

United States Department of the Interior
National Park Service

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National Register of Historic Places Multiple Property Documentation Form

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This form is for use in documenting multiple property groups relating to one or several historic contexts. See instructions in Guidelines for Completing National Register Forms (National Register Bulletin 16). Complete each item by marking "x" in the appropriate box or by entering the requested information. For additional space use continuation sheets (form 10-900-a).

A. Name of Multiple Property Listing

Banks, Insurance, and Legal Buildings in Camden, New Jersey, 1873-1938

B. Associated Historic Contexts

Banking, the Insurance Business, and the Legal Profession in the City of Camden, New Jersey, from 1873 to 1938

C. Geographical Data

City boundaries of the City of Camden, New Jersey.

See Continuation sheet

D. Certification

As the designated authority under the National Historic Preservation Act of 1966 as amended, I certify that this documentation form meets the National Register Documentation standards and sets forth requirements for the listing of related properties consistent with the National Register criteria. This submission meets the procedural and professional requirements set forth in 36 CFR Part 60 and the Secretary of the Interior's Standards for planning and Evaluation.

Shelley C. Seuche

Signature of certifying official
Acting Commissioner, DEP/DSHPO

1/11/90

Date

State or federal agency and bureau

I, hereby, certify that this multiple property documentation form has been approved by the National Register as a basis for evaluating related properties for listing in the National Register.

Patrick Adams
Signature of the Keeper of the National Register

8/22/90

Date

E. Statement of Historic Contexts

Discuss each historic context listed in section B.

Organization of the Multiple Property Nomination

This multiple property nomination is organized to include the historically and architecturally significant banks, insurance buildings, and legal offices erected in Camden between the Panic of 1873 and the eve of World War II. Thematically, these buildings and property types represent Camden's historic role as the legal and financial center of South Jersey.

The nominated buildings are architecturally the best extant examples of Camden's late 19th and early 20th Century legal and financial institutions which brought about the development of Camden City and its suburbs. The scale, magnitude, and intensity of their design in Camden's downtown and adjacent commercial districts epitomize the significance of their institution's role in the physical, economic, and social history of the period.

CONTEXT

Early Camden

Since the late eighteenth century promoters of the City of Camden have been ambivalent about whether their city's location across the Delaware River from Philadelphia is an advantage or a disadvantage. When Jacob Cooper tried selling lots in Camden in 1773 he touted the virtue of being near the city while having the advantages of the country. That was not sufficient enticement at the time to create a land boom in Camden. It would take a later generation of Coopers and other developers to capitalize on Camden's expanding industry and population to create new neighborhoods in a bustling small city - often boasting of its proximity to Philadelphia. By 1812, when New Jersey law first permitted establishment of state banks, Camden was important enough to be one of the seven cities, and the only one south of Trenton, to receive charters.

Roads from South Jersey and ferry service to Philadelphia were probably the most important reasons for Camden's existence. Under pressure from its citizens, the state legislature incorporated the City of Camden in 1828. Sixteen years later Camden County was formed by breaking away from Gloucester County, another act for which Camdenites were largely responsible. After some struggle with rival towns, the City of Camden became the seat of the new county in 1848. By that time Camden had spread out to cover a broad area along the Delaware River between the Cooper River and Newton Creek. The Camden-Salem Road, roughly following the route of present-day Broadway, was but one of a number of long-established roads converging on the ferry crossing in Camden. Railroads further stimulated the local economy. In 1834 The Camden and Amboy Railroad, primarily created as a Philadelphia-New York route, incidentally gave Camden a new link to New York. In 1854 The Camden and Atlantic Railroad opened, connecting Camden to the new resort of Atlantic City and the South Jersey shore area.

