

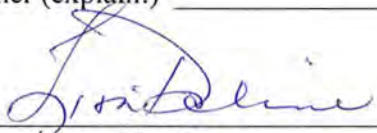
Berks County Trust Company
Name of Property

Berks County, PA
County and State

4. National Park Service Certification

I hereby certify that this property is:

- entered in the National Register
- determined eligible for the National Register
- determined not eligible for the National Register
- removed from the National Register
- other (explain:)


Signature of the Keeper

2/27/19
Date of Action

5. Classification

Ownership of Property

(Check as many boxes as apply.)

- Private:
- Public – Local
- Public – State
- Public – Federal

Category of Property

(Check only **one** box.)

- Building(s)
- District
- Site
- Structure
- Object

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Number of Resources within Property

(Do not include previously listed resources in the count)

Contributing	Noncontributing	
<u>1</u>	<u>0</u>	buildings
<u>0</u>	<u>0</u>	sites
<u>0</u>	<u>0</u>	structures
<u>0</u>	<u>0</u>	objects
<u>0</u>	<u>0</u>	Total

Number of contributing resources previously listed in the National Register 0

6. Function or Use

Historic Functions

(Enter categories from instructions.)

Commercial / Financial Institution

Current Functions

(Enter categories from instructions.)

Vacant/Not in use

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7. Description

Architectural Classification

(Enter categories from instructions.)

Beaux Arts

International

Materials: (enter categories from instructions.)

Principal exterior materials of the property: Terra-cotta, Stone-Marble

Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

Summary Paragraph

The Berks County Trust Company building (Berks Trust or Bank) is located at 35 North 6th Street in the City of Reading, Berks County, Pennsylvania. This building is comprised of three main sections; a five-bay by nine-bay, 6 storey, granite and terra-cotta, Beaux Arts style building with a three-bay by six-bay, six storey, marble and glass, International style side addition, and a three storey red brick masonry rear addition. The Beaux Arts building was designed by Reading architect, Abner A. Ritcher and constructed in 1910. The International style addition was designed by Muhlenberg, Greene, Veres in 1966. This former banking institution is located on the corner of two major thoroughfares, North 6th and Washington Streets, in the City of Reading. The Berks Trust is vacant, is in fair to good condition, and retains all seven aspects of its architectural integrity.

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Narrative Description

The Berks Trust, built in 1910, is one of Reading's best examples of the Beaux Arts style. Situated on a small parcel at the northeast corner of 6th and Washington Streets in the commercial core of the City of Reading (City), the Bank is bounded by the Berks County Courthouse to the south, a parking lot to the east, 6th Street to the west, and Washington Street to the north. It is located just east of Reading's eligible Callowhill Historic District,¹ which is historically and architecturally significant as part of the City's downtown commercial district. Constructed of terra-cotta panels over a masonry and steel frame, the original 1910 building and the 1923 addition stands six storeys high and five bays wide. Although additions were made to the property in 1923, 1946, and 1966, it retains its integrity by maintaining its original style and form, as well as, its materials, location, setting, and workmanship (Photograph 1).

Exterior

The original 1910 building has a steel frame covered with brick and sheathed in terra-cotta panels to simulate stone. The original building was three bays wide with two Corinthian columns (Figure 16). In 1923, the original building was widened two bays to the north, so that it was now five bays wide and matched the existing features seamlessly with the new terra-cotta being toothed in with only a slight difference in color. It is unknown who the architect was for this addition and it may have been the original architect, A.A. Ritcher.

The west (main) elevation features a rusticated ashlar—paneled base supporting four engaged Corinthian columns in antis, which terminate at an elaborate classical entablature (Photographs 1, 4, and 6). The base is punctuated with one-over-one stationary sash and a set of paired metal doors under a classical door surround (Photograph 2). Positioned directly above the stationary sash are small, square windows with stone insets and carved swag lintels. Above the statutory sash and classical door are five terra-cotta balconies that align with the upper floor bays. A decorative scroll bracket beneath each of the balconies mark the termination of the base (Photographs 3 and 4). Two large modillions support each small balcony in each of the five window bays. Each bay is marked by four, one-over-one, double-hung, wood sash with flanking sidelights; each window is then separated by decorative, metal panels (Photograph 6). The 6th storey windows, which are separated from the 5th storey windows by a terra cotta panel with swags, dentils, and moldings, are a series of three narrow one-over-one, double-hung, wood sash. The Corinthian capitals support an entablature and denticulated cornice (Photograph 7).

The south (side) elevation of the 1910 building again features a rusticated terra-cotta and stone-veneer base and terra cotta walls dominated by a series of arched windows and four, one-over-one sash at each corner (Photograph 8). The scroll pattern from the main façade is continued around the building, as is the classical cornice. Nine Corinthian pilasters separate the window bays, which are identical to those on the west elevation. A two-bay wide, three storey tall, terra-cotta addition was added in 1946, which continues the design vocabulary of the 1st and 2nd floors, along with a smaller belt course between the 2nd and 3rd floors, a rusticated terra-cotta field on the 3rd floor, with a simple coping band at the roof level.

¹ Key No. 078908

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The east (rear) elevation of the main building is characterized by two additions and infill; a 1946, three-storey, brick addition; a 1966 white brick addition; and a 1984 galvanized metal infill between the 1923 and the 1966 additions (Photograph 9). The 1946 addition is a three-storey, brick addition with bands of windows defining each floor. There is a band of glass block on the ground floor; a band of individual, five-light windows on the 2nd floor, and a band of single-light windows on the 3rd floor. Above the 1946 addition, there is the east elevation of the 1910 building. This elevation is the original east elevation and is stuccoed and features one-over-one sash in segmental arched openings on the 4th, 5th, and 6th floors. Attached to the north elevation of the 1923 addition is the 1966 addition. Originally, the site was occupied by a four-storey row house, which abutted the 1923 addition on its north elevation, leaving only the upper two floors visible on this wall. The cornice line and other decorative elements from the west elevation stopped at the southeast corner of the south elevation and did not continue around to the east elevation. The row house and its neighbors were demolished in 1966 for the International style addition (Photograph 10). In 1984, when the skylight was removed, the floors were infilled, and the exterior was sheathed with galvanized metal, which spanned between the 1923 and 1966 additions.

Interior

The two primary spaces of the original building, the Banking Room and Board Room, remain virtually intact and have only experienced minor alterations in the past 108 years. The interior public spaces still reflect the subtle and mature nature of the exterior Beaux Arts style. On the 1st floor, the main Banking Room is accessed from a small two-storey lobby in the 1966 addition (Photograph 16). To the north of the Banking Room is smaller two-storey vestibule, which contains a marble staircase to the Mezzanine Level and upper floors (Photograph 11). To satisfy necessary security and safety precautions, a demising partition wall was added ca. 1966, to create the smaller lobby. The demising wall was removed during the summer 2018 and features a two-storey domed ceiling, tile floor, marble wainscoting, and a stair that includes marble risers, treads, and a metal balustrade with wood handrail (Photograph 16). The area beneath the stair has been enclosed with glass for building code purposes.

The main Banking Room features the original U-shaped marble tellers' station in the middle of the two-storey room with a large steel vault in the southeast corner. Five large, square Corinthian columns run the length of the room near the middle of the space and define the location between the 1910 building and 1923 addition (Figure 1). The walls feature marble wainscoting and Corinthian pilasters, which encircle the room and flank the tall arched windows along the south elevation of the room. On the west and east walls, outlined plaster panels are still evident on the east elevation (Photographs 12 through 14). The coffered ceiling is one of the more decorative elements of the room, featuring square recessed plaster panels surrounded by a series of decorative plaster bands which incorporate details from the exterior, such as the scroll pattern and fretwork (Photograph 15). Between the north elevation and the row of Corinthian columns is the original skylight, which is still intact, although the space above was infilled in 1984. Opposite the Banking Room are two offices in the two front corners that also flank the stair with offices behind the vault.

The Board Room is situated above and to the rear of the Banking Room on the Mezzanine Level. The Board Room features wood paneled walls with wood molding that defines an inset plaster panel and inlaid parquet floors. The brick fireplace has marble facing that is encased with a carved wood mantel

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and over mantel, which includes a paneled chimney breast with Corinthian pilasters that flank a plaster inset (Photograph 19). The room is finished with a decorative plaster ceiling, subtly joined to the wall surface by a coved plaster molding. Originally, this area of the Mezzanine Level was open, with the Board Room having a view of the Banking Room. This wall has since been enclosed by inserting panels behind the balustrade (Photograph 12). Original lighting fixtures, that include the chandelier and wall sconces, have been carefully removed and are in storage. The Mezzanine Level also features two small rooms along the west (main) elevation; the one in the southwest corner is original to the building.

The upper floors of the Bank originally held the offices of the Berks County Trust Company and its subsidiaries. These floors were typical early twentieth-century office spaces, consisting of small rooms flanking a central corridor. Floors three through six are accessed by a stair and elevator core located toward the front of the building. In 1946, the second addition was built onto the east (rear) elevation of both the 1910 building and 1923 addition. Designed by the local architectural firm of Muhlenberg, Yerkes, Muhlenberg; the three-storey, one-room deep, brick addition extended the rear of the 1910 building and 1923 addition to provide additional office space. The architects were sensitive in their design by utilizing different elements to moderate the impact of this new construction. In addition to sheathing the addition's southern elevation with rusticated terra-cotta panels to visually match the terra cotta of the original building, the architects also maintained the horizontal lines of the original 1910 building, and like the 1910 building, used one-over-one, double-hung wood sash. The east (rear) elevation of the 1946 addition is exposed brick with bands of glass block and stationary metal-frame windows (Photographs 8 and 9).

Two decades later in 1966, a six-storey International style addition designed by Muhlenberg, Greene, Veres was added onto the north elevation, utilizing an existing party wall between the Bank and the adjacent rowhouse. This imposing building employs curtain wall construction sheathed with vertical bands of marble and glass (Photograph 10). The 1966 addition's west (main) and north (side) elevations are marked by alternating wide and narrow bands of marble separated by narrow metal sash. The east (rear) elevation of the 1966 addition features painted brick walls punctuated by single-light, stationary sash (Photograph 9). The ell, which allowed for the original skylight, was infilled during 1984 construction, so that it could be used for office space. Despite the 1966 addition's size and design, it had a minimal impact on the original 1910 building and the 1923 addition. The two spaces were sensitively linked, and no interior or exterior features were destroyed as part of its' construction.

The interior of the 1966 addition is composed solely of office and meeting space, with small open spaces and large corridors joining most of the spaces. As is typical of the International style, little detailing or decoration is found throughout the 1966 addition, with the exception of primary public spaces, which utilize such elements as chair and door trim and wainscoting (Photographs 17 and 18). The main elevator lobby and a corridor toward the rear, connects the original and 1966 buildings on the 1st floor (Photograph 16). This pattern of circulation is maintained on all subsequent floors, minimizing the impact to the 1910 building.

Conclusion

The Berks County Trust Company retains its integrity, despite the four additions that have been made to the property. It retains its original **location** as it has not been moved. It retains its original **design**, as it

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clearly portrays its historical significance as an intact example of the Beaux Arts style within the City of Reading and as one of the surviving bank and trust companies in the area. Critical exterior features of the Beaux Arts vocabulary are all extant and include the original 1910 building and the 1923 addition, six-storey terra-cotta building with terra-cotta balconettes, Corinthian columns, and entablature with tripartite windows between the columns and its significant banking features within the 1st floor interior. In the 1966 International style addition, it retains its marble skin with three bays of double columns of windows. While the 1966 addition abuts the Bank, it does not compromise the aesthetic, functional, or structural integrity of the original 1910 building and 1923 addition that comprise the original Bank building. Although the two buildings shared the same floor space, the basic circulation plan of the original Banking Room and Mezzanine Level remain intact. Minimal interior elements, if any, were removed to facilitate the circulation plan of the 1966 addition. The incorporation of office space in the rear, an HVAC system, and necessary security measures have required minor changes to the original 1910/1923 interiors, such as dropping one corner of the ceiling and adding walls along the Mezzanine Level balustrade. These changes have had a minimal impact on the overall integrity of the building, which still retains its original **design**. It maintains its original **materials**, which include its exterior granite base, terra-cotta masonry walls and detailing, and windows; and on the interior, its main banking space with plaster ceiling details, lay-light ceiling, and the main stair to access the Mezzanine Level. Its integrity of **workmanship** is evident in the original surfaces of the terra-cotta balconettes, Corinthian columns, entablature, and cornice. Within the Banking Room, there are Corinthian pilasters and columns, plaster coffered ceiling, and plaster walls. Integrity of **association** has been maintained through the retention of the Banking Room and offices on the upper four floors. The Berks Trust still retains its integrity of **setting** in its urban neighborhood by maintaining its original setback from North 6th and Washington Streets, the sidewalks on the north and west elevations. The Berks Trust retains its integrity of **feeling** of a substantial Beaux Arts style commercial building with an International style addition. Based on the evaluation of these seven aspects of integrity, Berks County Trust Company retains its architectural integrity.

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8. Statement of Significance

Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- A. Property is associated with events that have made a significant contribution to the broad patterns of our history.
- B. Property is associated with the lives of persons significant in our past.
- C. Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D. Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

(Mark "x" in all the boxes that apply.)

- A. Owned by a religious institution or used for religious purposes
- B. Removed from its original location
- C. A birthplace or grave
- D. A cemetery
- E. A reconstructed building, object, or structure
- F. A commemorative property
- G. Less than 50 years old or achieving significance within the past 50 years

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Areas of Significance

(Enter categories from instructions.)

Commerce

Architecture

Period of Significance

1910 - 1966

Significant Dates

N/A

Significant Person

(Complete only if Criterion B is marked above.)

N/A

Cultural Affiliation

N/A

Architect/Builder

Abner A. Richter

Muhlenberg, Greene, Veres

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Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The Berks County Trust Company (Berk County Trust) building is locally significant under Criterion A in the area of Commerce for its association with the development of local financial institutions in the Berks County (County) area, as a local banking institution which served the regional community. Created at the height of trust-company formation in the state and nation, Berks County Trust became one of the County's most durable financial institutions, surviving the Great Depression, and ultimately merging into one of the major national banking firms. The Berks County Trust building is locally significant under Criterion C as an example of Beaux Arts classicism in the Reading area, a popular commercial style of the 20th century derived from the Classical teachings of the Ecole des Beaux Arts in Paris and a popular architectural style for Berks County banks. The period of significance begins in 1910, when the Bank building was constructed and ends in 1966, when the International Style addition was constructed to support the bank's expanded territory and function.

Narrative Statement of Significance (Provide at least **one** paragraph for each area of significance.)

Established in 1900, Berks County Trust Company (Berks County Trust) commenced business on January 28, 1901. The Berks County Trust offered standard banking services; unlike banks, it also had the power to act as executor, administrator, guardian, trustee, receiver, or assignee under powers of attorney, or by order of the court. It had real estate, mortgage, and title insurance interests. The Berks County Trust capitalized at \$250,000.² By the end of the decade, Berks County Trust had deposits of almost \$1 Million, managed over \$300,000 in trust funds and had over a million dollars in loans outstanding to County businessmen and property owners.

To upgrade its facilities and expand its space to accommodate the various offices of its growing operations, the Berks County Trust built its Beaux Arts bank and office building on Sixth Street in 1910. As its operations expanded two bays to the north in 1923, and it eventually outgrew its upper four floors of office space and in 1946, added a three storey office wing on the east (rear) elevation of the building. In 1966, after Berks County Trust reorganized as American Bank and Trust Company, construction began of an adjacent six-storey marble and glass International Style office addition.

Berks County Trust developed into one of the most stable financial institutions in the County and from the 1920s, its growth resulted from a strategy of almost continuous merger and acquisition. In 1923, it merged with Schuylkill Valley Bank. By 1925, it had tripled its capitalization, had deposits of almost \$6 Million had loans and investments in the community over \$8 Million. In 1932, at the depth of the Great Depression, Berks County Trust acquired Colonial-Northeastern Trust Company.³ With the resources from this merger, Berks County Trust not only survived the Depression, but was designated as one of

² Pennsylvania law covering the organization of trusts required a minimum capitalization of \$125,000. Clay Herrick, "Trust Companies—Their Origin, Growth and Management," *Bankers' Magazine* 69(July-December 1904), 366.

³ In 1929, Colonial Trust Company and Northeastern Trust Company merged to form Colonial-Northeastern Trust Company.

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two banks in Reading that was financially healthy enough to open for business after the "Bank Holiday" imposed by the federal government in March 1933.

With each merger, Berks County Trust continued to grow, expanding its services to include all the latest in financial and customer service trends such as "Ladies' Departments," drive-in banking, and Christmas Clubs. In 1941, Berks County Trust purchased Union National Bank. During World War II and the post-war economic boom in America, Berks County Trust continued to merge with or acquire small banks. The strategy of an aggressive merger policy combined with new branch construction enabled Berks County Trust to grow rapidly beyond the City and County. Before 1950, Berks County Trust absorbed five other local banks—Wyomissing Valley Bank of Mohnton, Temple State Bank, Mount Penn Trust Company, Reamstown Exchange Bank, and Schuylkill Trust Company in Pottsville—and took over their buildings as satellite offices, providing customers with more facilities than other area banks and of course increasing the company's assets. By 1964, Berks County Trust had grown from a small community bank into a large regional banking institution. That year, in order to reflect the growth in the scope of its services and operations, Berks County Trust Company changed its name to American Bank and Trust Co. of Pennsylvania. Over the next two decades, American Bank and Trust Co. of Pennsylvania merged with or acquired another 20 financial institutions and expanded into eight southeastern Pennsylvania counties with 83 branches.⁴

In 1983, American Bank and Trust Co. of Pennsylvania merged with Central Penn Bank to form a new financial service holding company named Meridian Bancorp, Inc. American Bank and Trust Co. of Pennsylvania and Central Penn Bank were identified as wholly-owned subsidiaries. The merger created a network of 106 branches in 11 Pennsylvania counties, had assets over \$250 Million, and employed nearly 3,000 people. Meridian Bancorp, Inc. continued to follow the strategy of acquisition and merger, expanding into New Jersey and across Pennsylvania to Pittsburgh. In 1995, Meridian Bancorp, Inc. was acquired by CoreStates Financial Corporation (now owned by Wells Fargo), based in Philadelphia.

