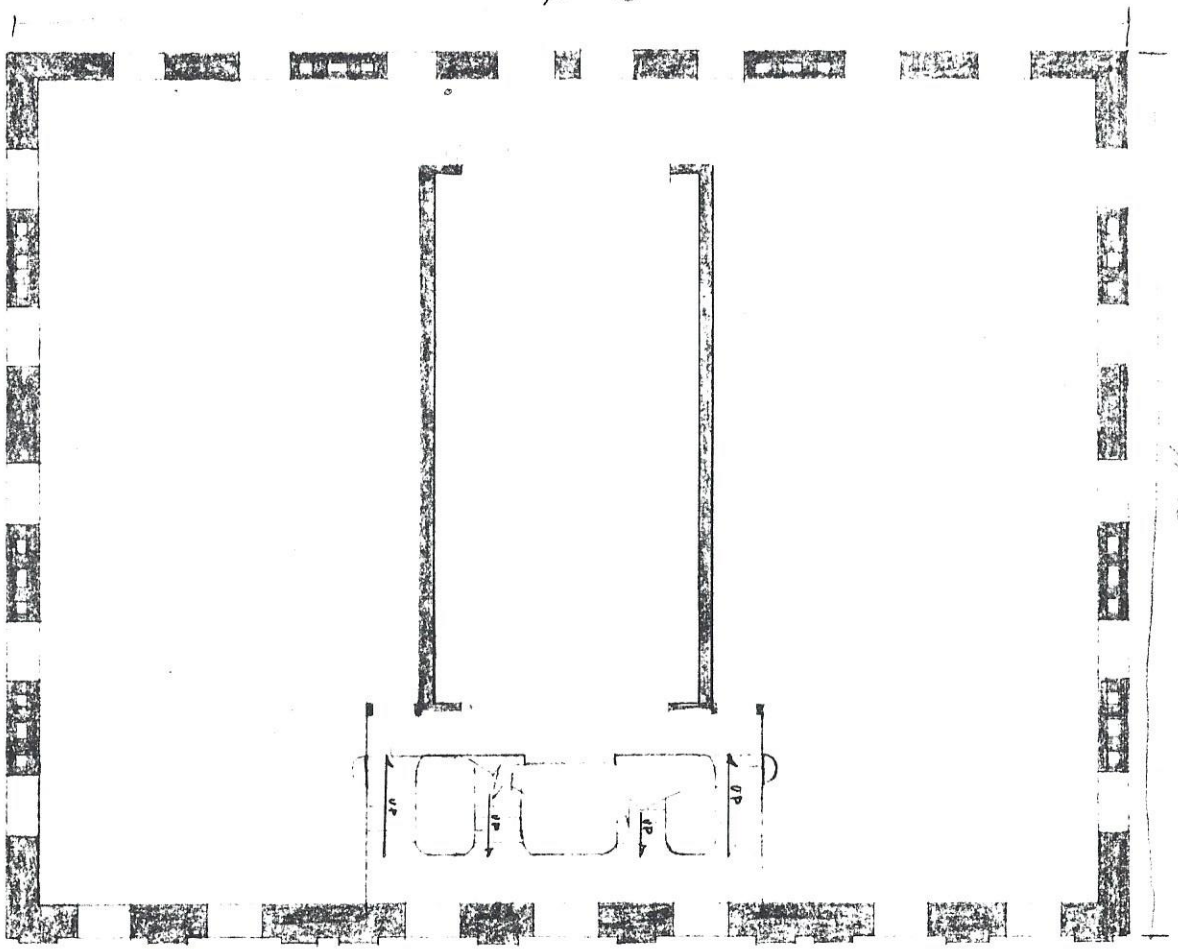
A complete set of accurate measured drawingss would facilitate studies of the building itself.



FIRST FLOOR SHOWING ARRANGEMENT OF SUPPORTING COLUMNS

PICTURE #16

We have no accurate information at to the layout of the second floor of the Bank. The plan shows how the double stairways landed on the second floor and how the barrel vault protruded into the second floor.



conjectural

SECOND FLOOR SHOWING ARRANGEMENT OF STAIRS ETC [illegible]

PLATE #

From: Woodhouse, Dr. S. W. Jr. "Philadelphia As Seen Before the Civil War", Proceedings of the Numismaticance Antiquarian Society of Philadelphia, 1928-1935 Vol. 32 Philadelphia 1935, p.167

Girard Bank at the time it was occupied by the Military during the riots of 1844.
Photographed by Mr. Langenheim

This is the earliest known photograph we have of the Building. Note the sides are natural brick.

colored ?

Appendix II

Personell of the ~~Banks~~ Organization occupying the Building of the First Bank of the United States from 1797 - 1842

Bank of the United States
February 25, 1791 - March 4, 1811

Alexander Hamilton
Albert Gallatin - Secretary of the Treasury
Thomas Willing President of the Board of Directors

Commissioners

Beale Bordley, David Rittenhouse, Samuel Howell,
Lambert Cadwalader.

Cashiers

John Kean, George Simpson

The Trustees of this bank continued to occuppy a portion of the building until 1852.

On August 6, 1842 Horace Binney, George Harrison, and John Stille were discharged from the saids duties. on April 13, 1843 Archibald McCall died leaving only Joseph Sims and Pascal Hollingsworth.

Stephen Girard's Bank

May 9, 1812 to December 26, 1831

Bill of sale for the building, sheets and furniture to Stephen Girard from David Lennox.

~~Joseph Roberts (?) not listed in the Indenture~~

Trustees of Girard's Bank by Indenture

May 23, 1822

David Lenox
Robert Smith
Robert Wain
Joseph Ball
George Simpson

In 1826 the following were added.