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In the immediate pre-Civil War era, seven cities in New Jersey were industrial centers. Newark, Jersey City, Paterson, and Trenton, the larger ones, were located in the northern part of the state. The three smaller ones were Elizabeth, New Brunswick, and Camden; only the last was in southern New Jersey. By 1860 Camden had become the most important of the three smaller industrial cities; largely because of transportation improvements it served as the metropolitan center of South Jersey.¹

Post-Civil War Camden

Armistice brought to Camden an era of prosperity that sustained a progressive increase in population and industrial production over the next six decades despite intermittent financial panics and cyclical recessions. At the start of the Civil War Camden had a population of just over 14,000. By 1870, the population had grown to 20,000. A year later the city secured the state's permission to annex land to the west and considerably enlarge its geographical area.

As Jeffrey M. Dorwart and Philip English Mackey have explained in their narrative history, Camden had a new sewer system, waterworks, and gaslights. Many new industries, including shipyards and metal works, had joined the older Esterbrook Steel Pen Company and Camden Iron Works in the growing city. In 1880, when its population had reached 42,000, Camden was the 44th largest city in the United States and the commercial and economic center of South Jersey.² Dorwart and Mackey make it clear that despite the generally rosy picture, Camden also faced the same problems as other expanding industrial cities in the late nineteenth century: epidemics, labor disputes, racial problems, crime, and political scandal. George W. Robeson, State Attorney General, Secretary of the Navy under Ulysses S. Grant, and U.S. Congressman, successfully pursued a law career in Camden and other cities even though some thought him "the worst of public robbers." Alexander G. Cattell, U.S. Senator, banker, and businessman in Camden was close to Robeson and an ally of

¹ Jeanette Paddock Nicols, "Industrial History of New Jersey in the Middle Period," in *New Jersey, A History*, Irving S. Kull, ed. (New York: American Historical Society, 1930), p. 611.

² Jeffrey M. Dorwart and Philip English Mackey, *Camden County, New Jersey 1616-1976* (Camden: Camden County Cultural & Heritage Commission, 1976), p. 56. This book is the best modern scholarly history of Camden, and much of it is devoted to Camden City.

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Jay Cooke, whose speculative railroad ventures helped to bring about the financial panic of 1873.³ In this era of business consolidations and trusts, which Mark Twain called "The Great Barbecue" or "The Gilded Age" (gold on the outside and gross metal below), Camden was an active participant.

In the late nineteenth century Camden's transportation facilities continued to be important, but industry played an ever-increasing role in the city's economy. People worked in the plants that fueled Camden's economy; the economy in turn cooperated with a network of banks, insurance companies, and attorneys. As the city's industries became larger and more sophisticated the financial and commercial institutions with which they did business became more complex. Thus Camden evolved into the financial center for South Jersey. Camden had, after all, been one of New Jersey's first cities to have a state bank. By 1880 there were three banks in Camden: The State Bank at Camden, founded in 1812 had become the National State Bank of Camden in 1865; The Farmers and Mechanics Bank, founded in 1856 had been succeeded by the First National Bank of Camden in 1864; and Camden Insurance Safe Deposit and Trust Company founded in 1873, had changed its name to Camden Safe Deposit and Trust Company in 1874.⁴ One major insurance company, the Camden Fire Insurance Association, had been established in the city since 1841, and numerous attorneys carried on their practices and political activities.

Background of banking and insurance at the national level

Banks, insurance companies, and the legal profession in Camden operated against a background of federal and state legislation. As the new United States converted from a colonial economy to a national economy after the Revolutionary War it was necessary to establish new systems for handling financial matters. Currency, banking, insurance, and legal issues were all vital to the new nation's development. An attempt at banking on a national rather than a colonial scale started in 1791 with the establishment of the First Bank of the United States which lasted until Congress failed to renew its charter in 1811. During these two decades life insurance companies and savings banks were also involved in financial affairs. The turmoil of the War of 1812 was

³ Dorwart and Mackey, *Camden County*, pp. 60-61.

⁴ William H. Dillistin, *Directory of New Jersey Banks 1804-1942*, (Trenton: New Jersey Bankers Association, 1942). This is a list of the dates of operation of the banks in New Jersey from which the author has created a chart of mergers and name changes.