Criterion A: Commerce

The Berks County Trust Company is significant in the area of Commerce as an important County financial institution from its founding through the late 1960s, when it merged with other County banks to form a new regional entity that was eventually absorbed into a national conglomerate. The Berks County Trust reflects the critical economic role of local banks in capital management for communities until the mid-20th century. Its creation and corporate strategies reflect the continuing evolution of financial management since the turn of the 20th century, including the benchmark explosion of trust banking, the introduction of innovative consumer services, and the highly successful pattern of mergers and acquisitions, that eventually led to the creation of a new regional banking firm.

Banking in Berks County

When the Berks County Trust Company was founded in 1900, it was part of a local financial community with a long history and slow development. The first bank in the City and County was Farmers Bank, founded in 1808.

⁴ See Wally Hudson, "State's Banking History Is Interesting," *Reading Eagle*, November 19, 1978.
<http://news.google.com/newspapers?nid=1955&dat=19781119&id=ffQhAAAAIBAJ&sjid=naFAAAAIBAJ&pg=4567,6799910>
accessed October 10, 2013.

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Only one other bank founded before the Civil War lasted until the twentieth century: The Union Bank, which was established as a state bank in 1857. Both Farmers Bank and Union Bank became national banks in 1864. Throughout the late nineteenth century, small nationally-chartered banks surfaced in the City. At this time, only a few banks or branches had been established in the outlying areas of the County, such as the Farmer's National Bank in Boyertown, and the Kutztown National Bank. Not all of the area banks survived the typical panics of the time, and many such as the Bank of Pennsylvania folded or merged with other interests.

By the time Berks County Trust was established in 1900, there were 13 banking institutions in the City and County (See Table 1). In 1901, the City had four trust banks and eight state or national banks, while there were five state or national banks in the surrounding County and no trust banks. Between 1906 and 1910, a burst of nine small community banks were formed in the County; there was another little boomlet in bank formation around 1920, with 12 more banks and two trusts established. In the 1920's, most of the bank formation occurred outside the City; by 1925, there were 39 banks with \$63 Million in deposits in the County (See Table 2). Two more banks were organized outside the City, in 1927 and 1928, although neither survived the Depression. In 1930, just before the Crash, the City and County together had 33 banking institutions with over \$65 Million in deposits, half of that amount in savings.⁵

The growth of banking in the County, as in the nation, was also characterized not only by increasing assets, but by mergers and acquisitions. At least two observers commented directly upon the early trend in banking mergers. In 1925, Cyrus T. Fox, in a chapter on the history of County banks for his history of Berks County, noted that "this merger of banking interests has been brought about principally by the demand for larger units incident to the great growth of business and manufacturing in Reading and Berks County."⁶ In a May 1930, article for the *Pennsylvania Manufacturers' Journal*, R. S. Meck noted that the number of City banks had dropped due to acquisitions and mergers. "In step with the present trend in banking," he wrote "the past several years has been one of expansion and broader development with the banks of Berks County. Mergers have reduced the number of banks in the City of Reading ... all of which has tended to build up stronger, bigger and better banks with greater vision and more able to provide better and more ample service and accommodations consistent with the needs and requirements of a growing community."⁷

While mergers and increased size marked the development of banking institutions, an opposite trend occurred with savings and loans associations. In 1909, Morton Montgomery noted the decline of savings associations in Berks County. There were 52 savings associations in Reading in 1897; by 1908, there were only two.⁸ This decline of savings associations, as institutions "for the acquisition of property

⁵ R. S. Meck, "Banks of Berks County," *Pennsylvania Manufacturers' Journal*, Volume 10, No. 11 (May 1930): 9.

⁶ Cyrus T. Fox, ed., *Reading and Berks County, Pennsylvania, A History*. (NY: Lewis Historical Publishing Company, 1925), 145.

⁷ Meck, p 8.

⁸ Morton L. Montgomery, comp., *Historical and Biographical Annals of Berks County*. Volume 1 (Chicago: J. H. Beers, Co, 1909), 209.

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or accumulation of money out of savings by working people”⁹ was remarked upon by contemporary observers as a side-effect of the rise of trust banks.¹⁰

The strength of banking in the City and County reflected the extraordinary economic strength of the County’s agricultural economy and the City’s industrial and commercial economy, particularly at the turn of the twentieth century, when the City embarked upon a three-decade period of substantial industrial and population growth.¹¹ The County’s agricultural economy was one of the most productive in the State and the City, and became the regional financial, industrial, and retail center. The financial assets of the banking institutions in the County, reflect the substantial collective wealth of its citizens. Because most of the banks were local banks, and most of the wealth was reinvested within the region, the importance of local banks was profound. All the County banks and trust companies provided banking services for individual customers as well as commercial accounts. All were heavily involved in providing loans for customers to build or purchase houses, securing capital for business, helping large manufacturing companies expand their facilities, and receiving the large volume of deposits made by local farmers. The trust companies, as well as new trust departments of the banks, provided additional services associated with estates and wills, insurance, and investments for its customers.

The creation of four trust companies in Reading in the late nineteenth and early twentieth centuries reflected the prevailing patterns in the nation’s banking history (See the additional context discussion on banking and trusts, below). Two trust companies; the Pennsylvania Trust Company and the Reading Trust Company, had been established in Berks County in 1886, when interest in the financial abilities of trust banking was acquiring interest among the banking community in New York and Pennsylvania. Berks County Trust and Colonial Trust Company were established in 1900, and in 1904, the Commercial Trust Company was organized; all three banks were organized during the period of rapid trust bank formation across the state and nation (ca. 1897 – 1907).

Pennsylvania Trust Company (PTC), the first trust company in the County, was established in 1886. Its offices were located at 536-640 Penn Avenue, Reading, Pennsylvania. The PTC offered, in addition to a general banking business, safe deposit boxes, savings and demand deposits, loans on acceptable securities or collateral, services as executor, administrator, guardian, and trustee. The PTC remained the County’s largest trust bank, with a capitalization of \$1 Million, and over \$12 Million in deposits and \$7 Million in trust in 1925. In 1921, it absorbed the First National Bank. The PTC also claimed to have

⁹ Montgomery, p 209.

¹⁰ See additional context discussion of trust banking below. The Pennsylvania Commissioner of Banking reported in 1908, that that assets and resources of trust companies in the state far outweighed those of banks and savings associations; in 1908 Pennsylvania banks had \$13.7 million in capital while trusts had \$116.8 million. Subsequent reports through 1930, indicate the same trend. After the Depression, the differences between the functions of many banks and trust banks became almost indistinguishable.

¹¹ Just before the Depression, the Reading National Bank published an impressive compendium of Berks County’s economic accomplishments. See *Industrial Reading: A Story of the City’s Progress and Development, prepared by the Reading National Bank and Trust Company*, (Reading, PA: Albright & Shenton, 1929). Also see *City of Reading, Pennsylvania: Information Concerning Its Industrial & Commercial Interests, & The Opportunities It Affords to Intending Investors & Manufacturers*. Reading, PA: Board of Trade of the City of Reading, 1904.

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originated the Christmas and Vacation Savings Clubs, and that “the accumulation and distribution of money in these clubs amounts to nearly five and a half million dollars.”¹²

The Reading Trust Company was chartered as the Reading Fire Insurance and Trust Company in 1868, and in 1886, the trust section of the Reading Fire Insurance and Trust Company became an independent entity known as the Reading Trust Company. This combined company reflects the early close association between trust companies and insurance activities.¹³

The Colonial Trust Company was organized in 1900, and moved to its “skyscraper” in 1903 (Figure 19). By 1925, it had capital of half a million dollars and over \$4 Million in loans and investments in Berks County. A latecomer trust company was the Northeastern Trust Company, organized in Reading in 1919 (Figure 23). Northeastern Trust experienced rapid growth. In 1925, it had capital of half a million dollars and loans and investments in the community amounting to over two million dollars.¹⁴ In 1929, the Colonial Trust Company and Northeastern Trust Company merged to form the Colonial-Northeastern Trust Company, which then merged with Berks County Trust in 1932.

Criterion C: Architecture

The Berks County Trust Company is eligible for the National Register of Historic Place under Criterion C as an outstanding example of the Beaux Arts style. The building clearly embodies classical and sophisticated nature of the Beaux Arts vocabulary to create an expression of strength and corporate wealth befitting such a commercial institution. One of the more popular commercial styles of the early twentieth century, the Beaux Arts is theoretically and philosophically derived from the institutional teachings of the Ecole des Beaux Arts in Paris. The Berks County Trust stands as an example of high style urban design and the influence of the Beaux Arts style outside of the East Coast’s major commercial centers. The Beaux Arts style is relatively rare in Berks County, but it was an appealing style for financial institutions in the County, and many of the other Beaux Arts buildings in Reading and the County area are also financial institutions.

Interior, as well as exterior features for banking institutions, received careful attention in the early twentieth century. In a series of articles for *Bankers’ Magazine* in 1904-1905, Clay Herrick noted the trend by banking institutions to own their own buildings and to construct substantial classical buildings with equally substantial and decorative interiors.¹⁵ Interiors of modern early twentieth century banks included spaces designed for special services and comfort for depositors such as safe deposit boxes and ladies’ restrooms. Depositors were reassured by large prominent vaults and by the use of quality finishes such as marble and brass in the tellers areas and lobby, and by offices and meeting rooms dressed with leather furnishings, wood paneling, and fireplaces.¹⁶ The primary public spaces of the

¹² Fox, p 144.

¹³ Fox, p 141.

¹⁴ Fox, p 145.

¹⁵ Herrick was the Vice-President of the Chicago chapter of the American Bankers’ Association and an officer of a Chicago bank. Clay Herrick, “Trust Companies—Their Origin, Growth and Management,” *Bankers’ Magazine* 69 (July-December 1904), 147. “A building,” he said, “is an asset that people can see and tends to give a feeling of confidence.”

¹⁶ When Farmer’s National Bank opened its impressive heavily porticoed classical building at Fifth and Penn streets in 1925 it published a promotional booklet outlining the quality of facilities, which in addition to the expected vaults, marble wainscoting,

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Berks County Trust Company building reflects the concerns of the period to create a reassuring and solid environment: particularly the marble wainscoting and staircase, Corinthian columns, and large vault of the banking floor (Photograph 14); and the parquet wood flooring, decorative plaster ceiling, and marble faced brick fireplace with its carved wood overmantle in the Boardroom on the Mezzanine Level (Photograph 18).

Beginning in the early 1900s, the move to enhance and announce their community standing, prompted many banks and trust companies to either renovate their current offices, or build new ones. In his article for the *Pennsylvania Manufacturers' Journal*, R.S. Meck commented that at least half of Reading's banks had built or constructed new buildings.¹⁷ Many were designed in adaptations of the Classical Revival style, but many also adopted the bolder and more sophisticated Beaux Arts. In the City, the Berks County Trust Company, Farmers National Bank, and the Reading Trust Company are all particularly fine examples of the Beaux Arts style. Examples of Beaux Arts buildings in the County can be found in the National Bank of Boyertown and less formal adaptations can be found in smaller regional banks such as the Womelsdorf Bank and Trust Company. Generally, these Beaux Arts buildings exhibit less formal vocabulary, and lack the interior detailing and integrity of the Berks County Trust Company.

Reading's banks had a distinctive collective architectural presence in the City (Figures 16 – 25). Most of the banks were concentrated downtown, on or near Penn Square, and all had adopted substantial classical architectural styles. Even the Farmers' National Bank at Penn Square joined the trend of bank construction when it demolished the 1763 stone tavern building it had occupied since its founding in 1814, and replaced it in 1925.¹⁸ Farmers' National Bank building at Penn Square has undoubtedly the most impressive portico of any bank in the county, with its massive columns and highly detailed entablature (Figure 18). The Reading Trust Company (Figures 20 and 21) and Penn National Bank (now demolished) buildings feature highly decorative primary facades. Reading Trust Company maintains the plane of the buildings along Penn Street, but uses the full height windows and columns to create a substantial entry (Figures 20, 21, and 22). The smaller Penn National Bank, designed by the same architect who designed the Berks County Trust Building, adopted assorted Exotic elements in its classical columned façade (Figure 25). Only the Pennsylvania Trust Company resisted the early twentieth century urge to construct new facilities and stayed in its 19th century row building (Figure 24). Due to their locations along the streetscapes, these banks lacked other designed elevations. As free-standing buildings, the Colonial Trust building and the Berks County Trust building had the most opportunity for expression in their architectural design. With its nine stories, Colonial Trust stands out as one of the Center City's taller buildings, but its design is rather restrained; only the street level has limestone facing, while the upper storeys are brick (Figure 19). The two columns of oriel windows and deep bracketed eaves provide embellishment. Of all Reading's banks, the Colonial Trust building more thoroughly reflects the Commercial style rather than Classical Revival.

and brass tellers' cages, including cold storage vaults for furs, English oak paneling and a carved stone fireplace in the Directors' conference Room, American walnut paneling in the President's office, main Banking Room walls of Tavernelle Claire marble imported from Italy, a majestic marble stairway, and "a room specially designed and furnished for the comfort and convenience of women patrons". See Farmer's National Bank, Reading Pennsylvania. *A Century of Progress, 1814-1927*. Kutztown, PA: Kutztown Publishing Company, 1927. Pamphlet in the Pennsylvania Room Vertical File collection of the Reading Public Library.

¹⁷ R. S. Meck, "Banks of Berks County," *Pennsylvania Manufacturers' Journal*, Volume 10, No. 11 (May 1930): 8-9.

¹⁸ A part of the old stone building occupied by Farmers' National Bank can be seen in Image 5 to the left of the Colonial Trust building. In 1925 the old stone Farmers' National Bank building was considered the oldest building in Reading.

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Although a late example, the 1966 International Style addition to the Berks County Trust Company building is also an unusual example of modernist architecture in the City. The entrepreneurs of Reading had a strong habit of following the latest architectural trends, as they rehabilitated old and constructed new buildings. After constructing a large inventory of late 19th century style buildings, in the early and mid-20th century Reading embraced modernist styles, particularly Art Deco. However, new construction dwindled in the 1930s and 1940s, and the challenges of industrial and population flight in the 1950s and 1960s severely stressed Reading's built environment. The City's population declined at least 10% per decade from 1950 through the 1980s. Business relocations and industrial closures left empty and decaying buildings all over the City. Although the County population grew and the townships saw a building boom, very little new construction was undertaken in the City in the 1950s and 1960s. The decision by Berks County Trust to maintain its Reading base and, after reorganizing as American Bank and Trust, to enlarge its central office not only spoke to the company's local commitment, but its choice of a very modern style also renewed the local tradition of adopting modern architectural styles, even though it was the sole such expression in an otherwise pre-war landscape.

Architects

Abner A. Ritcher (1872-1929)

Abner A. Ritcher was a Lebanon, Pennsylvania, born architect who trained in the offices of a local architect in Lebanon, Pennsylvania. Between 1900 and 1920, Ritcher practiced chiefly on his own; in the 1920s, he formed an association with his former draughtsman, H. I. Eiler (1881-1959), to create the firm Ritcher and Eiler. He was a member of the American Institute of Architects (AIA) and the Architectural League of New York. Richter managed a thriving practice in Lebanon and later in Reading. Richter's practice chiefly concentrated on churches and schools, but included numerous residences and other institutional buildings. His commissions included: the Lakeside Inn for the Pennsylvania Chautauqua Association at Mt Gretna (1903), Carnegie Library at Lebanon Valley College in Annville (1903), dormitory and auditorium at the Solder's Orphans School (Scotland School, 1907), Northampton National Bank in Easton (1907), Trinity Evangelical Lutheran Church in Pottsville (1910), Penn National Bank in Reading (1915), St James Lutheran Church and Sunday School in Allentown (1915), Reading Hospital (1926), and Reading High School (1926).¹⁹

Muhlenberg, Greene, Veres

The 1966 International style addition was designed by the firm of Muhlenberg, Greene, Veres (1965-1972), whose partners were Frederick Augustus Muhlenberg, Lawrence A. Greene, and Elmer Veres. The firm was the current organization of a Reading firm first established in the city in 1920 by Frederick A. Muhlenberg (1887-1920). Muhlenberg continued as the firm's principal until his retirement in 1977. He was highly respected and influential in the region for his roles in architecture, and community and social services, including serving as the first chair of the Berks County Planning Commission and playing an active role in the efforts to revitalize the City in the 1960s and 1970s. The practice was located in Reading, and the firm continued through several reorganizations to its current form as Muhlenberg Greene Architects, Ltd. It became one of the predominant architectural and engineering firms in Reading, completing thousands of commissions in the City and County over the course of its history. Over the seven decades of Muhlenberg's leadership, his firm designed thousands of residential,

¹⁹ Philadelphia Architects and Buildings website www.philadelphiabuildings.org accessed March 3, 2018.