Timothy Payson, Thos. T. Cope
Gustavus Calhoun, Samuel Wagner
Tobias Wagner,
Joseph Roberts
William L. Duane.

After Girards death the Estate was administered by the following Committees

1. The Committee of Councils on the Girard Fund
   Minutes Jan 9, 1832 - Oct 4, 1832.
2. Board of Directors of the Girard Trust.
   November 19, 1832 - Jan 8, 1833.
3. Commissioners of the Girard Estates
   January 9, 1833 to June 1, 1854.

4- Committee [of Councils] on the Girard Estate
July 6, 1854 – February 11, 1872
5th Board of Directors of City Trusts
February 1870 to the present.

After Girard's death the following were appointed a Committee to establish a bank:

Benjamin W. Richards, Matthew Newkirk Samuel E. Ford, Thomas M. Pettit, Thomas C. Rockhill. Richard D. Wood, Daniel Groves, Joseph Burden, John S. Riddle, John Price Wetherill, William Mc Glensey, Charles W. Churchman, Alexander W. McClung, Robert Earp, David Brown.

On Dec 31, 1831 the following were added to the bank committee: John A. Brown, James Schott, John K. Kane, A. J. Ralston, W. D. Lewis, J. W. Odenheimer, Samuel Comly, Alexander Fergusson, James M. Linnard. George Handy.

The Girard Bank

1st President	James Schott 1832 - 1840
1st Cashier	Wm David Lewis 1832-1850
2nd President	Charles S. Baker 1838-1858
2nd Cashier	William Lehman Schaffer
3rd President	Daniel Bell Cummins
4th President	Seth Caldwell, Jr.

Bank failed 1842 - 1847.

~~Historical Society of Pennsylvania~~

Appendix III

collections
~~Material~~ searched for Documentary Material relating to the architectural History of the 1st Bank of the United States.

HSP.

A search was instituted here for papers ~~relative~~ belonging to persons I see Appendix I connected with the 1st Bank of the United States building. In addition to this the following were searched thoroughly.

Blodgett, Isaac D, Isabel Blodgett, His American Ancestors and His Descendents, privately printed

Girard Collection 1934, AM.0698 Typescript.
An incomplete historical survey of manuscripts in the Stephen Girard Collection at Girard College undertaken by the W.P.A.
This index was read through entirely without providing any direct references to the Bank Building.

Sim Burner, Grace, Seth Blodgett of Brooksville Maine, February. 1904. FB623,

Lewis Nelson Collection, 5 Copies.

Manuscripts from the Girard Bank mostly concerned with the ~~Bank business~~. The entire collection was studied and no material relating to the Bank building was discovered.

Papers of the Rev. William Smith 5 Volumes — One volume removed by J. J Printon of Cairo, Egypt.

Samuel Blodget married Rebecca the daughter of the Reverend William Smith. There is no direct correspondence with Blodget nor do the family letters mention any of his affairs.

University of Pennsylvania Library

Holdsworth, John Thom and Davis R. Dewey, The First and Second Banks of the United States, Wash. Government Printing Office, 1910 311 pp.

p. 34. Newspapers of Dec. 3, 1797 Mention New Bank by Blo

Book read Sept. 1956 by R. G. Stewart.

Massachusetts Historical Society

Samuel Blodgett Collection 1751-1806 Papers of the Father of Samuel Blodgett. The Staff of the Society examined his collection and found no material pertinent to the Bank[1] building.

American Philosophical Society

The card index was searched and the City Directories were consulted for information relating to the Bank, Blodgett and the personel connected with the Bank.

Hazzard, Samuel, Register of Pennsylvania 1825-1837

The Girard manuscripts at Girard College were inspected on August 24, 1956 by R. G. Stewart under the supervision Miss Erchinger, Librarian and again on March 20, 1957 under Miss McPate new Librarian

This vast Collection was found to be only partially catalogued and the chance of finding material pertinent to the physical history of the Bank Building was small. The time required to search the papers in their disorganized state is greater than the writer could afford. I feel

that if the collection is properly authenticated it should ~~[illegible]~~ be found to contain by far the most complete records of the Bank.

Maryland Historical Society

The index to Manuscripts and the Index to Newspapers was consulted for references to persons connected with the Bank and the 1st Bank of the United States Building.

Kimball Fiske and Wells Bennett, "The Competition for the Federal Buildings - 1792-1793" Journal of the American Institute of Architects V. II Vol. 7, No 1 pp. 8-12.

Craig, Maurice Dublin 1660-1860 London, 1942

Johnson, Allen, editor, Dictionary of American Biography Chas. Scribner and Sons, New York, 1929, Vol. 2 pp. 380-381

For Biography of Samuel Blodgett by Wells Bennett

Photo #3

Girard's Bank
Late United States Bank
Drawn by Geo. Strickland Engraved by T. G. Childs.
1829

Note the street level above the door sills of the small buildings to the left of the Picture. This drawing must have been made after Girard regulated Third Street.

Photo #4

Stephen Girard's Bank Philadelphia
London, published February 1, 1831 by J. J. Hinton & Simpkin & Marshall

Note Houses on left. These are undoubtedly the ones built by Stephen Girard.

Photo #

From: Woodhouse, Dr. S. W. Jr. "Philadelphia As Seen Before the Civil War", Proceedings of the Numismatic and Antiquarian Society of Philadelphia, 1928-1935 Vol. 32. Phila 1935, p. 167

~~Photograph~~

Girard Bank at the Time it was occupied by the Military During the riot of 1844.

Photographed by Mr. Langenheim.

This is the earliest known photograph we have of the Building. Note the Sides are natural Brick.

Photo # 5

From the Collection of the Historical Society of Pennsylvania
No. date.