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partly responsible for the charter of the Second National Bank which operated until 1836. Its charter was not renewed because of President Andrew Jackson's hostility to it. The failure to establish a permanent federal bank left the field open to state banks with a variety of regulations. Not until Congress finally established a national banking system in 1864 to help finance the Union army was there was a genuine move toward a banking system that could create uniform paper currency and replace myriad local regulations.

In the immediate post-Civil War years the acceleration of mergers, particularly in railroads and utilities, made the commercial banking business flourish. However, the shaky foundations of some industries also caused numerous bank failures. The failure in 1873 of Jay Cooke and Company, the Philadelphia banking firm with its large railroad investments, helped to bring about the Panic of 1873, which, in turn, caused the failure of many banks. Over the next four decades there followed a series of financial recoveries and depressions. The depressions of 1883, 1893, and 1907 all exacerbated the weaknesses in the banking system. During the same period there had been a large increase in state-chartered trust companies and an expansion of the dual state and national banking system that still exists in the United States.

In 1913 the establishment of the Federal Reserve System helped to create our modern banking system. This reorganization of the national banking system gave the Federal Reserve Board the power to control the supply of credit and created a depository for the cash reserves of national banks, which were required to join the system. Membership by state banks was optional. The federal government set up twelve regional Federal Reserve banks, none of which were in New Jersey. Banks in South Jersey reported to the Federal Reserve Bank in Philadelphia, while those in the northern part of the state reported to New York.

From 1914 to 1918, the financing of World War I brought a banking and industrial boom. In the post-war 1920s commercial banks expanded their activities into real estate, time deposits, and investment banking. They also participated in a rash of large mergers. Ultimately the stock market crash of 1929 and the Great Depression caused the failure of over 5,000 banks in the United States. Creation of the Federal Deposit Insurance Corporation and abandonment of the gold standard in 1933 helped to stabilize banking.

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Background of banking and insurance in New Jersey

The banks of New Jersey, like banks in most states, partially followed the trends set by national banking, but they also adhered to New Jersey's own banking laws. During the early federal period, while the federal government was vacillating on the establishment of a national banking system, New Jersey proceeded to charter state banks by individual acts of the state legislature. In the early years it did not charter as many banks as other states, however. The state's first bank was the Newark Banking and Insurance Company started in 1804. Under a state law of 1812 New Jersey chartered six state banks, one of which was the State Bank at Camden.⁵

As late as 1840 there was no major city in New Jersey. Newark, the largest town, had a population of just over 17,000, while Camden lagged far behind it with a population of less than 4,000. Nevertheless, there was a need for financial services, and in 1850 New Jersey enacted a General Banking Act. Banks could organize by compliance with this act without the need for special authorizing legislation by the state legislature. They could also issue circulating notes against deposits they made with the state's treasurer.⁶ The state also continued to charter some banks by legislative act, creating confusion that in turn led to the establishment of a board of bank commissioners in 1852. That board, made up of the governor, secretary of state, and attorney general, required all state banks to appoint agents for the redemption of their notes at designated centers. Camden was the center designated in what is now considered to be South Jersey, giving it an almost official designation as the banking center of South Jersey.⁷ After passage of the National Banking Acts of 1863-64, most existing banks in New Jersey joined the national system. In the following years, however, numerous state banks were chartered so that by the turn of the century they again outnumbered national banks.⁸

State legislation of April 20, 1885 provided for establishment of safe deposit and trust companies, bringing another type of banking entity to New Jersey. The trust company, a corporation established by a sovereign state, can perform certain fiduciary services ordinarily

⁵ Bruce H. French, *Banking and Insurance in New Jersey: A History*. (Princeton: D. Van Nostrand Company, Inc., 1965), p. 16.

⁶ Floyd W. Parsons, ed., *New Jersey, Life, Industry and Resources of a Great State* (Newark: New Jersey State Chamber of Commerce, 1928), p. 272.

⁷ French, *Banking and Insurance in New Jersey*, p. 44.