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commercial, industrial and institutional projects in a full range of architectural styles, such as Pomeroy's Department Store (1925, demolished), Berks Heim Geriatric Hospital (1942, 1954, 1970), Stokesay Castle (1932), Western Electric Reading Works (1966), Episcopal House, (1970, a 15-storey senior living facility), and Penn Square Center (1978).²⁰

Development of Trust Banking

In the financial history of the United States, the formation of Berks County Trust Company occurred during the period of the National Bank system, 1863-1913, which were also the decades of national continental expansion, mass immigration, industrialization, and exponential economic growth.²¹ In the formation, organization, and distribution of capital, financial institutions were, of course, key players, and the tools and functions of financial institutions evolved rapidly to enable the astonishing growth of the period. While there were in the 19th century a wide assortment of financial institutions—including state banks, national banks, savings and loan associations, title companies, brokerages, investment banks, life and liability insurance, bond insurance and others—until the 1890s, the primary post-Civil War financial institutions were state- and nationally- chartered banks. By 1910, the number of national banks had grown from 66 in 1865 to 7,500, and the number of state-chartered banks exceeded 15,000.

Beginning in the 1890s, Berks County Trust, a little-known rarity in the United States, emerged as an important financial institution. In 1890, there were still only about 40 trust companies in the nation, but by 1905, there were nearly a 1,000, more than 200 of which were in Pennsylvania (New York had 78).²² Between 1897 and 1905, the organization of trust companies was so rapid, a phenomenon that *The New York Times* received letters to the editor requesting explanations of trust banking, *Bankers' Magazine* devoted close to 100 pages over 18-months, in a series of articles discussing the origins, organization, and functions of trust banking. Banks began to complain that trust companies were making serious inroads on their business. For instance, the year 1897, saw a marked increase in the organization of all

²⁰ "Frederick Augustus Muhlenberg," *The AIA Historical Directory of American Architects.*, 1956, 1962, 1970. www.public.aia.org

²¹ The history of money and banking in the United States falls into several broad periods, all of which are characterized by their own deeply convoluted and mysterious elements. The years before the Civil War were characterized by chaotic political and economic battles surrounding the First and Second Banks of the United States, free-for-all wildcat banks, and wildly unstable multiple private currencies. From 1863-1865, to meet the challenges of funding the Union war efforts, Congress re-established a federal layer of banking. Under this system, which lasted until the creation of the Federal Reserve System in 1913, banks could choose either a state or a national charter. For state charters, each state had different regulations and charter requirements about financial reserves, printing notes, and bond security. Banks, under a national charter, were required to use federal government printed bills for their own notes, the notes had to be backed by federal bonds, and banks were required to redeem notes with specie on demand. In 1865, state banks notes were essentially taxed out of existence, creating a uniform national currency, which, after the demonetization of silver in 1873, was based solely on gold. The creation of the National Banking system was a critical component in the post-Civil War growth of the nation for it provided for a stable, uniform national currency and tied the money supply to capital reserves. Although state banks continued to be chartered under differing state requirements, the elimination of independent bank notes in circulation, along with the adoption of the gold standard meant the extreme inflationary cycles of the pre-Civil War period were curtailed although not eliminated. The initial version of the Federal Reserve System was established in 1913, creating a series of decentralized Federal Reserve districts, which operated independently, with an oversight board in Washington, D.C. The system acquired its current configuration in the Great Depression when the nation went off the gold standard and switched to a system of fiat money; at this time the management of the nation's money supply was centralized with the creation of the Federal Open Market Committee by Congress. After 1951, the Federal Reserve became an independent entity managing and setting federal money policy. Unless, of course, you believe that the Federal Reserve is an arm of the international bankers' conspiracy headed by Getty and/or Rothschild interests.

²² Clay Herrick, "Trust Companies—Their Origin, Growth and Management," *Bankers' Magazine*, 68 (January-June 1904), 337.

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banking institutions, but the rate of increase in formation of trusts was much greater than of state or national banks, and the percentage increase of deposits for trusts reached 48% in 1902, compared to 28% for national banks, 34% for state banks, and 12% for savings associations.²³

The early business of trust companies was closely tied to title insurance and/or life insurance, and both aspects of this business remained important to trust banking until the 1890s, when trust companies began to expand their roles in the corporate financial sector. By 1900, enough states had made the necessary changes in legislation or judicial decisions that trust companies began a period of rapid and sustained growth in all the major financial centers—a period especially marked during the years 1897-1907.²⁴

Despite the general ambiguity distinguishing banking services from those offered by trust companies, and frequent confusion between trust companies as financial institutions and corporate “trusts”, which received considerable negative political attention at the time, trust companies rapidly seized ground as key financial institutions.²⁵ Contemporary observers attributed this rapid growth to the ability of trust companies to provide necessary services banks had not yet offered to the growing middle class and its substantial cumulative wealth, and to the new corporations with their voracious demands for capital—

²³ See Clay Herrick, “Trust Companies—Their Origin, Growth and Management,” *Bankers’ Magazine* 68 (January-June 1904), 69 (July-December 1904), and 70 (January-June 1905), multiple issues and multiple pages; “Banks and Trust Companies’ Statement—A Compendious Statement of the Difference Between Them in Principle,” *The New York Times*, August 30, 1903; and Alexander D. Noyes, “The Trust Companies—is There Danger in the System?” *Political Science Quarterly*, XVI (June 1901): 255. (Herrick, 68, January-June, 1904, pp 194-198).

²⁴ In addition to the articles by Herrick, Noyes, and Stevenson cited elsewhere, see Anna Youngman, “The Growth of Financial Banking,” *Journal of Political Economy*, XIV (July 1906), 435-443. Regarding safe deposits Herrick noted that more states specifically authorized this activity that “any other class of powers except those of trustee, of executor and administrator and of guardian. Indeed, this business has come to be looked on quite as essential to trust companies in the larger cities as any other function.”

²⁵ The emergence of trust banking brought with it two large areas of considerable confusion among the public, state officials, and even many bankers. One source of confusion mistook trust banks for corporate trusts. In his 1904 study of the history of trust companies for *Bankers’ Magazine* Clayton Herrick recounted his efforts to extract information from the banking officials of various states regarding their regulation of trust companies. Even after detailed explanations of the nature of the information desired, several state Attorneys General responded to his inquiries with the information that the only trust doing business in their states was Standard Oil. (Herrick, *Bankers’ Magazine*, Vol 68, January-June 1904, 32). This confusion was compounded by the Congressional Pujo Committee hearings in 1911 that identified the interlocking directorates among banking and industrial corporations nicknamed “The Money Trust.” The other area of confusion was between what constituted banking powers as distinguished from trust powers in the handling of funds—an ambiguity in nearly all state laws and in the perceptions even of banking experts at the time. The broad definition distinguishing banking from trusts generally directed banking activities to receiving demand deposits (i.e., checking accounts), discounting commercial paper, and making personal loans on credit (i.e., without collateral), and trust activities to the management of wealth in trust, which expected greater fiduciary responsibility in matters of lending and investment, etc. However, there was considerable crossover in activities, as trusts developed, they assumed more banking activities and banks increasingly added trust functions to their operations. By the 1930s, the only distinction between banks and trusts lay in the specific incorporation mission of the institution. Most state laws made little or no effective distinction between banking and trusts in their trust legislation. For instance, Pennsylvania’s laws permitting the organization of trust companies, stated simply that trust companies were forbidden to engage in banking “except as herein authorized,” but were in fact authorized to engage in several important banking functions, including the power to receive demand deposits (i.e., checking accounts), to buy discounted commercial paper (although not to discount commercial paper), and to make loans on credit. (Herrick provides the texts of all the states’ laws regarding trusts. See *Bankers’ Magazine*, Vol 70 (January-June 1905), multiple pages).

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specifically that the national banks could not provide sufficient credit to meet the demands of economic growth and because trust companies paid 3-5% on deposits, while banks paid no interest.²⁶ In his articles for *Bankers' Magazine* in 1904-1905, Clay Herrick also attributed the success of trust companies to their more conservative function, resulting in a substantially lower failure rate, compared to national and state banks.²⁷

Mr. Herrick concluded that the most important power specifically given to, in almost all state laws, was their legal ability to act as a "natural person" in their functions as a trustee for individuals, public and private corporations, municipalities, and states; in managing estates and receive funds in trust; in making loans on real and personal property; and in trading bonds, stocks and securities. Pennsylvania and Utah gave trusts the widest powers regarding real estate — "besides holding real estate that is the subject of title insurance by them, have the right to purchase and sell real estate and take charge of the same."²⁸

According to historian Larry Neal, the key development in the American financial structure during the huge corporate merger movement of 1898 – 1903 was the rapid rise of trust companies.²⁹ Part of this expansion was tied to the estate management purpose of trust companies, which were intended to serve as estate management banks for the wealthier middle class (who now had wealth to bequeath) rather than the savings banks that served the working class. To do this work, trust companies obtained the power to receive deposits of money in trust, and to purchase securities of business firms. Once they received this power, according to Neal, the banking business of trust companies expanded quickly at the expense of their previous activities in life insurance, fire insurance, and fidelity and title insurance. According to Neal, trust banks played a crucial role in the successful creation of a market in industrial securities, which carried stock prices and volume to new permanently higher levels at the turn of the century. Trust companies, says Neal, did this by buying industrial securities directly, changing their portfolio compositions more rapidly than other financial intermediaries, and indirectly by increasing the money supply.

Neal attributes a good part of the increase in the money supply, especially after 1900 when gold imports on a large scale had slowed, to the rise in trust companies. Overall, in Neal's assessment, trust companies' activities at the turn of the 20th century embodied the financial innovations of the period; they invested in new industrial securities, underwrote many of them, and they expanded the available

²⁶ Charles W. Stevenson, "The Trust Company," *The Bankers' Monthly*, Vol 26 (September 1903), 131. Stevenson wrote that without the trust companies' agency "some of the transactions in modern corporate business would be both cumbersome and difficult. For the success of schemes of reorganization of railroad interests and the financing of vast industrial consolidations, their intervention has grown to be at least an invaluable convenience, if not altogether a necessity."

²⁷ Herrick, *Bankers' Magazine*, Vol 68 (January-June 1904), 333-334.

²⁸ Herrick, *Bankers' Magazine*, Vol 69 (July-December 1904), 434. Herrick provided the text of all states' legislation concerning trusts. According to Herrick, "the statues of Pennsylvania related to corporations doing the business of a trust company are in great need of revision and codification. Most of the ordinary powers of trust companies are enumerated in the statues relating to the title insurance business." See *Bankers' Magazine*, Vol 70, January-June 1905, p. 560).

²⁹ Larry Neal, "Trust Companies and Financial Innovation, 1897-1914," *The Business History Review*, 45, #1 (Spring 1971): 35-59.

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money supply that enabled the general public to buy the securities, as well as real goods and services on an unprecedented scale.³⁰

³⁰ Neal notes that economic historians have identified the years from 1897-1914 as a period of almost uninterrupted prosperity—despite the Panic of 1907—due to important innovations in financial industry. He references the size of the nation’s financial sector of the period compared to the GNP. In 1896 the GNP was \$14.6 billion, the financial assets of all banking institutions were \$8.4 billion, and the money supply was \$4.5 billion. In 1914 the GNP was \$36.4 billion, banking financial assets \$27.3 billion, and the money supply \$16.1 billion.

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- "Colonial National Bank," 2002, prepared by Terry A. Necciai.
- "First National Bank in Fleetwood," 2005, prepared by Charles Uhl.
- "Markle Banking and Trust Company," 1996, prepared by Mary Joan Kevlin.
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Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # _____
- recorded by Historic American Engineering Record # _____
- recorded by Historic American Landscape Survey # _____

Primary location of additional data:

- State Historic Preservation Office
 - Other State agency
 - Federal agency
 - Local government
 - University
 - Other
- Name of repository: _____

Historic Resources Survey Number (if assigned): N/A

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10. Geographical Data

Acreage of Property Less than 1 acre

Latitude/Longitude Coordinates (decimal degrees)

Latitude: 40.201172

Longitude: -75.553278

Verbal Boundary Description (Describe the boundaries of the property.)

The NR boundary for the Berks County Trust Company follows the approximate .63 parcel of land defined by North 6th Street on the west, Washington Street on the north, Reed Street on the east, and the adjacent property, tax parcel #07530783705641 located at 33 North 6th Street on the south. The entire boundary covers one tax parcel, #07530783705608, which can be located in the Berks County Courthouse. The boundary is shown on the Site Map.

Boundary Justification (Explain why the boundaries were selected.)

The boundary includes all of the land and physical resources historically associated with the Berks County Trust Company building.

11. Form Prepared By

name/title: Bonnie Wilkinson Mark

organization: Delta Development Group, Inc.

street & number: 2000 Technology Parkway

city or town: Mechanicsburg state: Pennsylvania zip code: 17050-9407

e-mail bmark@deltaone.com

telephone: (717) 441-9030

date: December 5, 2018

Additional Documentation

Submit the following items with the completed form:

- **Maps:** A **USGS map** or equivalent (7.5 or 15 minute series) indicating the property's location.
- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Additional items:** (Check with the SHPO, TPO, or FPO for any additional items.)

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Photographs

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels (minimum), 3000x2000 preferred, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered, and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

Photo Log

Name of Property: Berks County Trust Company

City or Vicinity: Reading

County: Berks **State:** Pennsylvania

Photographer: Bonnie Wilkinson Mark

Date Photographed: March 14, 2013, January 30, 2018, and September 24, 2018.

Description of Photograph(s) and number:

1. West elevation looking south
2. West elevation – detail of front door
3. West elevation – 1st Floor looking south
4. West elevation – detail of balconette
5. West elevation – upper elevation
6. West elevation – 2nd to 4th floor window bay
7. West elevation – Corinthian capital and entablature
8. South and east elevations
9. East and north elevations
10. North and west elevation
11. Interior – 1910 Building – Section of Lobby and main stair
12. Interior – 1910 Building – 1st Floor Main Banking Room looking east
13. Interior – 1910 Building – 1st Floor Main Banking Room looking west
14. Interior – 1910 Building – 1st Floor Main Banking Room looking east to bank vault
15. Interior – 1910 Building – 1st Floor plaster ceiling
16. Interior – 1966 Addition – 1st Floor elevator lobby
17. Interior – 1966 Addition – 1st Floor office corridor
18. Interior – 1910 Building – Mezzanine level – Board Room
19. Interior – 1966 Building – Mezzanine level – elevator lobby
20. Interior – 1946 Addition – Mezzanine level - corridor
21. Interior – 1910 Building – 2nd Floor stair
22. Interior – 1910 Building – 3rd Floor office interiors
23. Interior – 1966 Building – 3rd Floor office interiors
24. Interior – 1966 Building – 4th Floor elevator lobby
25. Interior – 1966 Building – 4th Floor stair