The banking room before Windrims Alterations of 1901.
Interior looking to the South West.

Photo # ~~5~~ 6

from Leach, J. Granville, History of the Girard National Bank 1832 - 1902 J.B. Lippincott & Co. Phila 1902, p. 54

"Interior view of the South side of the Bank before alterations"

Photo # 7

from Leach, J. Granville, History of the Girard National Bank 1832-1902 J.B. Lippincott & Co. Phila. 1902 p. 58.

"Interior of Rear door prior to alterations"

This is the door and vestibule beyond on the West side of the Banking Room.

Photo # 8

from Lead, J. Granville, History of the Girard National Bank 1832-1902. J.B. Lippincott & Co. Phila, 1902, p. 58

"Stairway to second story prior to alterations"

Photo #9

Collection of Historical Society of Pennsylvania

Undated photograph East Elevation

Note stairways in side windows flanking doorway.

Photo # 10

Panorama of Philadelphia from the State House Steeple, Looking East 1838. by J.C. Wild [Jud Neg. 535]

The building numbered 5 in the middle distance is ~~the~~ Girard Bank West Elevation partially obscured by Carpenter's Hall.

Photo # 11

Collection of this Missouri Historical Society

East View from the State House Steeple by W. & E. Langenheim

Talbotype 1850. 2nd Neg. 2099

Note Natural color of brick West Wall

Also the arrangement of the second

floor windows.

Photo # 12

Collection of the Missouri Historical Society

#2. Merchant's Exchange. View from South East

by W. & E. Langenheim 1850 [Ind. Mtg No. 2102]

Compare with photo # 1. The sides here are painted to match the stone front but the rear view taken at the same date remains brick color.

Photo # 13

Print Collection - Free Library of Pennsylvania [2nd Mg 20

Photograph of June 1869. showing South east Corner of banking house. Note windows on 1st floor have not been heightened as of this date. Note also ~~brick painted to harmonize with the marble front.~~

Photo # 14

First Bank of the United States
View from Northeast
ph. Abbie Rowe 7/4/57

Note markings between the first and second floor windows which show the former placement of molded square medallions. These medallions were removed in the latter half of the 19th century.

Nature # 15

An attempt to reconstruct the floor plan of the Banks using only photographs nos 4 5 6 & 7 and a few notations on Windrim's drawings of 1901

Square openings in the wall are existing Chimney flues on Windrim's drawings. These Chimneys served three floors and perhaps several rooms on each floor.

A complete set of accurate measured drawings would facilitate studies of the building itself.

Picture # 16

Richard Sho accurate information as to the layout of the second floor of the Bank. The plan shows how the double stairways landed on to the 2nd floor and how the barrel vault protruded into the 2nd floor.

Appendix #1

Photographs & Drawings

This report was undertaken to gather some material of historical and architectural value to estimate the original design of the First Bank of the United States.

It is an extensive project on one of the most important commercial building from of the years of the Early Republic and certainly one of the grandest ~~effort~~ attempted up until the time.

It is surprising that so little information have been located and certainly guaranteies more research needs to be done.

One of the most difficult and expensive projects would be the investigation with crow bar knife and camera. Certainly a great deal of thought needs to go into the future use of the building

The 1st Bank of the United States was one of the first buildings in the United States to be executed along classical lines. The original design was by one Samuel Blodget an amateur architect. Blodget was dissatisfied with the final execution of his plans for he says in a footnote on page 1 in his book Economica[3]

"The plan [of the Bank] was by the author of this Book; but its brick sides are an injurious deviation."

This deviation was probably due to the high cost and lengthy time for construction. The Building was under construct from 1795-1800. James Mease in his Picture of Philadelphia in 1811 states that the front is said to be a copy of the Dublin Exchange.[2] There seems to be a simplified resemblance to one of the Exchanges facades.[3] Mr. Wells Bennett seems to think this could have been taken from Malton's famous print of the Exchange which had recently been issued or that Blodget on one of his several trips to Europe could have visited the Exchange.[4]

It is obvious from the remaining decoration on the exterior of the building and from the elaborate gates and mantles removed to the Estate of Mrs. Garrett Pagon in Dunbar that the building was one of the most ambitious undertaken during the early Federal Period.

We do know that the carving was done by one Claudius LeGrand for in the November 30, 1797 edition of the Aurora they announced "That having just finished the marble colonnade, sculpture carving etc, of the new building of the Bank of the United States, they are ready to contract for any works of their respective professions." From the city directories of this time we find Mr. LeGrand maintained his business at the corner of Smith and Market. It is probable that he was a Frenchman for we find his name mentioned in the papers of Stephen Girard. It is doubtful that he assisted Girard in his refurbishing of the Bank, for the city directories do not list him after 1802 and in May of 1803 he received a letter of introduction to the merchants in Santo Domingo from Girard. Whether this was merely a business trip or a permanent removal is not clear in the letter.[5]

Apparently the building impressed the general public and the impressions on the layman were probably aptly phrased by the Gazette of the United States on Dec. 23, 1797 three days after the scaffolding had been struck [Quote-here Historic Phila p. 73 Col 1 Par 4

The more critical ~~dilettantes~~ observers? had other things to say. Moreau de St. Mery's jaundiced eye rejected the Americans claim that it was one of the eight wonders of the world and went on to say that the portico, was, as everyone knew, had been destroyed by rats. that, The pediment on the facade of the building bearing and eagle and the Arms of the U.S is made entirely of wood and it must be to this that he refers.