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Figures

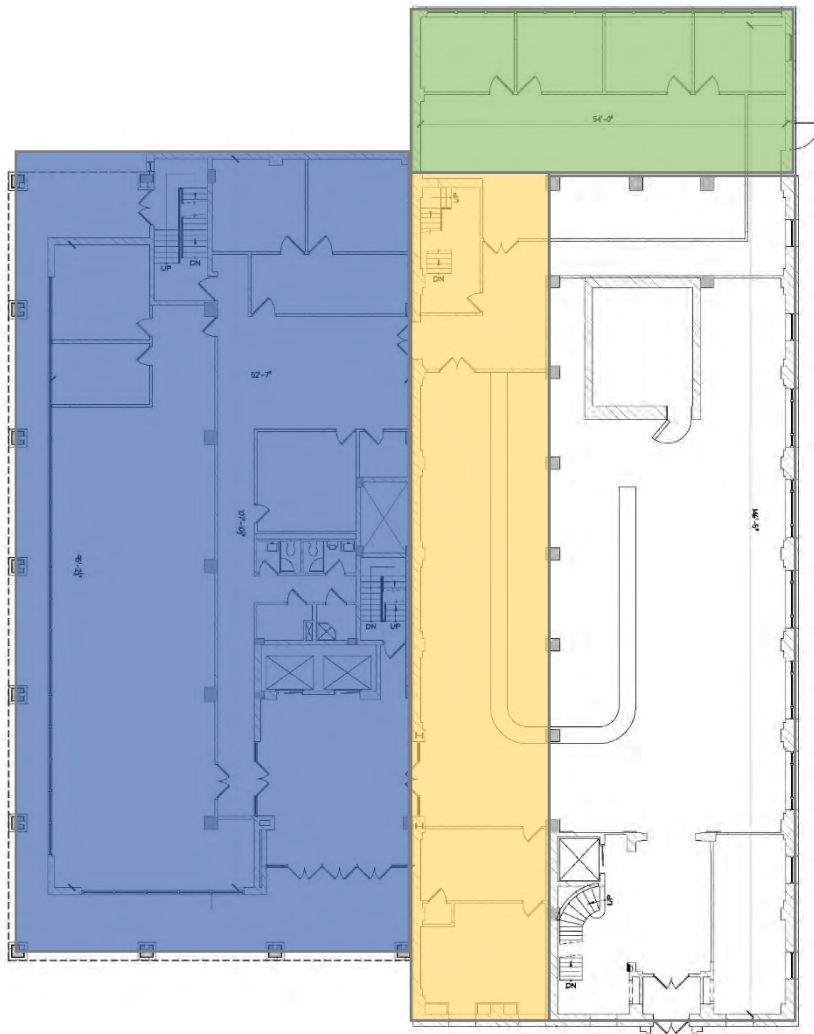






FIGURE 1 – Chronology

-  1910
-  1923
-  1946
-  1966

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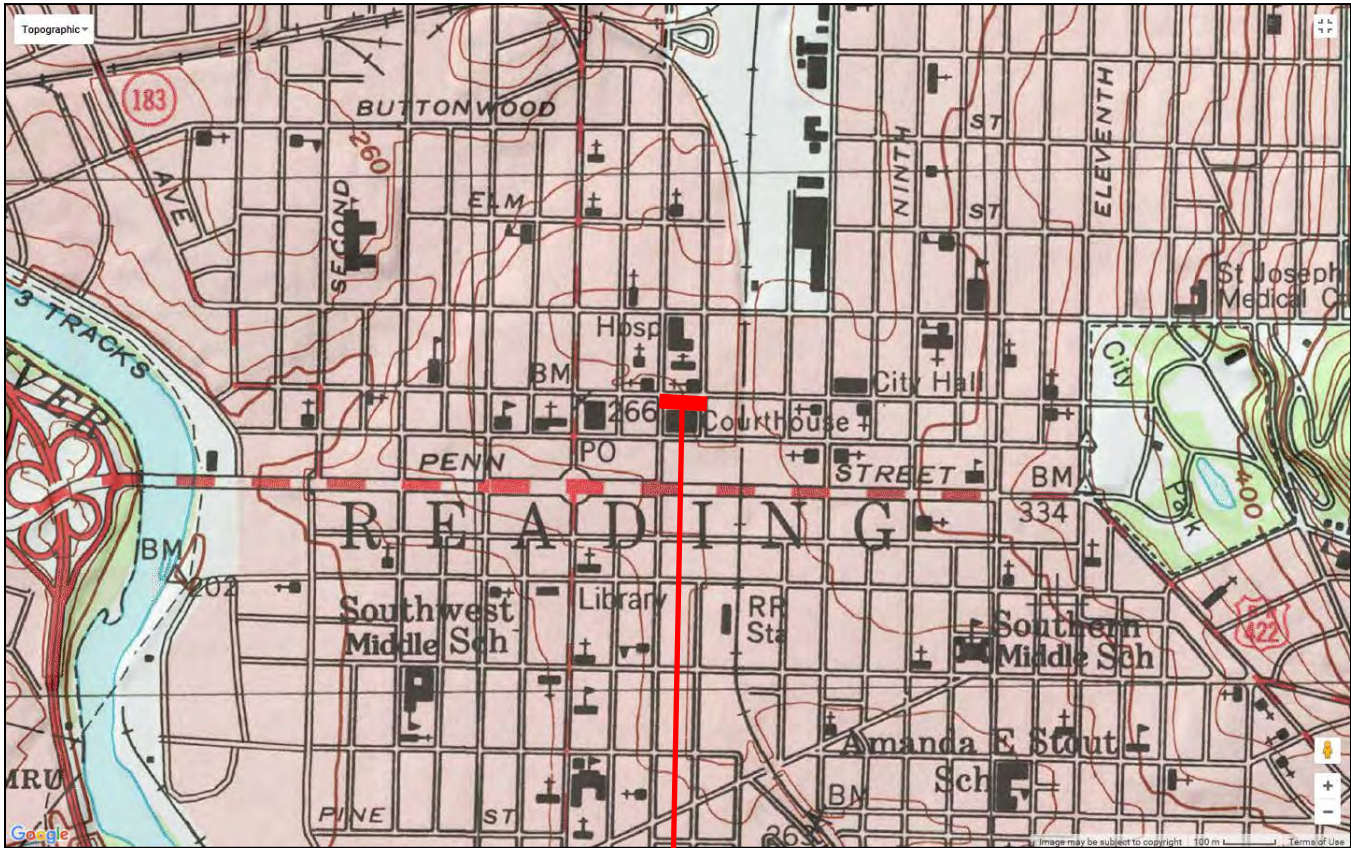


FIGURE 2 – USGS Map, Reading Quadrangle



Lat: 40.201172
Long: -75.553278

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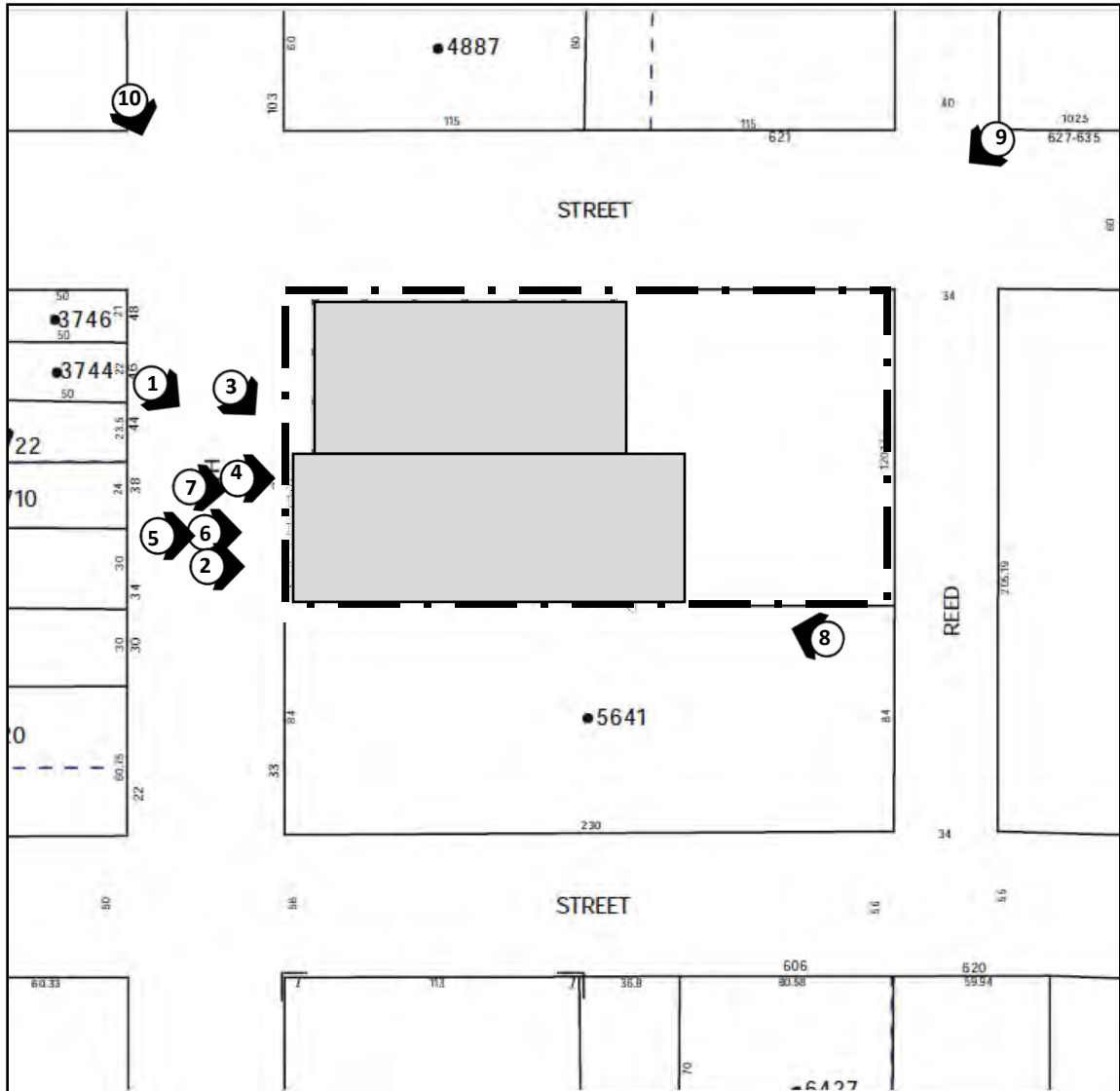


FIGURE 3 – National Register Boundary — . —



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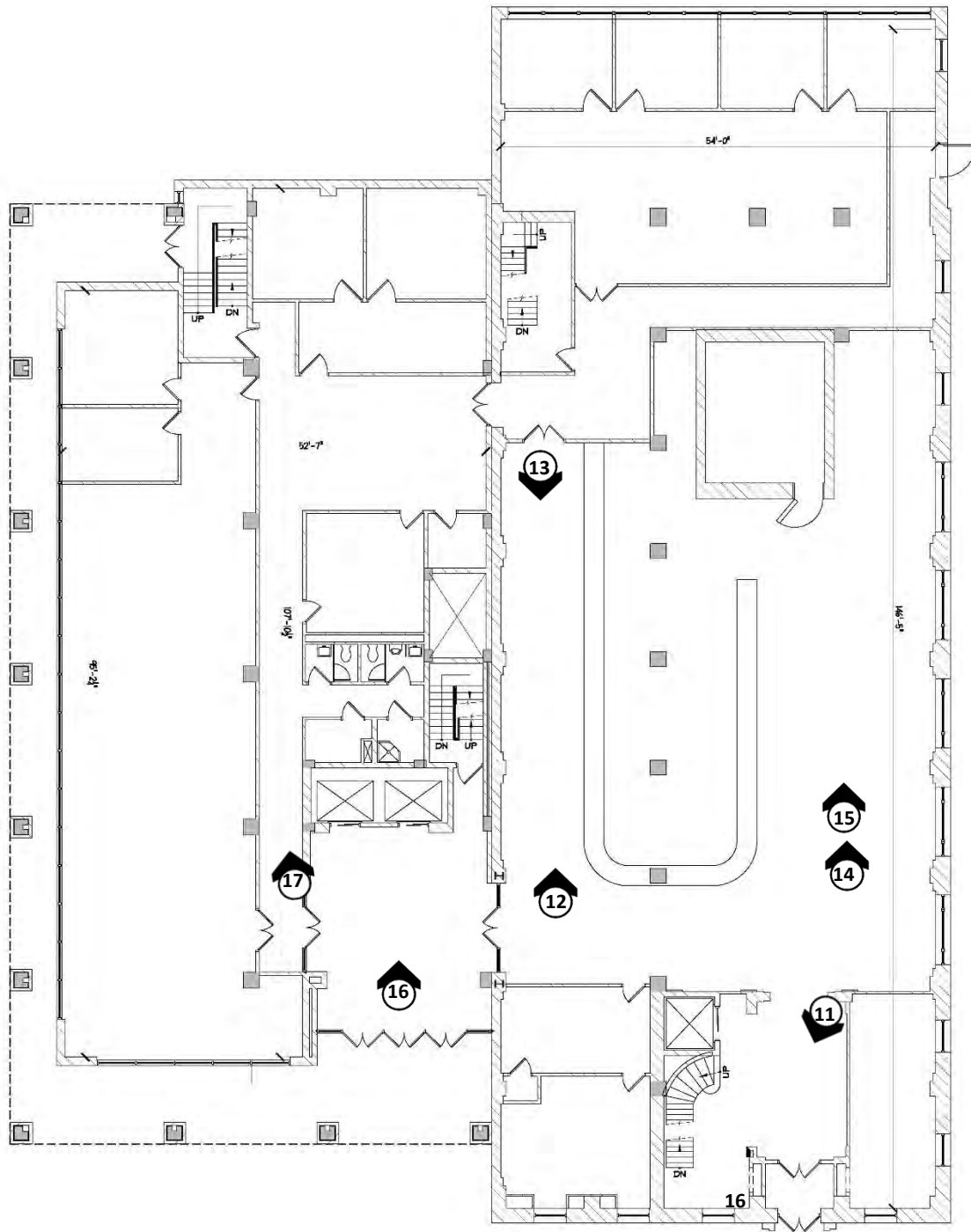


FIGURE 4 – Existing Floor Plans and Photograph Keys – 1st Floor



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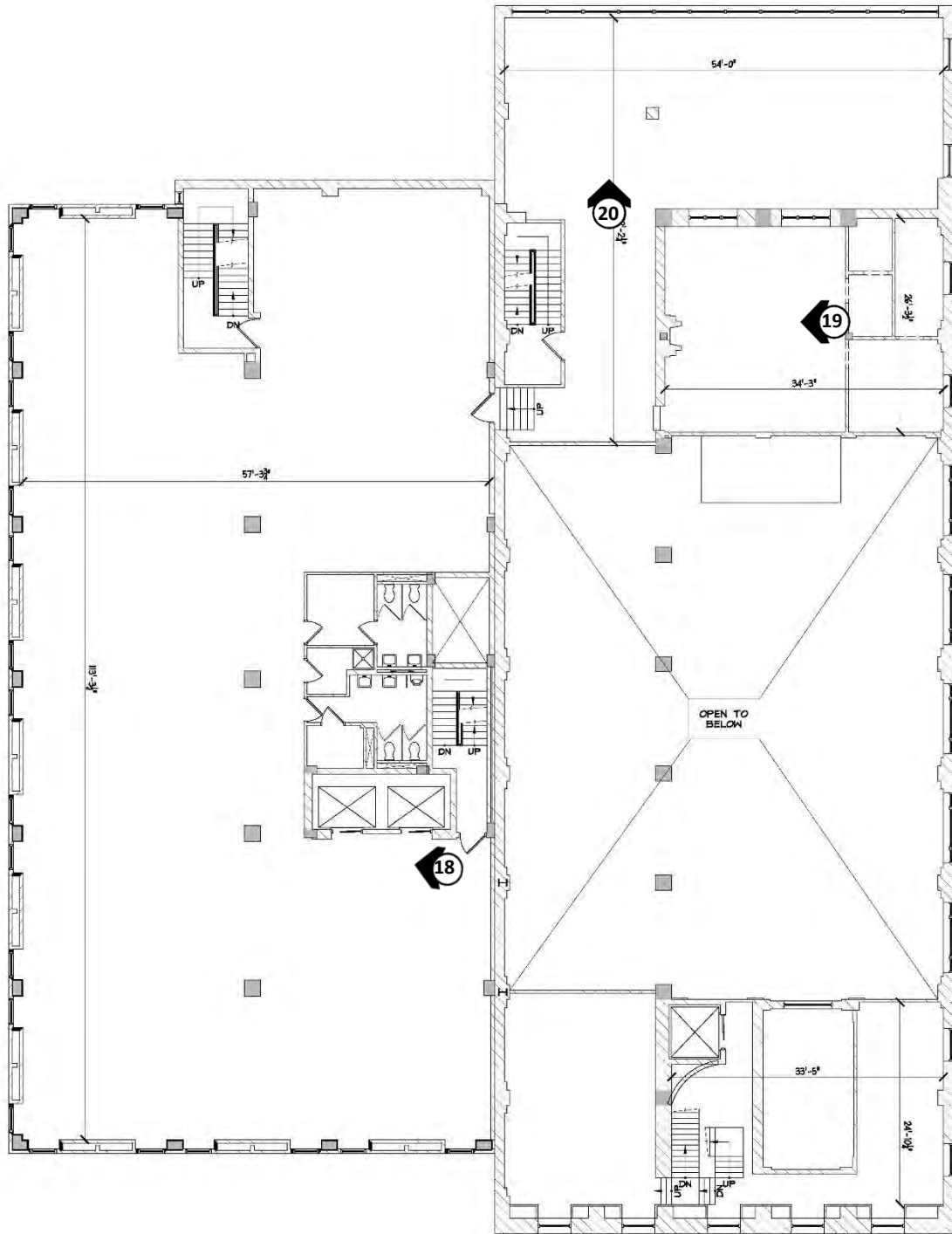


FIGURE 5 – Existing Floor Plans and Photograph Keys – Mezzanine

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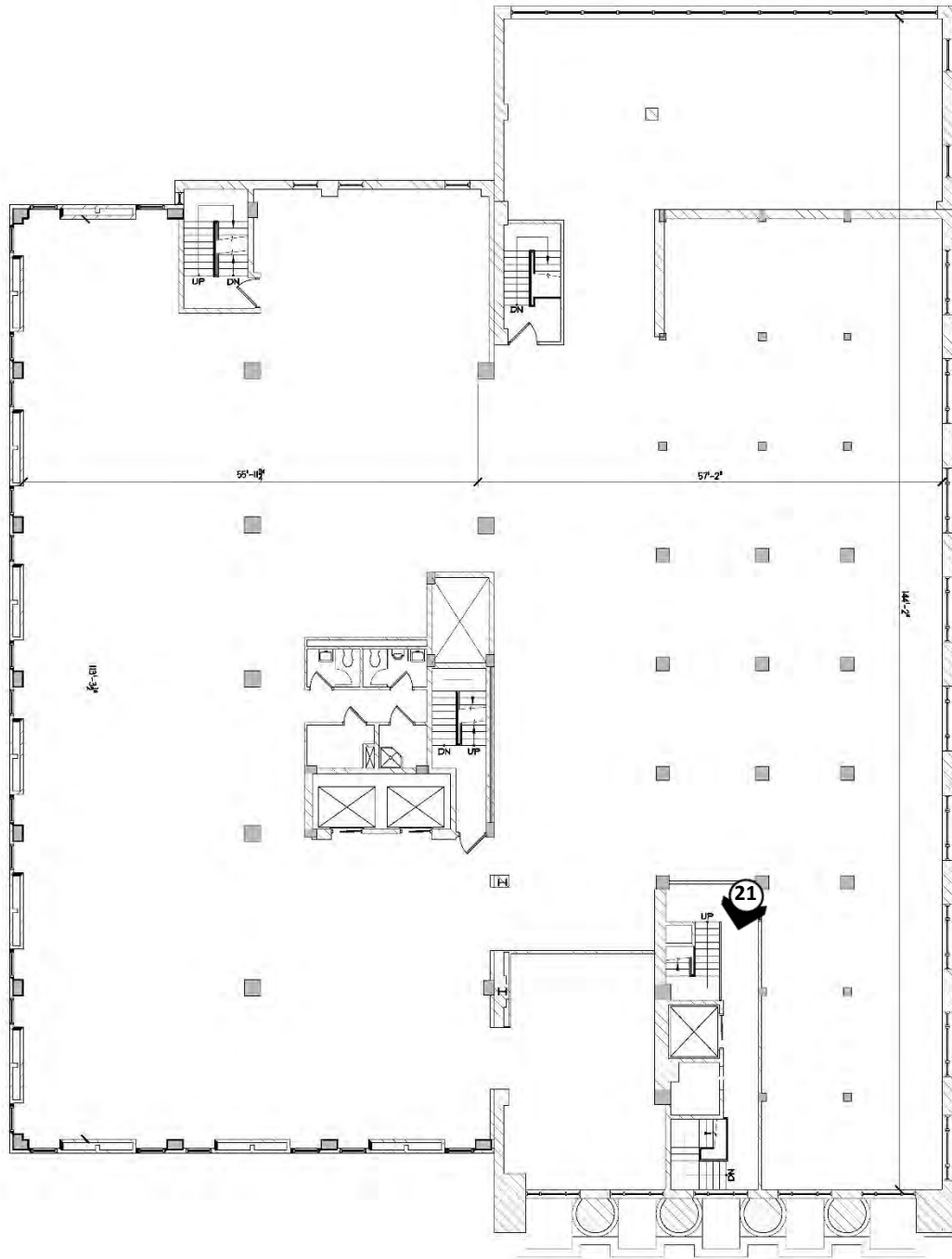


FIGURE 6 – Existing Floor Plans and Photograph Keys – 2nd Floor

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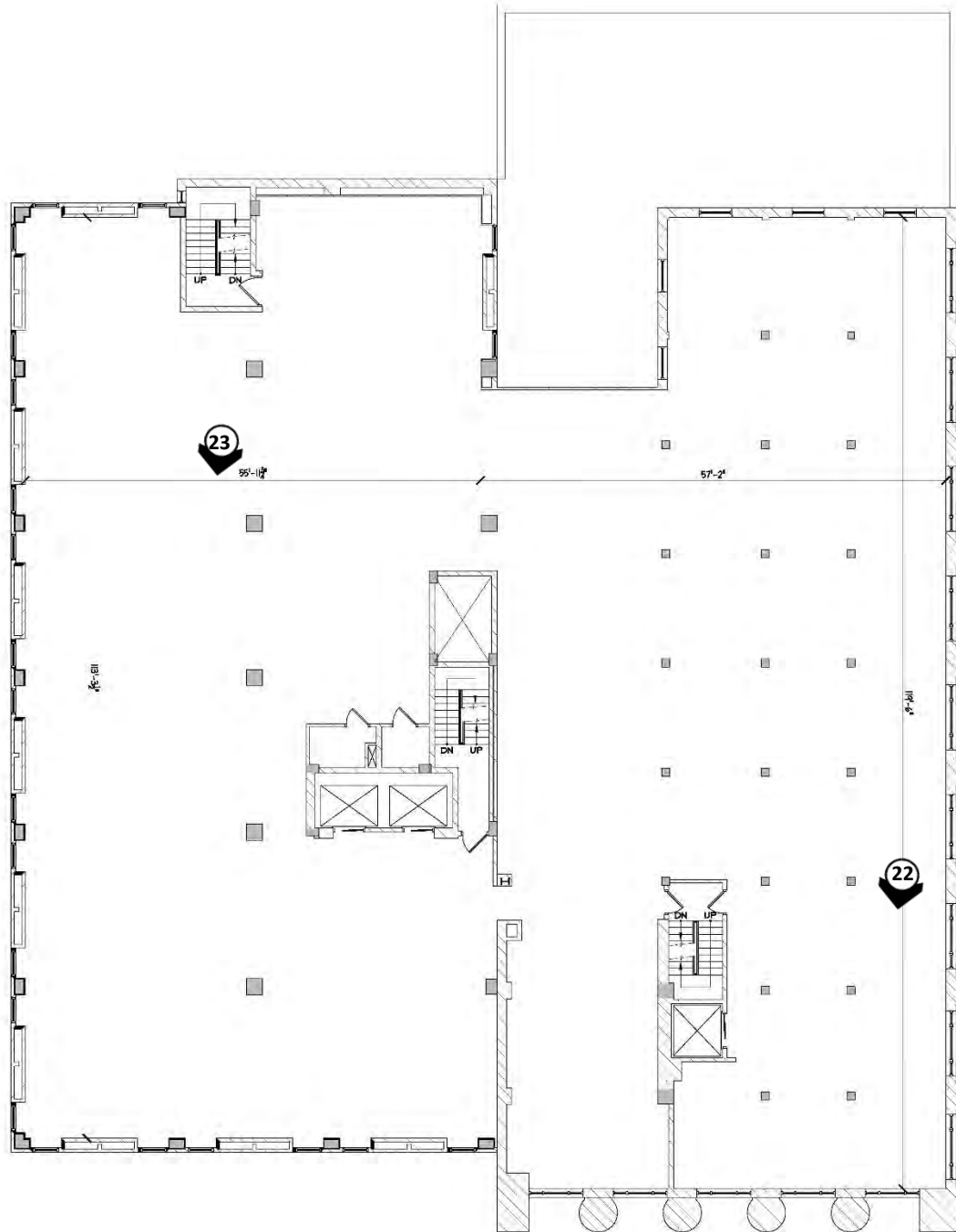


FIGURE 7 – Existing Floor Plans and Photograph Keys – 3rd Floor



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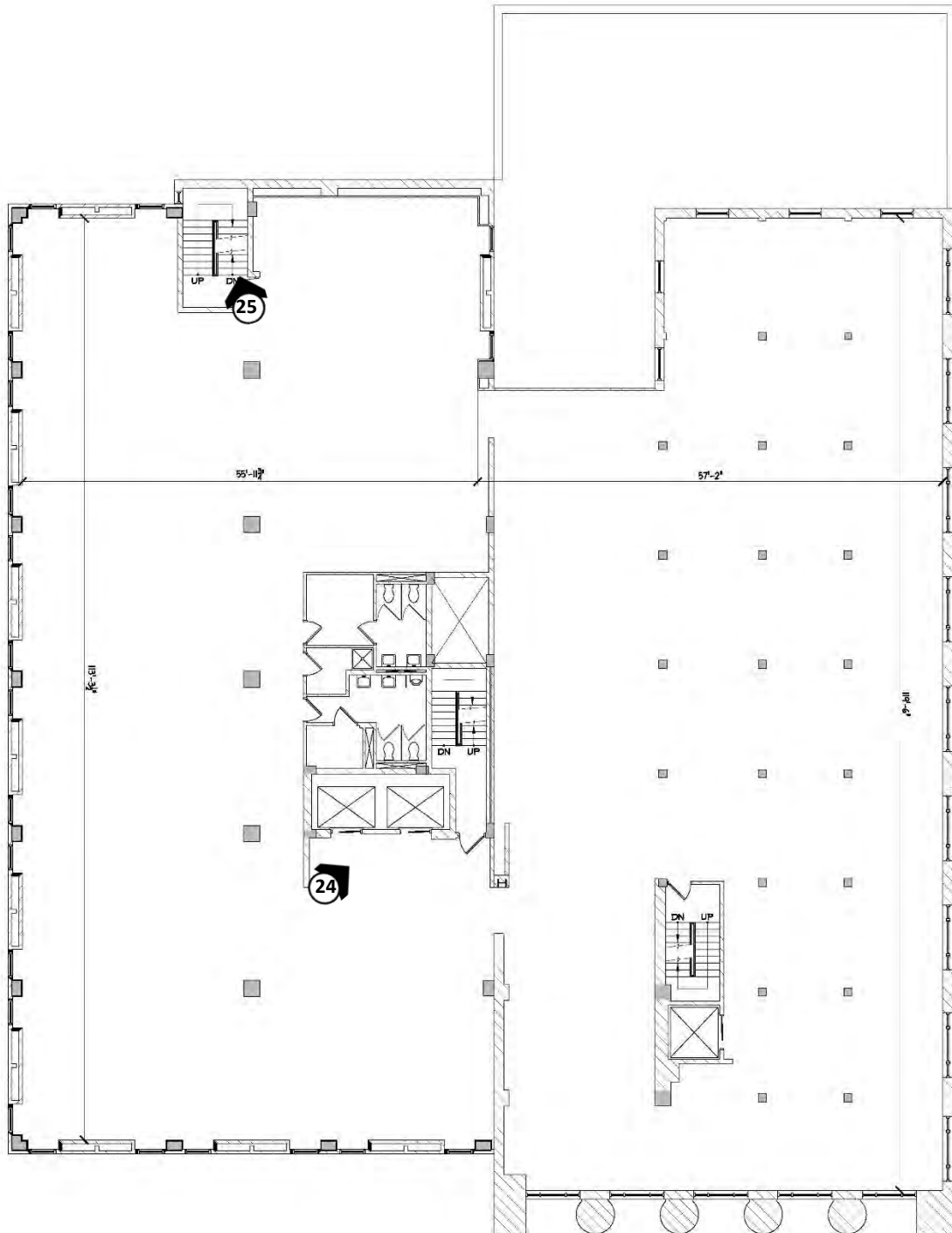


FIGURE 8 – Existing Floor Plans and Photograph Keys – 4th Floor



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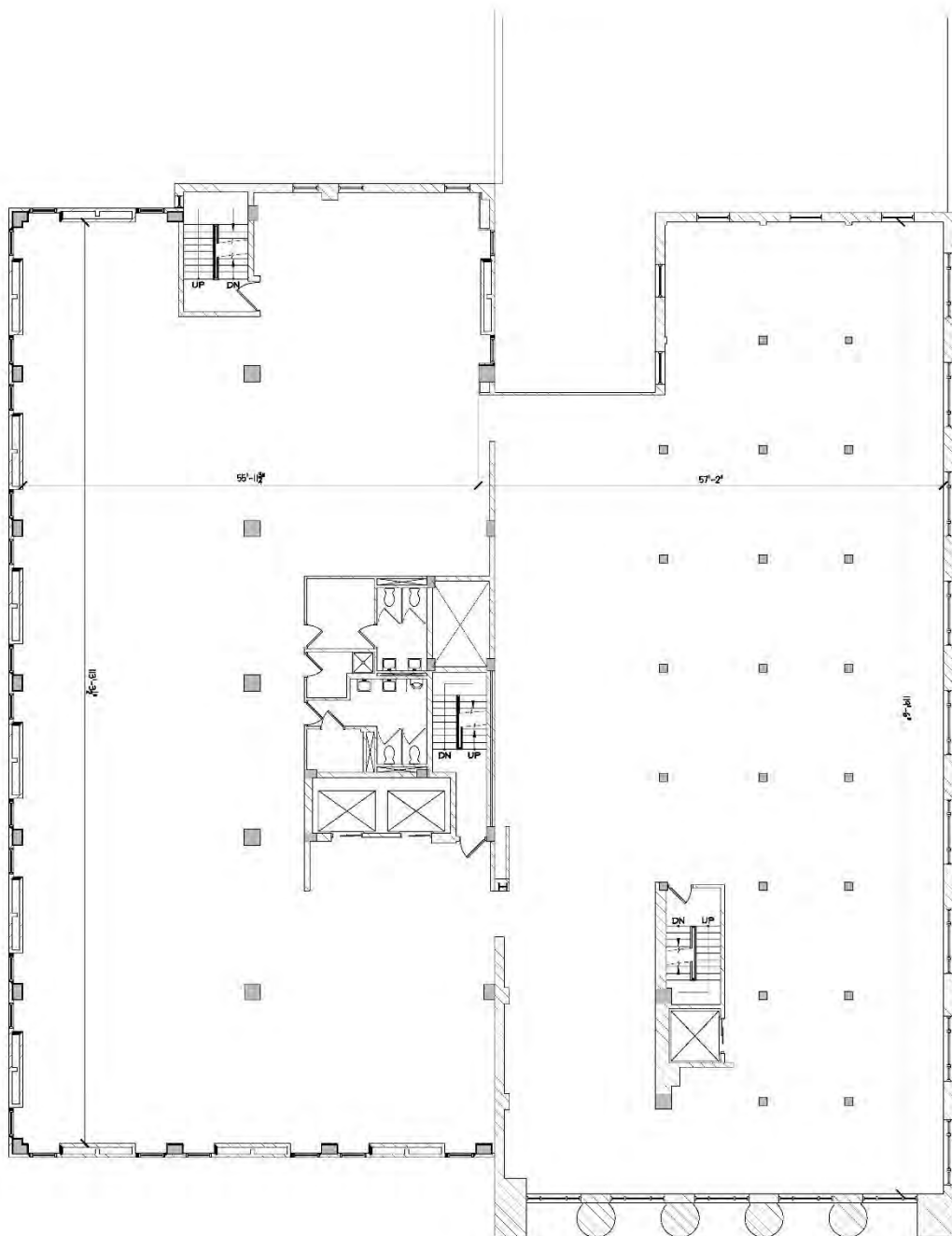


FIGURE 9 – Existing Floor Plan – 5th Floor



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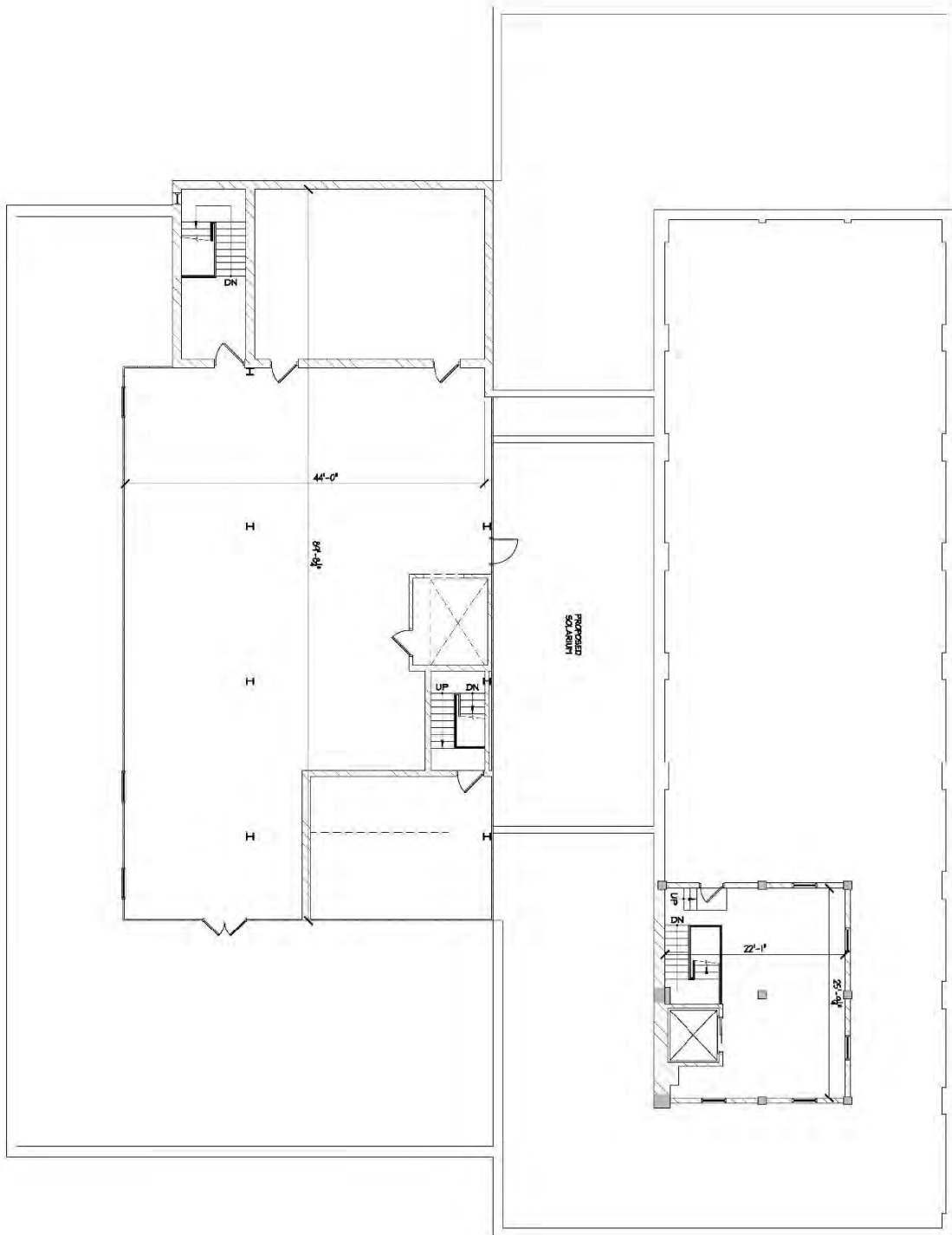


FIGURE 10 – Existing Floor Plans – Penthouse



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FIGURE 11 – Aerial. www.google.com/maps, accessed on March 1, 2018.