He claimed the original value was highly exaggerated at 1,500,000. francs; Benjamin Latrobe agreed. ~~that the value of the building was highly exaggerated.~~ Latrobe wrote; in Richmond on April 1798 that nine-tenths of Americans, even Virginians prejudices and ideas were English and in England the value of the marble work on the Bank would be stupendous. In, Phila, however, marble was so common that even the meanest

houses were trimmed with it."[7]

Latrobe goes on to say that

"The white marble columns of the bank are full of bluish and yellowish veins, but they have not withstanding, a very beautiful appearance. Sufficient attention has not been paid to the successive heights of the stocks, nor are the joints level. The plain workmanship is well executed, The sculpture is not good"[8]

Thirteen years later in a speech delivered before the Society of Artists of the United States. He calls the bank "only a copy of a European building of indifferent taste, and very defective in its execution, it is still a bold proof of the citizens who erected it and of the tendency of the citizens to force rather than to retard the advancement of the Arts"[9]

On June 24, 1812 the Bank building and site was transferred by David Lennop to Stephen Girard who immediately launched his own banking enterprise.[10]

He paid the sum of $115,000 with the provision that the Trustees of the Old Bank of the United States could occupy certain rooms until they had liquidated their business.[11] In spite of the rumors to the effect that he had paid only a fraction of the original cost this sum amounts to 76.1 percent of the original cost and his use of the building was restricted.[12]

Our information as to Girard's changes and improvements is sketchy as the records of the original building of the Bank. The majority of it comes from Stephen Simpson in his biography of Girard.[13]

Mr. Simpson, was a son of George Simpson who was cashier of the Bank of the United States and later the cashier of Girard's Bank. Simpson seems prone to exaggeration for he states "The Bank alone cost upwards of three hundred thousand dollars."[14]

According to Simpson the Banking House was such a delight to Girard that he kept "... a small print of his Banking House, so situated, that his first glance, when he awoke, as he lay in bed, must necessarily light upon it" [15]

Girard laid out a fruit garden on the back lot belonging to the Cashiers House fronting on Chestnut Street and backing up to the bank property. [16]

During Girard's ownership the back steps and garden wall attached to the bank began to settle. ~~I erect the exit passage~~, This undoubtedly caused by the proximity of the old channel of Dock Creek. Girard had the ground from the rear of his bank to the rear of the old Pemberton House excavated. He then drove in a number of piles on which he piled several thousand perch of stone remarking "It is better that I make it so — now it will last forever" [17]

It is difficult to be sure just exactly what improvements Girard made to the building itself. Simpson's biography states that Girard had the entire portico taken down, reset and cleansed. [18]

This was done ~~when he Girard~~ when he

tore down the buildings of Osborne's tanyard which had adjoined the bank on the South. He then replaced these with some brick houses and regulated Third street. The regulating of the course of the street necessitated the readjustment of the front steps of the portico.[19]

Girard was building these houses in 1829 and undoubtedly the cleaning job was done around this date[20]

During the haggling over the buildings of Girard College it was brought out in the minutes that Stephen Girard had no appreciation of Architecture That in the process of resetting the front steps of the portico of his banking house he had the Corinthian mosings chopped off the treads of the steps with the statement that "he didn't want those "toe stubbers"[21]

After Girard's death the building was rented from the Girard by the Girard Bank an organization formed immediately after Stephen Girards death to replace Girards own Banking House.[22] This organization continued

in occupation of the bank until it failed in 1842.[23] For several years the bank did not occupy the Building. During the Kensington and South Bark riots in May and July of 1844 troops were quartered in the building I See Appendix photo #. Numismatic Society. repro. 1. The Girard Bank was reopened in 1847 and its successor the Girard National Bank was organized in 1864.[24] This organization continued to occupy the Bank until 1927.

During the period 1832-1858 the Girard Bank and the Girard National Bank were not the sole occupants of the building For the Trustee of the late Bank of the United States Owing to the agreement made by girard and Lennox[25] For complete story of their affairs see Prof. Mitteaus article. The trustees were finally removed in 1851 and Girard Estate ~~finally~~ at Last came into full use of the Entire building.

The Girard Bank, however did not wish increased rental for the full use of the building. Steps were taken to remodel the building for multiple

Olympia 4-535

St. Francis Bldg.

occupancy. Before the construction of the Present cityHall [illegible] in 18 , the building was partially occupied by the Treasury Department and the Comptrollers Department of the city of Philadelphia. 26

In 1883 when city Hall was opened the city offices removed from the Building. The Bank having grown decided to occupy the entire building. Perhaps at this time spotty alterations were effected.

Finally at the turn of the century a clean sweep was made and the building completely altered and repaired.

It is difficult to reconstruct in this early stage of research the original form of the Bank Building. Prior to 1902 the entire building was rebuilt on the inside by the architectural offices of James H. Windrim. ~~It seems fairly evident that the first floor windows on all side except the main facade were altered.~~

Although numerous photographs and drawings exist of the exterior prior to the alteration of 1902. To date we only have 5 interior views of the building.

From these pictures it is evident that many changes had taken place even prior to Windrims work.

Insert our Visit alterations here

The earliest and to date only clue we have to some of the rooms on the interior of the building is found in an Agreement between the Trustees of the late Bank of the United States and Stephen Girard on May 9, 1812. An excerpt from it reads as follows.

11

2d The Trustees are to have the use of the Directors' Room in the said Bank, the North Side of the Banking Rooms, the Presidents Room, and the Vaults adjoining it, and one large vault below, to be selected by them, and also such Desks and Cases as may be necessary for their Clerks, and for keeping & packing their Books and papers. These privileges to continue until the affairs of the late Bank are closed, and the necessary Cases & Boxes or Trunks to belong to the Trustees absolutely. 22

Without physical inspection of the building and realizing that Windrim from his plans in 1902 made changes even in the vaulting of the basement we can make few statements as to the original plan of the bank.