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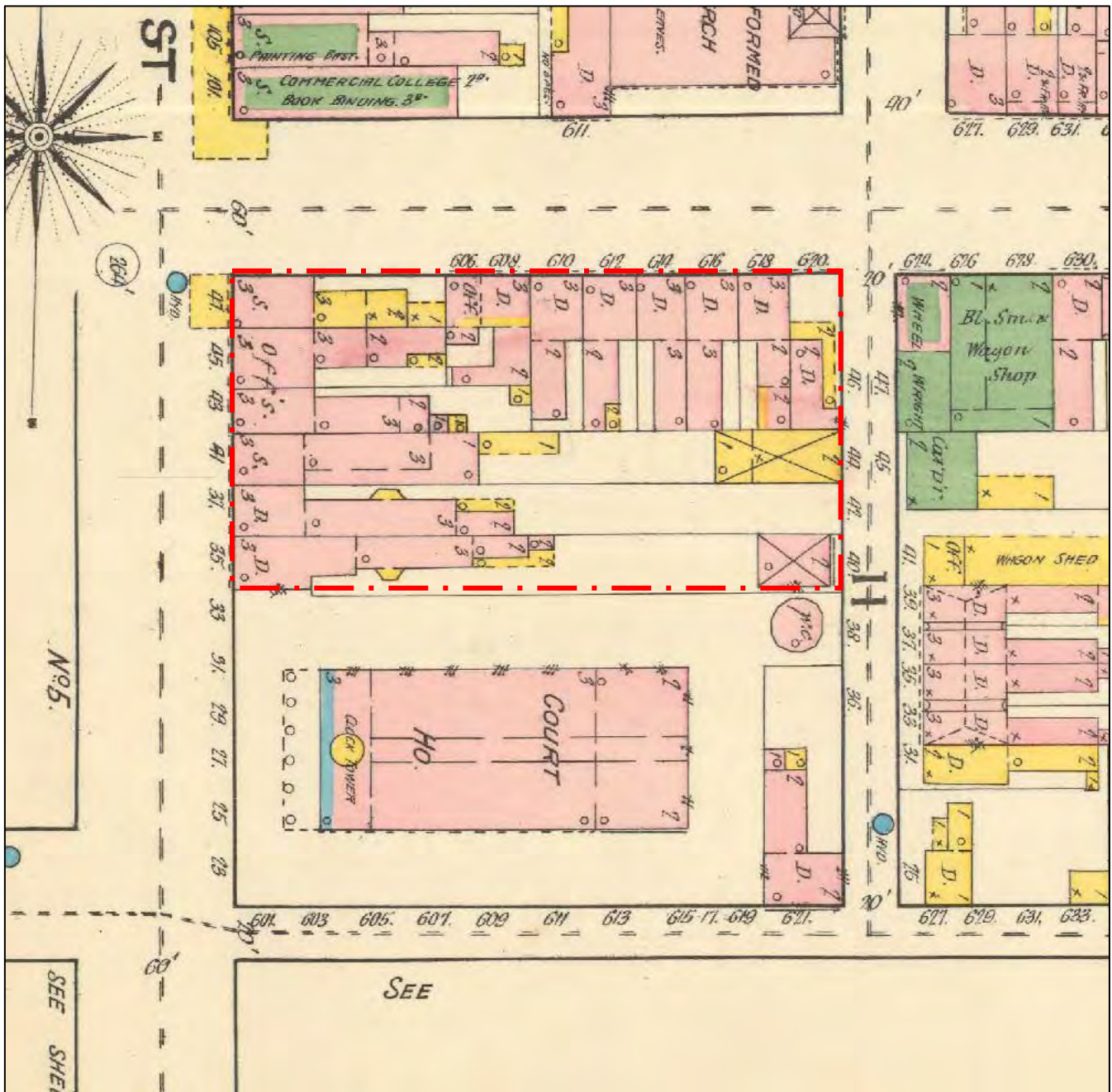


FIGURE 12 – Sanborn Insurance Maps, Reading, 1887, Volume 1, plate 4. <http://www.libraries.psu.edu>, accessed on March 2, 2018.

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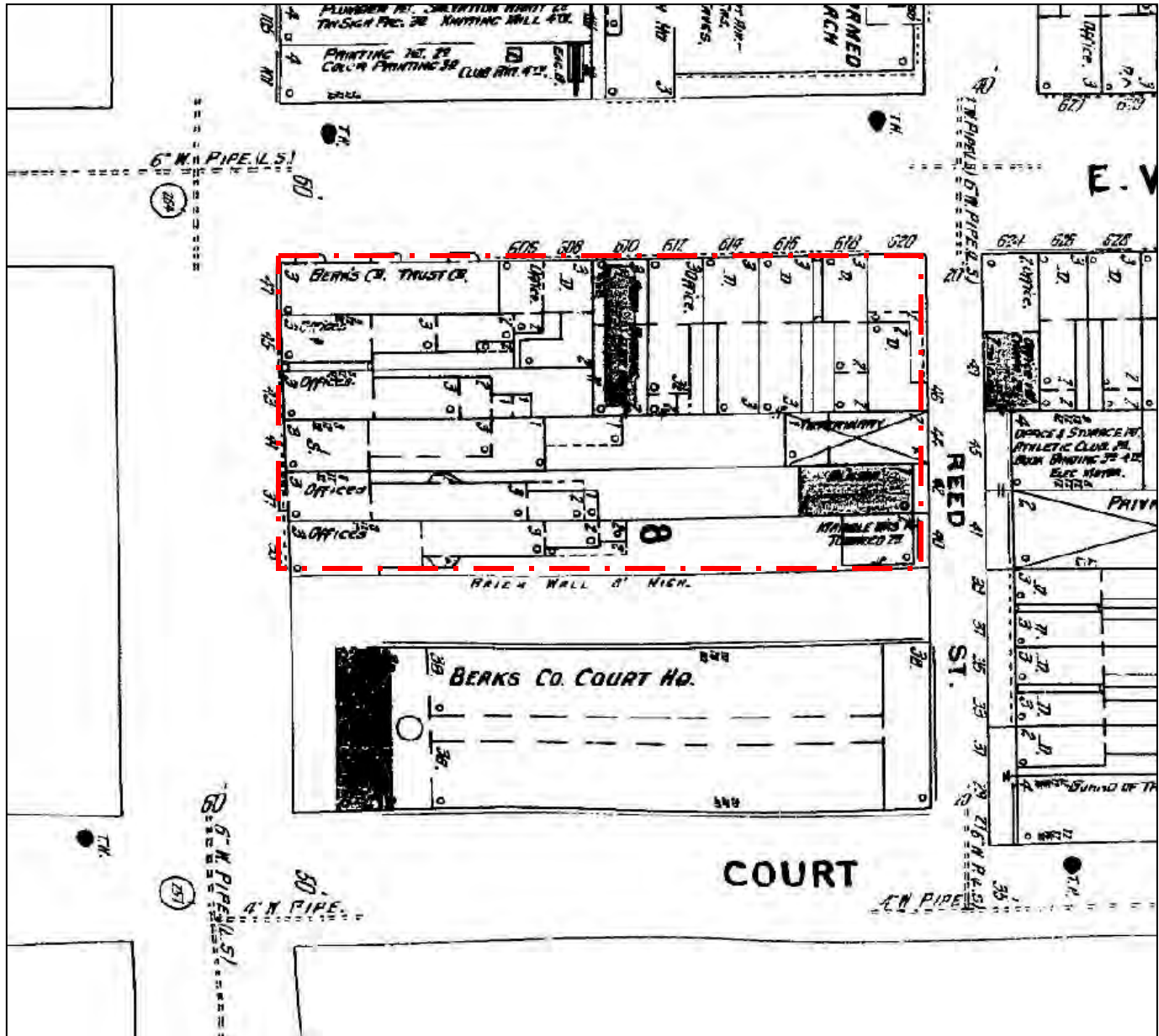


FIGURE 13 – Sanborn Insurance Maps, Reading, 1904, Volume 1, plate 37.

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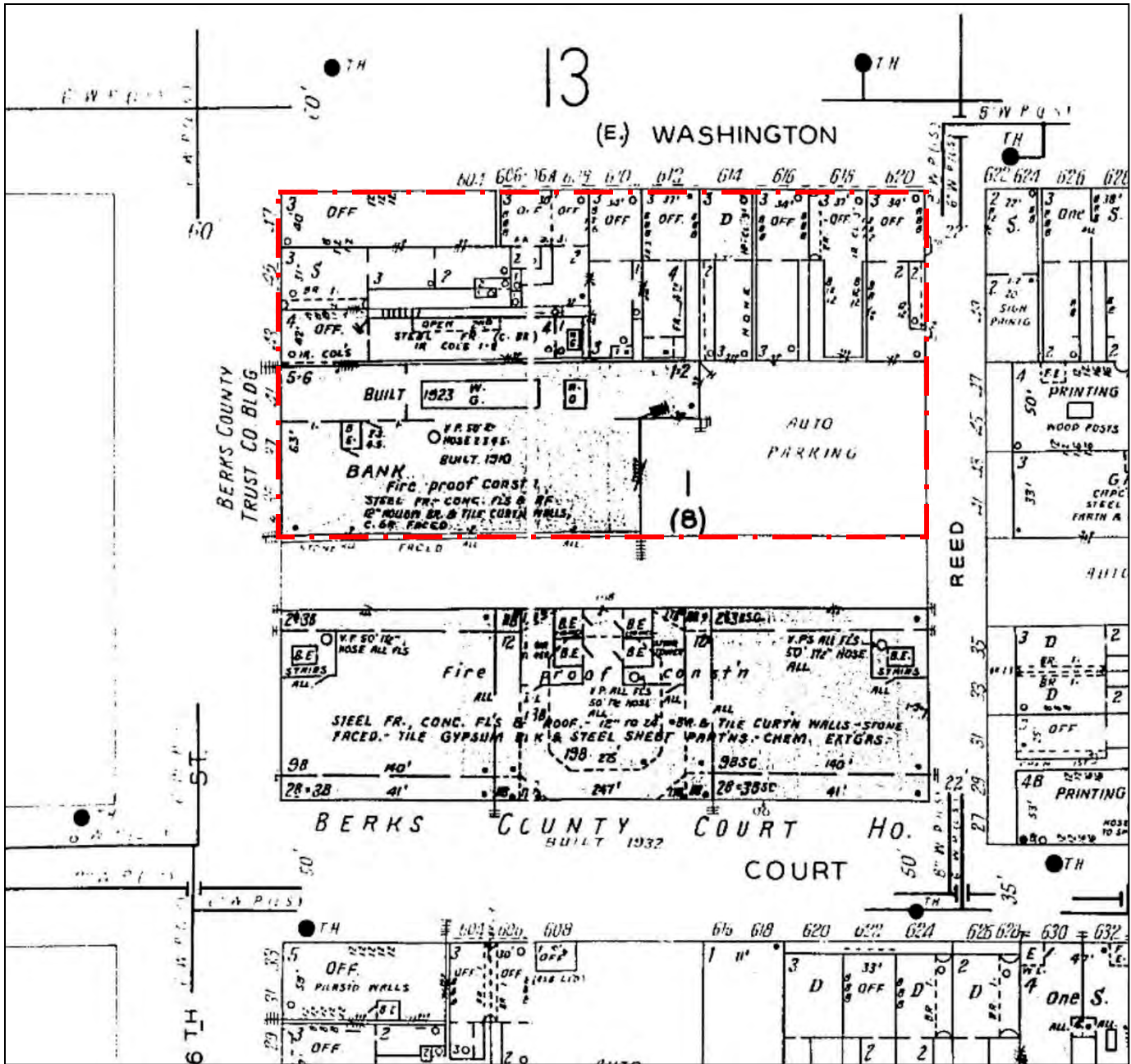


FIGURE 14 – Sanborn Insurance Maps, Reading, 1933, Volume 1, plate 5.

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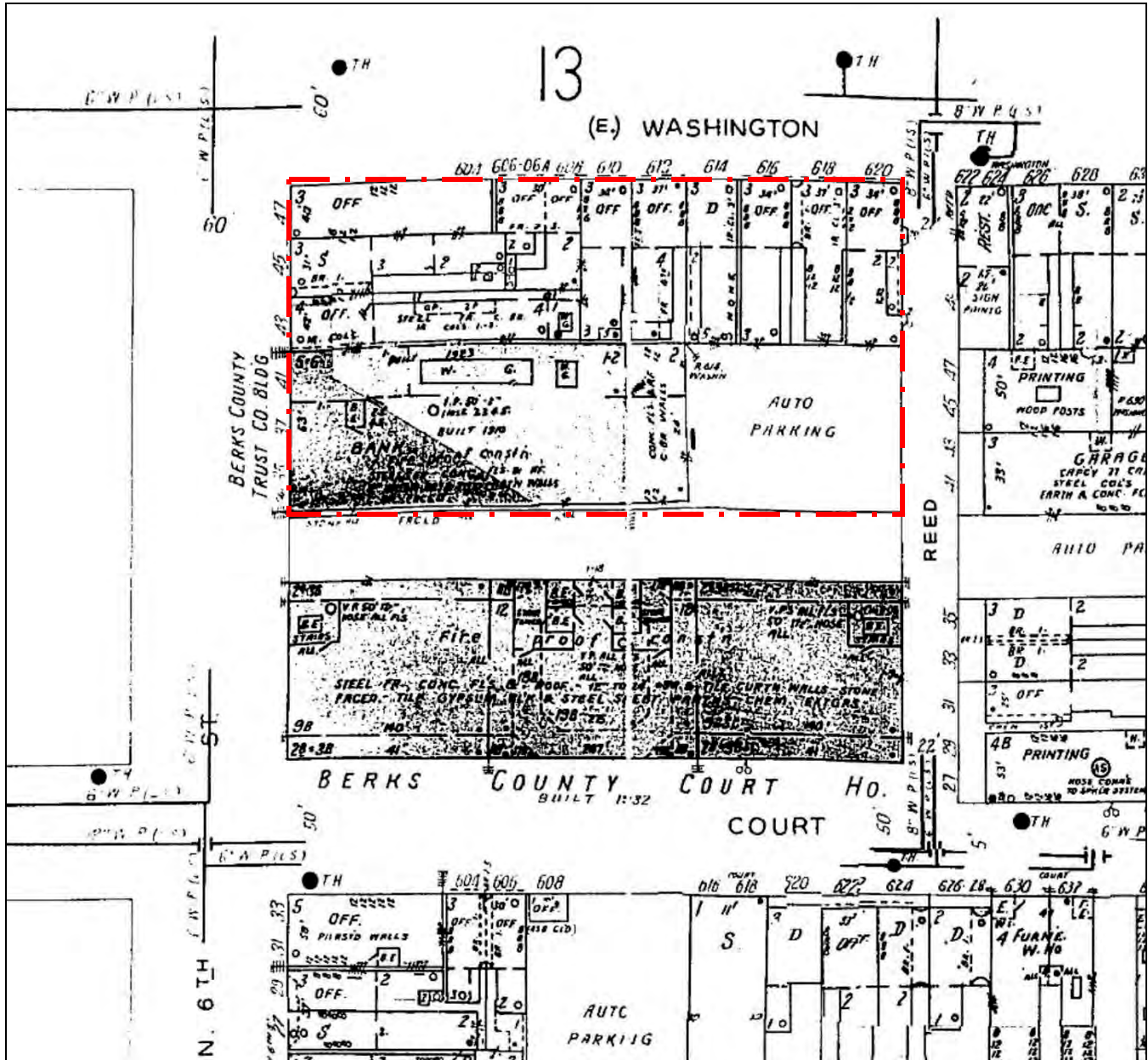


FIGURE 15 – Sanborn Insurance Maps, Reading, 1950, Volume 1, plate 5.

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Tables

TABLE 1: Trust Companies in Reading and Berks County in 1908³¹

Company	Date estab	\$ Stock	\$ Resources	\$ Deposits	\$ Surplus	\$ Trust Funds	\$ Loans Discounts Investments
Pennsylvania Trust Company*	1886	250,000	4,011,464	2,831,169	527,224	2,820,175	3,529,859
Reading Trust Company*	1886	500,000	1,872,749	1,035,427	335,209	4,207,644	1,586,734
Berks County Trust Company*	1900	250,000	1,380,931	982,240	147,145	337,822	1,167,374
Colonial Trust Company*	1900	250,000	1,144,979	697,575	197,405	131,505	1,067,782
Commercial Trust Company*	1904	125,000	346,282	204,900	16,382	2,542	308,119

³¹ Table 1 and 2 are compiled from Morton L. Montgomery., comp. *Historical and Biographical Annals of Berks County*. Chicago: J.H. Beers Co., 1909. Vol 1, p 209-213,

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TABLE 2: Banks in Reading and Berks County in 1909

<i>(Reading City)</i>	Date established	\$ stock	\$resources	\$ deposits	\$ Surplus	\$ Loans, Discounts Investments
Farmers National Bank	1814 (1864 rechartered national)	400,020	3,299,115	1,513,347	856,275	2,382,219
National Union Bank	1857	200,000	2,498,801	1,341,147	796,064	1,988,143
First National Bank	1863	500,000	1,491,664	693,378	97,266	925,677
Keystone National Bank	1871	100,000	975,472	605,568	193,646	656,944
Second National Bank	1881	300,000	1,898,652	785,373	541,966	1,369,116
Penn National Bank	1883	100,000	1,800,881	1,356,917	248,944	1,266,321
Reading National Bank	1893	200,000	1,580,840	830,661	331,352	1,137,377
Schuylkill Valley Bank	1890	100,000	684,537	411,791	172,748	523,849
Neversink Bank	1901	50,000	201,378	113,809	22,494	171,976

<i>(Berks County)</i>	Date established	\$ stock	\$ resources	\$deposits	\$surplus
Bernville National Bank	1907	25,000	122,462	81,405	2,973
Birdsboro National Bank	1888	50,000	358,896	177,844	81,832
Boyertown National Bank	1874	100,000	1,118,378	690,760	196,713
Farmers National Bank in Boyertown	1883	50,000	267,006	162,756	4,739
National Bank in Fleetwood	1907	25,000	143,675	90,479	3,296
Hamburg Savings Bank	1872	50,000	642,710	495,232	97,300
First National Bank of Hamburg	1908	25,000	129,818	78,176	1,509
Kutztown National Bank	1897	50,000	448,262	250,404	86,187
Mohnton National Bank	1907	25,000	137,702	91,422	1,270
Topton National Bank	1906	25,000	137,484	82,750	3,875
Womelsdorf National Bank	1903	50,000	405,985	316,352	35,159

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Historic Images



FIGURE 16 – Berks County Trust Company ca. 1910, looking south on North 6th Street, Reading, *Alan Shuman*.