From undated photograph in the Historical Society of Pennsylvania we can see part of the main banking Room. [See Appendix Photo #1] This is a barrel vaulted room running from East to West supported on four Corinthian columns and two corinthian pilasters. The bays between these columns are of unequal spacing.

The barrel vault did not run the entire depth of the building for at the East and West entrances there was a wide vestibule [See Appendix Photo #2] [23] The East Vestibule contained a pair of stairs leading to the second floor. ~~Possibly the West Vestibule had a duplicate stairway.~~

In an old, undated photograph of the Facade from the Historical Society of Pennsylvania see Appendix

Photo #3.] we can see a stair through each of the windows flanking the main entrance door. In another old but later photograph we have an interior view of "Stairway to Second Floor"[24] [See Appendix Photo #4.] ~~The caption is not clear as to whether this is located on the East or west.~~ The stairway seems to have been treated in a late victorian fashion but we can see how it rose in three easy flights to the second story. This photo seems to indicate a twin flight on the opposite side of the door. The top landing is supported by ~~Ionic~~ Corinthian columns of the Roman order.

The doors from these vestibules were double (three were double with solid raised panels) with leaded sidelights and covered by an arched fan light all supported on corinthian pilasters. Over the west door was a gilded eagle.[25] This eagle still exists in the vaults of the Phila. National Bank 4th & Chestnut Street Phila.

The main floor in the victorian Era was a low ceilinged rooms with the exception of the center portioned covered by the barrel vault

The southwest corner contained a small room cut off from the main room and utilizing the end window on the South and that on the West side. [See photo #1, 5] The corner of this "office" jutting into the banking room is supported by two corinthian pilasters at right angles to each other and entered by a low door near the corner of the east wall of this "office".

Along the line of the North of this office we can see in Photo #1, 5 two corinthian columns supporting the ceiling. Their seems to be something "false" about this ceiling because it runs directly to the top of the window sashes cutting off any molding over the window openings. Secondly there are unusual blocks on top of the corinthian capitols, ~~sorts of tops~~ ~~which~~ [illegible] give the impression that the ceiling height of the South section of the Banking room was ~~tampered~~ altered with. ([illegible])

From the quantity of Victorian tellers cages and clerks furniture it looks suspisously as if it were done in the 1870's or 80's. In photo #1, the ceiling of both the barrel vault and the South of the Banking room is elabrately

decorated in a fashion which is difficult to date. In photo #5 this decoration has been painted out in the barrel vaulted section.

Under the South West Corner of the barrel vault. [See Appendix Photos #1, 5] there was a peculiar arrangement of double pilasters. One is against the wall of the West vestibule the other is apparently free standing ~~to the door~~ ~~the~~ the window is in the west wall between the two pilasters. This would indicate that originally there was a partition wall here There was a chimney and fireplace here which possibly heated the room.



The end of the barrel vault in Photo #5 is partially open. ~~It opens upon the~~ the area filling the balustrade seems to be a Corridor on the second floor for a six paneled door can be seen behind it.

The second floor ~~was~~ like Strickland's second Bank of the U.S. was continuous all of the way around the building Except for the fact that the stairs landed on the

second floor in the East of the building we have at this date no clue as to the arrangement of the second floor rooms.

The Victorian Alterations were probably begun in 1847 after bank reopened. More repairs and alterations could have been made in 1852 we the Old Bank of the United States finally gave up its rights to part of the bank. The third time feasible for alterations was in 1883 when the space rented out to the city was obtained through the removal of those offices to City Hall at Center Square.

The major noticable alteration we can be definite about is the increasing of the height of the windows on the first floor. See photos # — and — —.

This can account for their peculiar relationship to the wooden ceiling of the banking room

The Exteriors (included)

The facade of the 1st Bank of the United States Building appears to have received no major alterations [See Birch print 1800] Possibly the removal of the railings by Girard would be the greatest change on the facade itself [See above]. The 2nd Street Elevation ~~facade~~ was flanked by a pair of (stone?) gate posts, topped by urns and supporting iron gates. These were removed in the early ~~19~~ 20th century to an Estate in Dublin, Pa. (one or both)

Sometime in the late 19th century, the first floor windows on the south, West and North were heightened about 4 feet. The stone flat arches above them were reset ~~about 4 feet higher~~ ~~etc~~. The small square marble medallions between the first and second floor windows were removed. The marks of these can be seen plainly in photo. [J]

According to the Windrim plans of 1901. The West door was lowered to grade level platform + steps removed

and the marble frame reset.
The Palladian windows above this door do not appear on the two poor early photographs we have of the rear of the Building I am appending photo #s. 7

It is not possible to test the accuracy of these pictures.

In order to install the vault it was necessary for Windrim to brick up the Northern most windows in the West Wall on the 1st floor.

The cornice and railing, south SW & W sides are replacements in copper and are copied from the South Side. The front of the Building was left in its natural state.

With the exception of the two on the South elevation the Chimneys were taken down to roof level.

Interior The interior was gutted and almost all the woodwork Columns floors Stairs etc are modern ~~this~~

It is possiblity that the rotunda and circular stairway at the rear are taken from the interior of the Dublin Exchange. Doubtless he had heard the stories that the facade was adapted from this building and he wished to make the buildings interior conform to the Exchange. Mr. Hardiman does not make any statement to this effect See Leask p. 71-72

Alterations since 1901

At some time probably during the 1st quarter of the 20th Century the Main wall of the Bank was extended about 8 feet on either side of the main entrance leaving the rear door recessed in an uncovered sort of vestibule. This extension on the South was only 1 floor in height. On the north it is one and ½ stories high and the ½ story allows for a new mezzanine which entrudes into the Banking Room over the vault and is reached by an stairway leading from the banking room.