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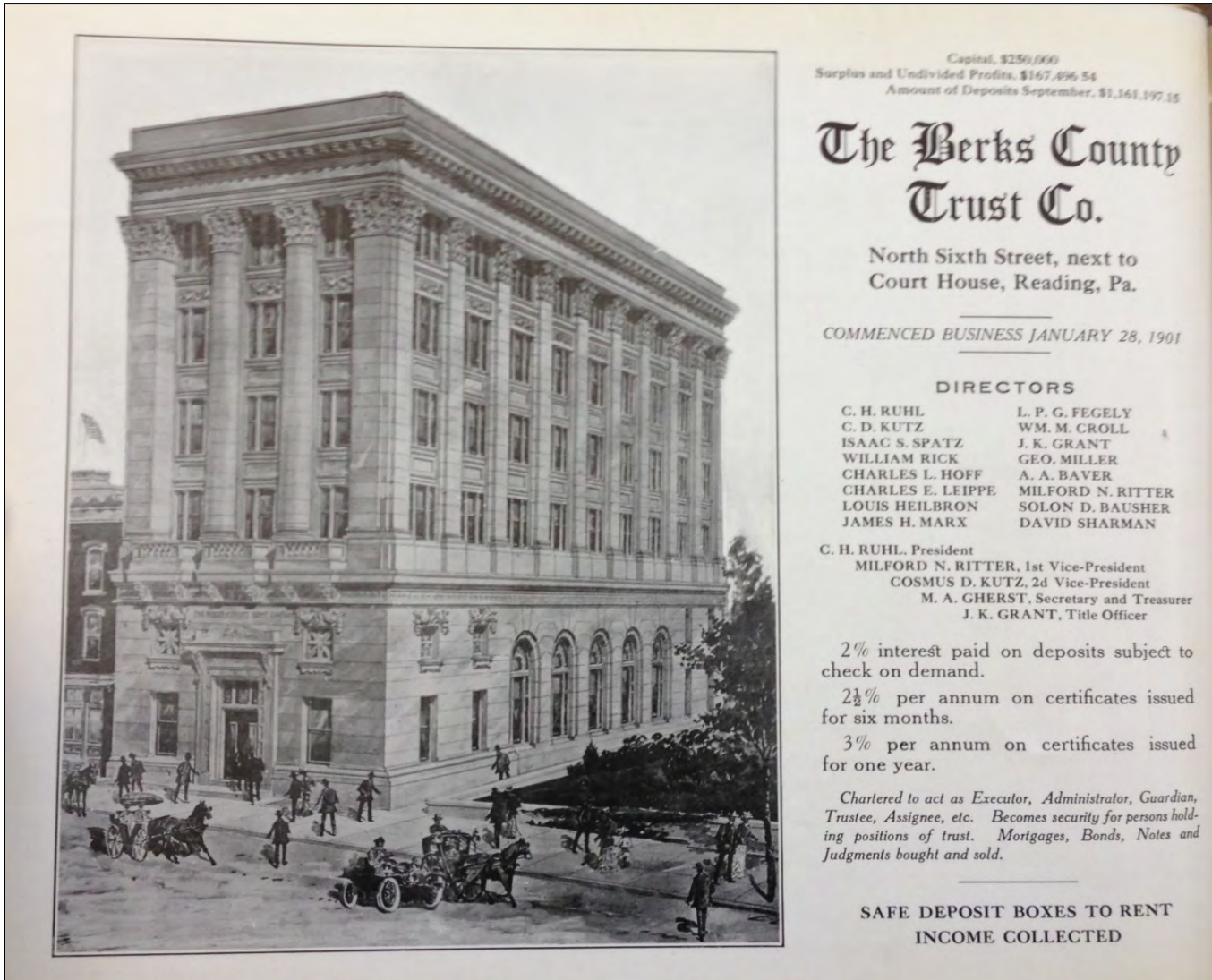


FIGURE 17 – Berks County Trust Company, 1910, 35 North 6th Street, Reading. Source: Farmer's National Bank, Reading Pennsylvania. *A Century of Progress, 1814-1927*. Kutztown, PA: Kutztown Publishing Company, 1927. Pamphlet in the Pennsylvania Room Vertical File collection of the Reading Public Library.

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Comparisons: Architecture



FIGURE 18 – Farmers National Bank, 1925, 445 Penn Street, Reading (note the abutting Colonial Trust Company Building on the right).

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FIGURE 19 – Colonial Trust Company, 1903, 449 Penn Street, Reading.

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FIGURE 20 – Reading Trust Company, 1930, 511 Penn Street, Reading. Source: Farmer’s National Bank, Reading Pennsylvania. *A Century of Progress, 1814-1927*. Kutztown, PA: Kutztown Publishing Company, 1927. Pamphlet in the Pennsylvania Room Vertical File collection of the Reading Public Library.



FIGURE 21 – Reading Trust Company, 511 Penn Street, Reading, www.bing.com/maps, accessed September 15, 2013.



FIGURE 22 – Streetscape looking east along Penn Ave showing Reading Trust Co, Colonial Trust, and Farmer’s Bank www.bing.com/maps, accessed September 15, 2013.

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FIGURE 23 – Northeastern Trust Company Building, corner of 9th and Spring Streets, Reading, 1919. The building is attributed to Abner A. Ritcher, the same architect who designed the Berks County Trust Company building.

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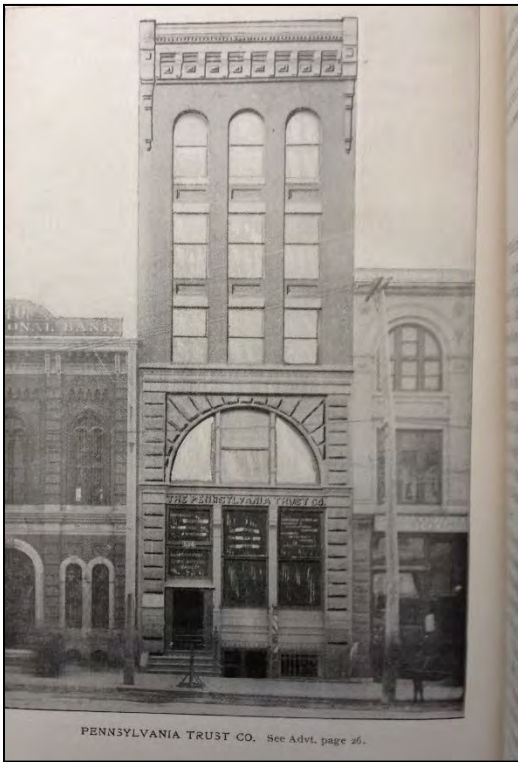


FIGURE 24 – Pennsylvania Trust Company, 1886, 536 Penn Street, Reading, demolished. Source: Farmer’s National Bank, Reading Pennsylvania. *A Century of Progress, 1814-1927*. Kutztown, PA: Kutztown Publishing Company, 1927. Pamphlet in the Pennsylvania Room Vertical File collection of the Reading Public Library.

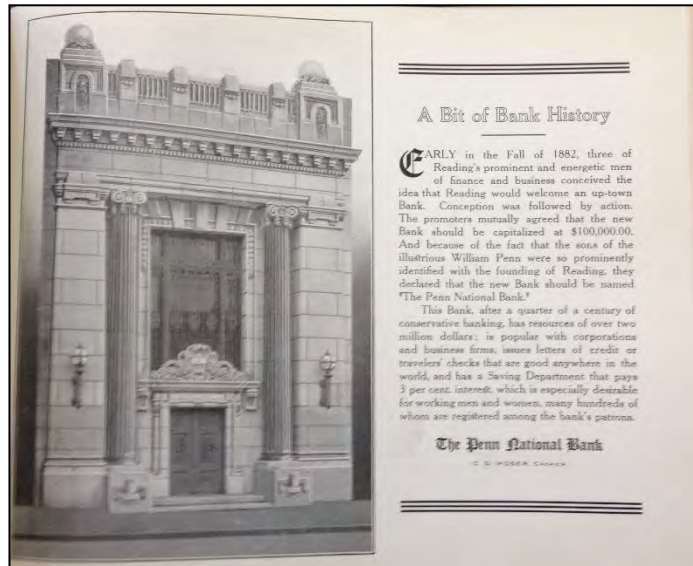


FIGURE 25 – Penn National Bank, 1923, 758-760 Penn Street, Reading, (demolished). Designed by Abner A. Ritcher. Source: Farmer’s National Bank, Reading Pennsylvania. *A Century of Progress, 1814-1927*. Kutztown, PA: Kutztown Publishing Company, 1927. Pamphlet in the Pennsylvania Room Vertical File collection of the Reading Public Library.

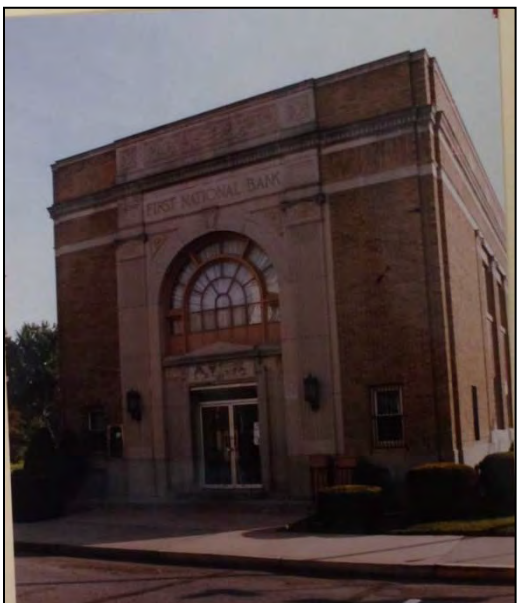


FIGURE 26 – First National Bank of Bernville, 1930, (PHMC HRSF).

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FIGURE 27 – National Bank in Boyertown, 1930, Boyertown,
https://www.google.com/search?biw=1440&bih=728&tbm=isch&sa=1&ei=qqZWq7nGqK6ggel9KTAAQ&q=National+bank%2C+boyertown+pa&og=National+bank%2C+boyertown+pa&gs_l=psy-ab.12...5475.10011.0.13251.15.15.0.0.0.0.91.949.15.15.0....0...1c.1.64.psy-ab..0.2.143...0i13k1j0i8i13i30k1.0.IHSFaLVKLIQ#imgrc=lxYNQYCbZJtLXM:&spf=1520020397365, accessed March 2, 2018.



FIGURE 28 – National Bank in Boyertown,
https://www.google.com/search?biw=1440&bih=728&tbm=isch&sa=1&ei=qqZWq7nGqK6ggel9KTAAQ&q=National+bank%2C+boyertown+pa&og=National+bank%2C+boyertown+pa&gs_l=psy-ab.12...5475.10011.0.13251.15.15.0.0.0.0.91.949.15.15.0....0...1c.1.64.psy-ab..0.2.143...0i13k1j0i8i13i30k1.0.IHSFaLVKLIQ#imgrc=cpapsCgGwuUwxM:&spf=1520020397362s, accessed March 2, 2018.

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FIGURE 29 – Strausstown National Bank, ca. 1900, (PHMC HRSF)

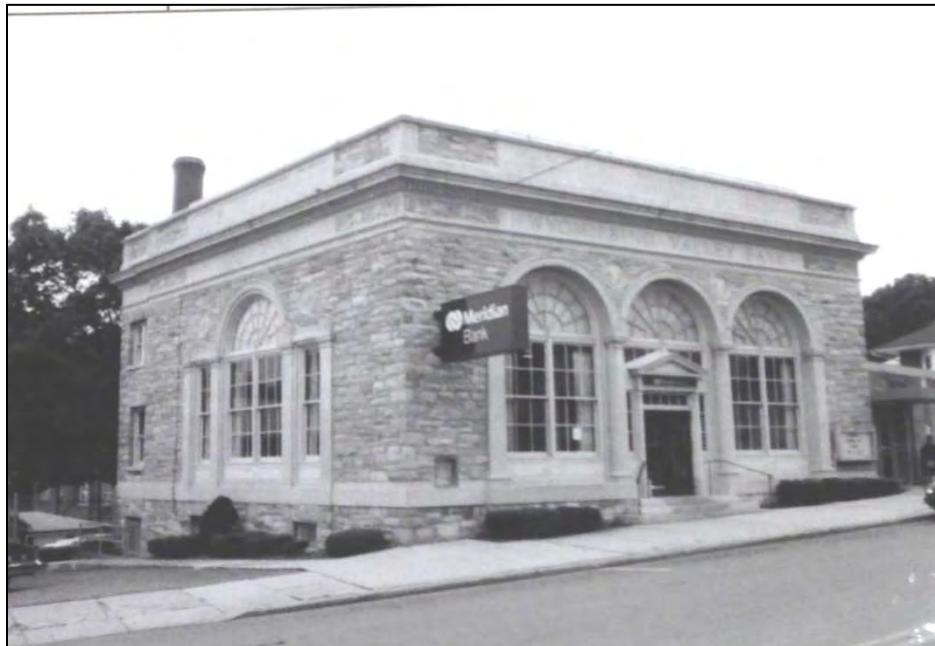


FIGURE 30 – Wyomissing Valley Bank, Mohnton, 1926, (PHMC HRSF)

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Architects' Work

Abner A. Ritcher



FIGURE 31 – Lakeside Inn, Mt Gretna, 1903

https://www.google.com/search?q=lakeside+inn,+mt+gretna&tbm=isch&source=iu&ictx=1&fir=DxLHSP7j72XY3M%253A%252CZqF7kPSE1ek9XM%252C_&usg=__i_c5wlmyY6S2N5Lcg9KqUWioZ4c%3D&sa=X&ved=0ahUKEwiT24O-tDZAhUPmeAKHdhWD9YQ9QEIazAJ#imgsrc=DxLHSP7j72XY3M: accessed March 3, 2018.



FIGURE 32 – Carnegie Library, Lebanon Valley College, 1904 <https://www.ebay.com/itm/Annville-PA-The-Carnegie-Library-at-Lebanon-Valley-College-/302630852419>, accessed March 3, 2018.

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FIGURE 33 – Northampton National Bank, Easton, 1907,
<http://www.waymarking.com/gallery/image.aspx?f=1&guid=dfe42622-5609-4063-85ef-78b4e9b33e07>, accessed on March 3, 2018.

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FIGURE 34 – Trinity Evangelical Lutheran Church, Pottsville, 1910

https://www.google.com/search?q=trinity+evangelical+lutheran+church,+pottsville,+pa&tbs=isch&tbs=rimg:CUY6yvjvVabSfljiWmCaai4_1cOP4wV16V2enfBGUajXp1dvwON3m5E9C-afkCjZ9mb3I1S6VxpC1q3cCkf1bVnqoYbSoSCZaYJpqLj9w4ETH5CeVRFHg0KhIJ_1jBXXpXZ6d8RMfkJ5VEUeDQqEgkEa5qNenV2_1BFgo8b00i2V7ioSCQ43ebkTOL5pEZEQtC6XquLYKHJl-QKNn2ZvcjURCehWD8gRtfAqEglLpXGkLWRdwBE05ZDXJAHivyoSCar_1VtWeqhhtEcZyrE7CVSji&tbo=u&sa=X&ved=2ahUKewjTnoe-g9HZAhWDPN8KHRNCdsUQ9C96BAgAEBk&biw=1280&bih=581&dpr=1.25#imgdii=BMqfO-K6AD54dM:&imgcr=lpmmouP3DjmtM:&spf=1520110128696, accessed on March 3, 2018.



FIGURE 35 – Reading High School, 1926,

https://www.google.com/search?q=reading+high+school&hl=en&tbs=isch&tbs=rimg:CbAV4yrDT0BeljhpFtBIXDVKcMfFHM5tAR3jdXJPX_174QmiALIH27TguUsQrchW22cliVv8fCWDzei1cn-Oe10gqmCoSCWkWOEhcNUPwERFODgDR6sXKKHlJx8Uczm0BHeMRnRI6viDFXI8qEgl1ck9f_1vhCYhFMaUdKpky0lyoSCQAUufbtOC5SEVJ-OHQlWylhKhIjXctyFbbZyWIR14jn1zQMgdUqEglW_1x8JZ1l6LRFfGy1z2VfE9SoSCVyf457XSCqYETgC6ifUDp61&tbo=u&sa=X&ved=2ahUKewj17OzW_NDZAhVQON8KHZwGc9wQ9C96BAgAEBk&biw=1280&bih=581&dpr=1.25#imgcr=n5c7BT8Nir4QIM:&spf=1520108347270, accessed on March 3, 2018.

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FIGURE 36 – Reading Hospital, 1926,
<https://www.google.com/search?q=reading+hospital&source=lnms&tbn=isch&sa=X&ved=0ahUKewj6ktSn-9DZAhWEg-AKHUDQBr4ChD8BQgMKAM&biw=1280&bih=581>, accessed on March 3, 2018.