Documented facts related to the construction

Samuel Blodget

The amateur architect Samuel Blodget (1) was the original designer of the First Bank of the United States, one of the earliest buildings in the United States to be executed along nice classical lines. Blodget was dissatisfied with the final execution of his plans for he says in a footnote in his book Economica

"The plan [of the Bank] was by the author of this book; but its brick sides are an injurious deviation" [1]

This deviation was probably due to the high cost and lengthy time for construction. The building was under construction from 1795 to 1800. [2]

James Mease in his Picture of Philadelphia in 1811 states that the front is said to be a copy of the Dublin Exchange [3]. There seems to be a simplified resemblance to one of the Echanges four facades [4] Mr. Wells Bennett seems to think the design could have been taken from Martons famous print of the exchange

(2)

which had been recently issued or that Blodget, on one of his several trips to Europe, could have visited the Exchange.[5]

It is obvious from the remaining decoration on the exterior of the building, the early photographs, and the gates and mantles on the Estate of Mrs. Garrett Pagan (GOP) in Ambler, that the building was one of the most ambitious undertaken during the Early Federal Period.

We know that the carving and stone work was done by one Claudius Le Grand for in the November 30, 1797 edition of the Aurora he announced "That having just finished the marble colonnade, sculpture etc, of the new building of the Bank of the United States, they are ready to contract for any works of their respective professions."

From the city directories of this time we find that Mr. Le Grand maintained his business at the corner of Tenth and Market Streets. It is doubtful if he assisted Girard in his refurbishing of the bank, for the city directories do not list him after 1802 and

in May of 1803 he received a letter of introductions from Stephen Girard to the merchants of Santo Domingo. Whether this was merely a business trip or a permenant removal is not clear in the letter.[6]

Apparently the building impressed the General public and the impressions of the layman were aptly phrased by the Gazette of the United States on December 23, 1797, three days after the scaffolding was taken down [Quote Historic. Phila. p. 73 Col 1 ¶ 4]

The more critical observers had other things to say. Moreau de St. Mery's jaundiced eye spoofed the Americans' claim that it was one of the eight wonders of the world and went on to say that the portico was so flimsy that, as every one knew, it had been destroyed by rats.[7] The pediment on the facade of the building bearing an eagle and the arms of the United States is made entirely of wood and it must be to this that he refers.

St. Mery claimed that the original value of the building was highly exaggerated at 1,500,000 francs,

Benjamin Latrobe agreed.

Latrobe wrote in Richmond in April of 1798 that nine-tenths of Americans', even Virginians', prejudices and ideas were English. In England the value of the marble work on the bank would be stupendous. In Philadelphia, however, marble was so common that even the meanest houses were trimmed with it[8]

Latrobe goes on to say that:

"The white marble Columns of the bank are full of bluish and yellowish veins, but they have not withstanding a very beautiful appearance. Sufficient attention has not been paid to the successive heights of the blocks, nor are the joints level. The plain workmanship is well executed. The sculpture is not good"[9]

Thirteen years later in a speech delivered before the Society of Artists of the United States. He calls the bank "only a copy of a European building of indifferent taste, and very defective in its execution, it is still a bold proof of the citizens who erected it and of the tendency of the citizens to force rather than to retard the advancement of the Arts"[10]

Stephen Girard

On June 27, 1812 the bank building and site were transferred by David Lennox (a trustee of the late Bank of the United States) to Stephen Girard who immediately launched his own banking enterprise."[11]

He paid the sum of $115,000 with the provision that the Trustees of the Old Bank of the United States would occupy certain rooms until they had liquidated their business."[12] In spite of the rumors to the effect that he had paid only a fraction of the original cost, this sum amounts to 76.1 percent of the original cost and his use of the building was restricted.[13]

Our information as to Girard's changes and improvements is as sketchy as the records of the original building of the Bank. The majority of information comes from Stephen Simpsons biography of Girard.[14]

Stephen Simpson was a son of George Simpson who was cashier of the Bank of the United States and later cashier of Girard's Bank. Simpson seems prone to exaggeration for he states "The Bank alone cost upwards of three hundred thousand dollars."[15]

According to Simpson the Banking House was such a delight to Girard that he kept "..... a small print of his Banking House, so situated that his first glance, when he awoke, as he lay in bed, must necessarily light upon it" 16

Girard laid out a fruit garden on the back lot belonging to the Cashiers house fronting on Chestnut Street and backing up to the Bank property.

During Girards ownership the back steps and garden wall attached to the Bank began to settle. This was undoubtedly caused by the proximity of the old channel of Dock Creek. Girard had the ground from the rear of the Bank to the rear of the old Pemberton House excavated. He then drove in a number of piles on which he piled several thousand perch of stone remarking "It is better that I make it so — now it will last forever" 18

It is difficult to be sure just exactly what improvements Girard made to the building itself. Simpson's biography states that Girard had the entire portico taken down, reset, and cleansed. 19

This was done at the time he tore down the buildings of Ashburner's tanyard which had adjoined the Bank on the South. He replaced the tanyard with some brick houses and regulated Third Street. The regulating of the crown of the street necessitated the readjustment of the front steps of the portico.[20]

Girard was building these houses in 1829 and undoubtedly the cleaning job was done around this date.[21]

During the haggling over the building of Girard College it was brought out in the minutes of the Governors of the Estate(?) that Stephen Girard had no appreciation of Architecture. That in the process of resetting the front steps of the portico of his banking house he had the Corinthian mosings chopped off the treads of the steps with the statement that "he didn't want those 'toe stubbers'."[22]

Period of the Girard Bank and the Girard National Bank

After Stephen Girards' death the bank building was rented from the Girard Estate by the Girard Bank an organization formed almost immediately

after Girard's death to replace Girard's own Banking House.[2] This organization continued to occupy the bank until it failed in 1842.[24] For several years the bank did not occupy the building. During the Kensington and Southwark riots in May and July of 1844 troops were quarted in the building [see Appendix photo # 1]

The Girard Bank returned to the building in 1847 and its successor the Girard National Bank was organized there in 1864.[25] This latter organization occupied the building until 1927.