Muhlenberg, Greene, Veres

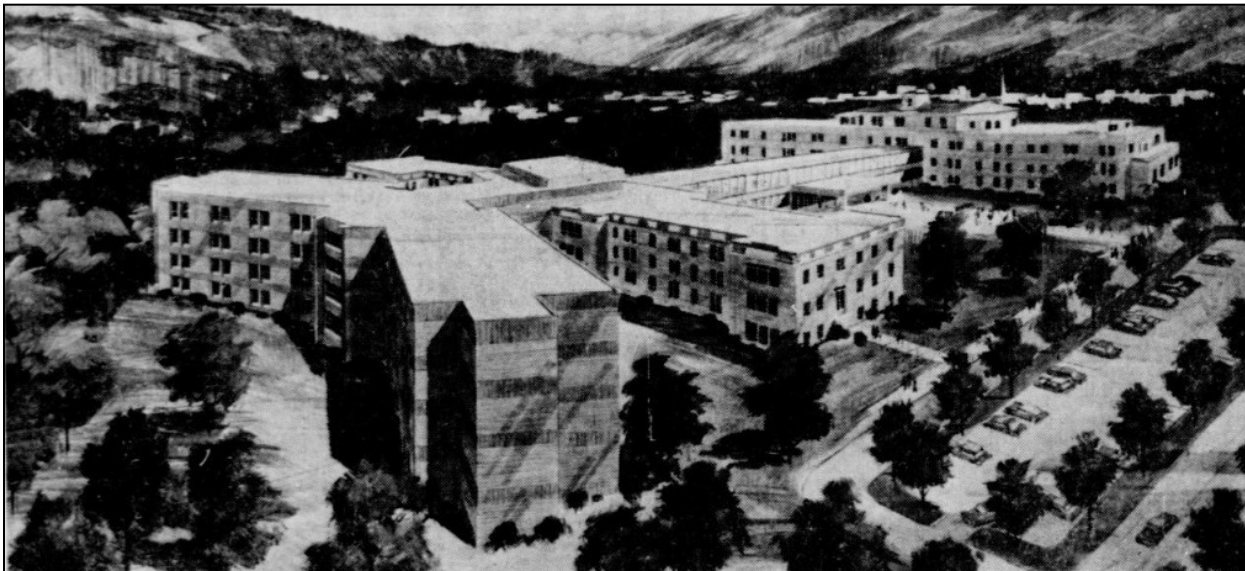


FIGURE 37 – Artist's drawing of proposed addition to Berks Heim Hospital 1973. The original section of the hospital, shown at the far right, was constructed in 1942; the 1954 addition is shown in the central section of the drawing, and the proposed new wing is the y-shaped section on the far left. All three sections were designed by Frederick A. Muhlenberg architectural firms. *Reading Eagle*, October 30, 1973.
<https://news.google.com/newspapers?id=kA9XAAAAIBAJ&sjid=PUMNAAAAIBAJ&dq=frederick-muhlenberg%20architect&pg=5373%2C6533500>, accessed on February 21, 2018.

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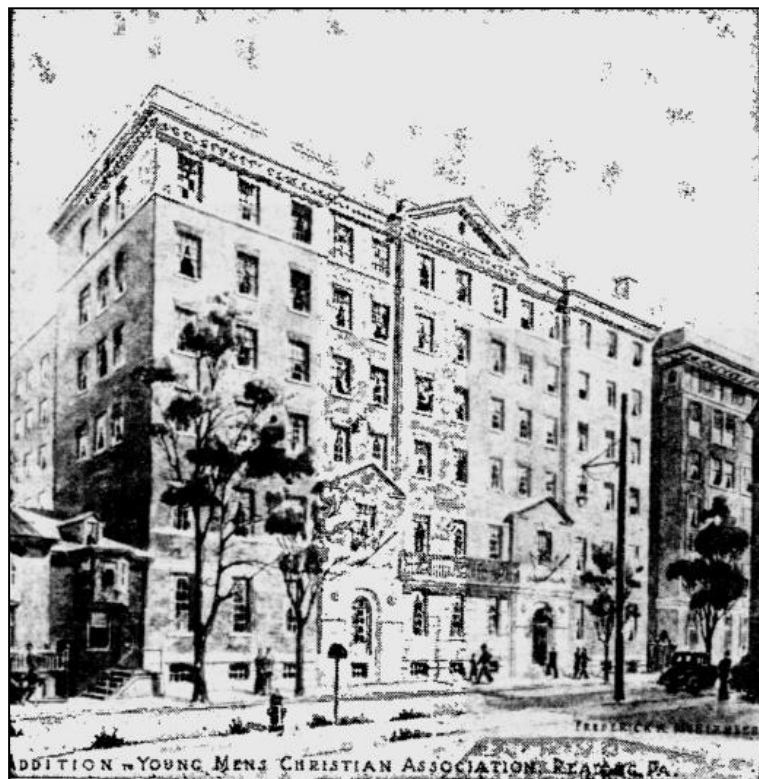


FIGURE 38 – *Reading Eagle* December 7, 1930: 25. Designed by Muhlenberg, Yerkes, and Muhlenberg.
<https://news.google.com/newspapers?id=0HAhAAAAIBAJ&sjid=LYgFAAAAIBAJ&dq=muhlenberg-verkes&pg=1870%2C1347067>, accessed on February 21, 2018.

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FIGURE 39 – Episcopal House Apartments (1970), 9th and Washington Streets, Reading.
www.GoogleEarth.com, accessed on February 21, 2018.

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American Bank dispensed with the traditional ground-breaking ceremonies in favor of a “building busting” today as demolition of the two remaining structures on the site of its new \$1½ million building at 6th and Washington streets was begun. Here **bank** president Sidney D. Kline wields a sledge hammer on the wall of the building at 610 Washington St. as Mayor Eu-

gene L. Shirk, Harold E. Bright, executive vice president and trust officer of **bank**, and Frederick A. **Muhlenberg** of the architectural firm of Muhlenberg-Greene-Veres, who designed new building, look on. Kline, who once worked in a stone quarry, proved adept with the sledge hammer.—Eagle Photo.

FIGURE 40 – *Reading Eagle*, July 18, 1966: 22.

<https://news.google.com/newspapers?id=erlhAAAIBAJ&sjid=lpwFAAAAIBAJ&dq=american-bank%20muhlenberg%20greene&pg=5590%2C1857226>, accessed on February 21, 2018.

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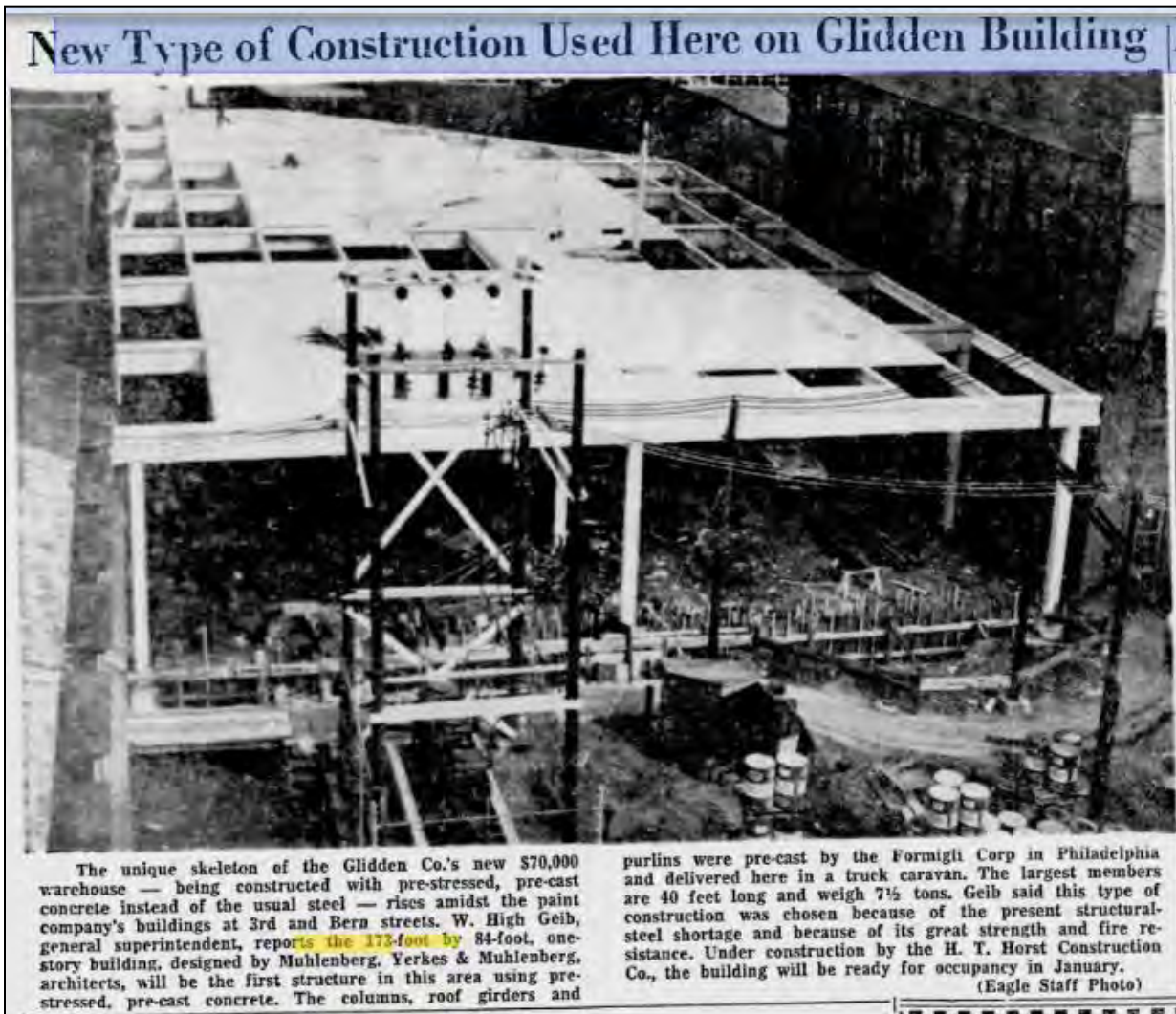


FIGURE 41 – *Reading Eagle*, November 28, 1956: 28,
<https://news.google.com/newspapers?id=kwwrAAAIBAJ&sjid=IJoFAAAAIBAJ&dq=muhlenberg-yerkes-muhlenberg&pg=4744%2C6179399>, accessed on February 21, 2018.

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FIGURE 42 – Western Electric Reading Works (1966), <http://www.rhodyman.net/ReadingWorksPamphlet.pdf>, accessed February 21, 2018.

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.



THE BERKS COUNTY TRUST COMPANY
MCMX









THE BERKS COUNTY TRUST COMPANY

MCMX







The main building in the image is a multi-story structure with a complex facade. It features a prominent corner section with a light-colored stone or concrete finish. The rest of the building is primarily brick, with a large section of dark-framed windows on the second and third floors. The top of the building has a light-colored, possibly stucco or concrete, finish with several windows, including two circular ones. To the right, a taller, more modern-looking building with a light-colored facade and rectangular windows is visible. In the background, a classic brick building with arched windows can be seen.

Fe

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GROUND FLOOR
WAC 101 SETTLEMENT SOLUTIONS
FIRST FLOOR
M2-1 POLAK, ESQUIRE
M2-2 BUREAU LAW GROUP, LLC
M2-3 G. HOR. ESQUIRE
M2-4 READING, ESQUIRE
M2-104 A.C.T.
MERIDIAN CONFERENCE ROOM
MAGELLAN SEMINAR ROOM
SECOND FLOOR
BERKS COUNSELING CENTER
THIRD FLOOR
FOURTH FLOOR
FIFTH FLOOR

Building Bulletin







MEZZANINE LEVEL

- 11 JAMES M. POLYAK, ESQUIRE
- 12 SCOTT G. HOHL, ESQUIRE
- 13 ALAN S. BRADYGER, ESQUIRE
- 14 A.C.T.
- 15 MAGELLAN CONFERENCE ROOMS















WARNING





UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

Requested Action: Nomination

Property Name: Berks County Trust Company

Multiple Name: _____

State & County: PENNSYLVANIA, Berks

Date Received: 1/28/2019 Date of Pending List: 2/12/2019 Date of 16th Day: 2/27/2019 Date of 45th Day: 3/14/2019 Date of Weekly List: _____

Reference number: SG100003455

Nominator: Other Agency, SHPO

Reason For Review:

- | | | |
|---------------------------------------|--|---|
| <input type="checkbox"/> Appeal | <input type="checkbox"/> PDIL | <input type="checkbox"/> Text/Data Issue |
| <input type="checkbox"/> SHPO Request | <input type="checkbox"/> Landscape | <input type="checkbox"/> Photo |
| <input type="checkbox"/> Waiver | <input type="checkbox"/> National | <input type="checkbox"/> Map/Boundary |
| <input type="checkbox"/> Resubmission | <input type="checkbox"/> Mobile Resource | <input type="checkbox"/> Period |
| <input type="checkbox"/> Other | <input type="checkbox"/> TCP | <input type="checkbox"/> Less than 50 years |
| | <input checked="" type="checkbox"/> CLG | |

Accept Return Reject 2/27/2019 Date

Abstract/Summary Comments: Significant at the local level under architecture and commerce. Period of significance 1910-1966.

Recommendation/ Criteria: NR Criteria A & C.

Reviewer Lisa Deline Discipline Historian

Telephone (202)354-2239 Date 2/27/19

DOCUMENTATION: see attached comments : No see attached SLR : No

If a nomination is returned to the nomination authority, the nomination is no longer under consideration by the National Park Service.

Maher, David R

From: Amy Johnson <Amy.Johnson@readingpa.gov>
Sent: Wednesday, September 26, 2018 8:16 PM
To: Maher, David R
Subject: RE: CLG National Register of Historic Places review

Dear David,

Thank you for providing the draft National Register nomination for the Berks County Trust Company located at 35 N. 6th Street, of which I did review but it seems drafting a response got away from me. I apologize for writing at the 11th hour.

If it's not too late, I would like to state that I support the nomination of 35 N. 6th Street to the National Register and agree with the documentation provided in the nomination noting its importance as a landmark financial institution structure in the City of Reading and its architectural significance having been built in the Beaux Arts style, a style used in the construction of other banking institutions of the era as demonstrated by pictorial evidence included in the nomination. These buildings include the Farmer's National Bank and the Reading Trust Company both of which are located in the locally designated Callowhill Historic District. I feel that the building's close proximity to these financial institution historic resources only strengthens its historic value in the City of Reading's commercial core.

In my opinion, 35 N. 6th Street retains a substantial amount of historic integrity. Though features have deteriorated and are in need of repair, the structure retains original wood windows, its stone and terra-cotta cladding, Corinthian columns, and other exterior details of the Beaux Arts style as described in the nomination. I have been privileged with a tour of the interior of the building and can attest to the fact that important architectural features and spaces remain largely intact as originally constructed.

To my knowledge, the resource is not identified in a local list of historically significant places. At one time the Berks County Conservancy (now known as Berks Nature) had identified landmark buildings within the City but I don't believe this building was ever included on the list. In addition, to my knowledge, this resource is not identified in a municipal or regional plan.

Thank you for the opportunity to comment and if my comments are received too late, I understand that they will not be presented to the Board. Again I duly apologize as I intended to get my comments to you earlier today but unfortunately a situation arose that I was forced to focus on. If you have any questions about my comments above please feel free to email me.

Sincerely,

Amy Johnson

AMY W. JOHNSON
HISTORIC PRESERVATION SPECIALIST
CITY OF READING
ROOM 2-09
815 WASHINGTON ST.
READING, PA 19601
PHONE: 610-655-6414
EMAIL: AMY.JOHNSON@READINGPA.GOV

From: Maher, David R [mailto:damaher@pa.gov]
Sent: Tuesday, July 24, 2018 11:13 AM

To: Amy Johnson <Amy.Johnson@readingpa.gov>
Subject: CLG National Register of Historic Places review

Hello Amy,

Below are links to the draft National Register nomination form for the Berks County Trust Company for Reading's CLG review. The nomination will also be reviewed by the Pennsylvania Historic Preservation Board at their September 27, 2018 board meeting. Attached is our official CLG review request letter, as well as CLG waiver letter, should you feel you need to use it.

https://www.dot7.state.pa.us/CRGIS_Attachments/SiteResource/H080975_01H.pdf
https://www.dot7.state.pa.us/CRGIS_Attachments/SiteResource/H080975_01B.pdf

Please let me know if you have any questions.

Best,

David Maher | Historic Preservation Specialist/Central Region
PHMC | PA State Historic Preservation Office
400 North Street, Second Floor | Harrisburg, PA 17120-0093
Phone: 717.783.9918

Visit our [weekly blog](#)

Visit our [webpage](#)

Read the [PA Statewide Historic Preservation Plan 2018-2023](#)

The PA SHPO is in the process of developing a new electronic system, [PA SHARE](#), which will allow us to carry out consultation under Section 106 and the State History Code electronically. To better align our current business practices with how consultation will occur under the new electronic system, we will soon require that all submissions to initiate consultation use our Project Review form. Providing the PA SHPO with this form and detailed and accurate project information facilitates the review process and decreases response times. A copy of the form and guidelines for its completion are available on the [Forms and Guidance page](#) of the PA SHPO website.

As of July 2, 2018 we will be requiring the *Project Review Form* to initiate consultation for request for review by the Environmental Review Division. After July 1, 2018, any requests submitted without the Project Review Form will be returned for resubmission.



Pennsylvania State Historic Preservation Office
PENNSYLVANIA HISTORICAL AND MUSEUM COMMISSION

December 20, 2018

Joy Beasley, Keeper
National Register of Historic Places
National Park Service, US Department of Interior
1849 C Street, NW, Mail Stop 7228
Washington DC 20240

Re: NR nomination discs

Dear Ms. Beasley:

The following nomination forms are being submitted electronically per the "Guidance on How to Submit a Nomination to the National Register of Historic Places on Disk Summary (5/06/2013)":

- Frick Park, Allegheny County
- Berks County Trust Company, Berks County

The enclosed discs contain the true and correct copies of the nominations listed above. The proposed actions are for listing in the National Register of Historic Places.

If you have questions regarding the nominations please contact David Maher at 717-783-9918.

Sincerely,

David Maher
National Register section
Preservation Services