During the period 1832-1883 the Girard Bank and the Girard National Bank were not the sole occupants of the building. The Trustees of the late Bank of the United States clung tenaciously to the agreement made between Girard and Lennox.[26] The complete story is covered completely by Prof. Wetherau.[27] The trustees were finally removed in 1852 and at last the Girard Estate came into full use of the building.

The Girard Bank did not wish increased rental for the full use of the building. Steps were taken to remodel the building for multiple occupancy.

Before the construction of the present City Hall in 1883 the Bank was occupied by the Treasury Department and the Comptrollers Department of the City of Philadelphia. 27

In 1883 when City Hall opened these offices removed from the Bank. The Girard National Bank, having increased at this time decided to occupy the entire building. Perhaps at this time partial alterations were made. Certainly some of the details in the older photographs represent the height of Victorian architecture.

At the turn of the century a complete rebuilding of the interior and repair of the exterior was made under the direction of the architect James H. Windrim.

Rough Draft completed to here — 32

Conjectural Original Interior Layout

Without ~~physical inspection~~ exploratory excavation of the building and realizing from Windrims existing drawings of 1902 that changes were made even in the vaults of the basement, we can make few factual statements as to the original plan of the Bank.

From an undated photograph in the Historical Society of Pennsylvania we can see part of the main banking room [See Appendix photo #5]

This is a barrel vaulted room running from East to West supported on ~~eight~~ each side by four Corinthian columns and ~~four~~ a pair Corinthian pilasters at either end. The bays between these columns are of unequal spacing. [see photo #]

The barrel vault did not run the entire depth of the building for at the East and West entrances there was a wide vestibule [see Append. photo # 2 6]

With the exception of the center portioned covered by the barrel vault, the main floor in the Victorian Era was a large low ceilinged room. The southwest corner contained a small room cut off from the main room and utilizing the two end windows on the South and West elevations [see appendix photos # 5 # 6]

The corner of this "office" jutting in to the banking is supported by two Corinthian pilasters at right angles to each other. It was entered by a door near the corner

Along the line of the North wall of this office we can see in photos 5 and 6 two Corinthian columns supporting the ceiling. There seems to be something "false" about this ceiling because first it runs directly to the top of the window sashes cutting off any molding over the window openings.

Secondly there are unusual blocks on top of the Corinthian capitols. Both of these conditions give the impression that the height of the ceiling of the South section of the banking room was altered.

Bracing and Castings of picture here.

From the quantity of Victorian tellers cages and dark furniture it looks suspiciously as if the alterations were done in the 70's or 80's.

In photograph #5 the ceiling of both the barrel vault and the South of the Banking room is elaborately decorated in a design which is difficult to date. In photo #6 these decorations have been painted out in the barrel vault, but remain in the lower ceiling section of the room.

Under the South West corner of the barrel vault I see Appendix photos 5 & 6 there was a peculiar

arrangement of double pilasters. One is against the Wall of the West vestibule. The other is apparently free standing. There is a window in the West wall visible between the two pilasters. This would indicate that originally there was a partition wall here. Between the two windows showing of this section of the West Wall was a fireplace which heated the room before it was thrown into the main banking room.

The end of the barrel vault in Photo #6 is partially open. There is a metal ward gard rail and the area behind this seems to be a corridor on the second floor. A six paneled door can be seen in the back ground. see inset. 1

~~The to~~

There were only two exterior doors on the bank. One in the center of the East Elevation and one in the center of the West Elevation. Immediately on the inside of these doorways were two vestibules.

See an old undated photograph of the East Facade of the bank from the collections of the

Historical Society of Pennsylvania [Appendix photo #9] we can see a stair through each of the windows flanking the main entrance door.

In another old but later photo we have an interior view of "Stairway to Second Floor" [29] [See Appendix photo #8] The stairway has here been treated in a late Victorian fashion but we can see how it rose in three easy flights to the second story. This photograph seems to indicate a twin flight on the to balance this on the opposite side of the vestibule. The top landing opening on the same level to the second story is supported by Corinthian columns of the Roman order. See Sheet 2.

The West vestibule was small and probably contained no stairs [See photo #7]

The doors from the vestibules into the banking room were double with solid raised panels They had leaded sidelights covered by an arched fan light all supported on Corinthian pilasters. Over the West door there was gilded eagle [30] This eagle still exists in the vaults of the Philadelphia National Bank 4th & Chestnut Street, Philadelphia.

Second Floor

Because the barrel vault over the banking room did not run the entire depth of the building and because there were stairs only on the East of the building. The second floor was probably continuous all of the way around with the barrel vault in the center. Except for this information we have as of this date April, 1957, no clue as to the arrangement of the second floor rooms.

Exterior of the Building

The East facade of the 1st Bank of the United States building appears to have received no major alterations [see appending Birch Print photo #2 1800] Possibly the removal of the mosings on the steps by Girard and the addition of grilles on the 1st floor windows in the latter nineteenth century are the only changes ever made on the building itself.

The 3rd Street Elevation was flanked by a pair of stone gateposts topped by urns and supporting iron gates. These were removed early in the twentieth century to an estate near Ambler, Pennsylvania.

Sometime in the latter half of the nineteenth century the first floor windows on the South, West and North elevations were heightened about four feet. The stone flat arches above them were reset higher. The small square marble medallions between the first and second floor windows were removed. The marks of them can be seen quite clearly in photo #14 and as originally located in photo #12 J

According to Mr. Windrims plans of 1901, the West door was lowered to grade level and the marble frame reset

The palladean above this door and the second and third floor level do not appear on the two poor early pictures we have of the rear of the building. I see appendix photo #10 & 11 See Insert 3 ✓

In order for Windrim to install the vault it was necessary ~~for Hindle~~ to brick the 1 up the northern most window on the West wall on the first floor.

The cornice and railing on the south, north and West sides are replacements in copper and are copied from the South Side. The front cornice and balustrade was left in its natural state. [See Windrim plans.]

With the exception of the two chimneys on the South side the chimneys were take down to roof level.

Interior

The interior of the building was gutted in 1901 and almost all of the woodwork, Columns, floors stairs etc. are modern replacements.

It is possible that ~~the~~ the rotunda and circular

Stairway

At the rear ~~is~~ is taken from the interior of the Dublin Exchange. Doubtless he heard the stories that the facade was adapted from the building and has wished to make the buildings interior conform to the exchange. Mr. Windrim does not make any statement to this effect. His description of the building is given here [Leach p. 11-13 thru p. 12.] ✓

Alterations Since 1901

At some time, probably during the first quarter of the twentieth century the rear wall of the Bank was extended about eight feet on either side of West door leaving the door recessed in an uncovered vestibule. The ~~south section of this~~ extension ~~on the South was~~ was only one story in height. On the North it is one and one half stories and the half story allows for a mezzanine which intrudes into the banking room over the vault and is reached by a stairway leading from the banking room.

14- Simpson, Stephen, Biography of Stephen Girard, Thomas L. Bonsal, Phila 1832.

15- Ibid p. 111

16 Ibid p. 187-188

17- Ibid p. ~~172-174~~ 86

18- Ibid pp. 172-174.

19- Ibid

20- Ibid

21- Girard College, Girard MSS, Letterbook January 1829 - April 1830 Stephen Girard to Mr. Reybolds, brickmaker near Delaware City. re: bricks for houses on Third Street South of the Bank, July 11, 1829.

22- Gilchrist Agnes A.

23- Wetterau p. 74

24- Ibid ~~p. 77~~

25- Ibid p. 77

26 Ibid pp. 77-78

27- Ibid p 79.

28- Leach, J. Granville, History of the Girard National Bank - 1832-1902, J. B Lippincott & Co. Phila 1902, p. 58

29- Ibid

30- Windrim, James H., Remodeling Girard Bank Building Drwg No. 6233 July 8, 1901 Note.

31- Leach pp. 71-72.

Footnotes
(to be on the bottom of Pages in the typescript

1- Blodget, Samuel, Jr, Economica, Washington 1806 p. 165
2- Wetherau, James O. "America's Oldest Bank Building", Historic Philadelphia. Issued as Vol. 43, Part I of the Transactions of the American Philosophical Society, Phila, 1953 p.
3 Mease, James, The Picture of Philadelphia, Phila, 1811 pp 320-
4- Craig, Maurice, Dublin 1660 - 1860 London 1942 View taken from Malton pl. XXVII
5- Johnson, Allen, Editor, Dictionary of American Biography, Charles Schribner and Sons, New York, 1929 Vol. 2, pp. 380-387
6- Girard College, Girard MSS, Letterbook 7 pp. 577-578 May 3, 180-
7- St. Mery, Moreau de, American Journey 1793-1798 translated and edited by Kenneth and Anna Roberts, Doubleday and Co. Inc. New York 1947, p. 360.
8- Latrobe, Benjamin Henry, Journal of Latrobe, Appleton & Co New York 1905, pp 83-84
9- Ibid
10- Latrobe, Benjamin Henry, Anniversary Oration Before the Society of Artists of the United States, May 8, 1811, Bradford and Inskeep, J. Maxwell, printer, Phila 1811, pp. 27-28.
11- Phila. Deed Book I.C.1 p. 454
IC1
12- Wetherau. p. 75
13- Ibid.

Insert 1

The banking room must have been particularly dark especially when the first floor windows were their original height. If the end at the second floor level was originally open. Some attempt to light the area must have been made by the peculiar spacing of the center window (or windows) in the West Wall (See below page 3 This light would have to cross an upstairs Corridor and then down into the Banking room.

Insert 2

For a precedent for this sort of stairway. The central portion of the Pennsylvania Hospital at 9th and Pine Streets has a double stair supported by columns of the Ionic Roman order. The arrangement of this stair including the way the handrails utilize the pilasters and columns instead of newell posts is so like the 1st Bank of the United States. That should any attempt be made to restore the stair there Certainly the Pennsylvania Hospital stairs should be thoroughly studied Since the Penna Hospital central section is dated as 1796. The two date from exactly the same period.

Insert #3

Insert after # 2

In 1850 the rear or West Elevation shows clearly 6 windows across the back on the 3rd story and undoubtedly the seventh is Blocked out by the steple on Carpenters. Hall.

On the second floor [Exhibit #11] we can see three windows at floor level and a window off center of the window above it and lower than the other three. The rest of this floor and the entire 1st floor is blocked by Carpenters Hall.

In Georgian fashion the opposite half of the 2nd story was probably a twin of the visible half

The peculiar lower middle window would at first glance indicate a stair landing. This from present evidence does not seem to be the case. We have no record of a stairway on the West of the building and I believe that this window was used in some fashion to light the barrel vault.

Photo #1

Samuel Blodget 1747-1814

Architect of the First Bank of the United States Bldg.

From an unlocated portrait formerly in the
office of the Architect of the Capitol.
courtesy of the Library of Congress

Photo # 2

Birch print of 1800 The Earliest known picture of the Bank.