⁸ French. *Banking and Insurance in New Jersey*, p. 50.

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performed by an individual.⁹ Trust companies soon gained an equal footing with other banks; legislation of 1888, 1890, and 1899 gave trust companies permission to do a deposit business and to provide nearly all the services of state and national banks.¹⁰ While the trust companies originally operated mostly as trustee, guardian, executor, or administrator, permission to provide other banking services has made most trust companies into commercial banks. In reciprocation, trust powers were given to state banks in 1919. By 1926, in the middle of a decade of prosperity, the McFadden Act erased nearly all the differences between the different types of banks, putting trust companies, state banks, and national banks on a competitive level.¹¹

Edwin Walter Kemmerer in his study of banking in New Jersey from 1902 to 1927 discusses the great increase in the number of banks in New Jersey during that period. Kemmerer attributes this growth to the expansion of industry, the extension of metropolitan New York into northern New Jersey, and the growth of banking in the resort or ocean areas of the state. During that period the state's leading industrial cities were Bayonne, Camden, Elizabeth, Jersey City, Newark, Passaic, Paterson, Perth Amboy, and Trenton. Camden banks benefitted slightly from the city's position as a trade center for the resort area of south Jersey, but the primary impetus to growth came from Camden's own growing industries that required short term financing. Concurrently, trust companies grew because of their work in connection with the issuance of municipal bonds and a general increase in personal trust service.¹² In 1928 New Jersey had 9 state banks, 55 trust companies, and 295 national banks.¹³

Savings and loan or building and loan associations are another type of institution related to banking. Such cooperative associations were usually local in nature and accepted savings that were invested in first mortgages. The first such organization in New Jersey was formed in 1847. Their number increased during the nineteenth century, and hundreds more started in the 1920s. Although important to their

⁹ Carl K. Withers, "Banking in New Jersey," in *The Story of New Jersey*, William Starr Myers, ed. (New York: Lewis Historical Publishing Company, 1945), p. 469, and French, *Banking and Insurance in New Jersey*. p. 57 quoting Eugene Agger.

¹⁰ Withers. "Banking in New Jersey", p. 469.

¹¹ Edwin Walter Kemmerer, "New Jersey Banking 1902-1927," *Journal of Industry and Banking*, (1928): 32.

¹² Kemmerer, "New Jersey Banking" pp. 7, 11, 26

¹³ Parsons, *New Jersey, Life, Industry and Resources of a Great State*, p. 274.

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contributors, and especially to homeowners, they did not play as important a role in the overall economic history of Camden as did the state banks, national banks, and trust companies.

Banking was one element in the financial network of growing industrial cities. Insurance was another. "Insurance is an indispensable adjunct to modern business," said one historian of the subject.¹⁴ The state government, rather than the federal government closely regulates the insurance business, and the volume of risks and premiums is a good indication of the economy of the state.¹⁵

In 1852 New Jersey passed its first law establishing regulations for the incorporation of insurance companies. Prior to that time special acts of the legislature had chartered four companies: Newark Fire Insurance Company in 1811; New Brunswick Fire Insurance Company in 1826; Camden Fire Insurance Association in 1841; and Mutual Benefit Life Insurance Company in 1845. In 1891 insurance companies came under the regulation of the Department of Banking and Insurance. New Jersey also established a reciprocal franchise tax arrangement with other states. Briefly, this meant that if the "foreign" state did not tax a New Jersey company for operating within that foreign state, its insurance companies would receive the same tax advantage when they operated in New Jersey.¹⁶ It is easy to see that this arrangement encouraged branch offices or agencies rather than new insurance companies.

Insurance is divided into several categories: life, fire, casualty and surety, title and mortgage, and health. The last, a relative newcomer despite its widespread current use is of little historical concern. Fire insurance ranks as the oldest type of insurance in America, and the earliest insurance company of this type in New Jersey was the Newark Mutual Fire Assurance Company, started by residents of Newark for their own self-protection. The second company was New Brunswick Fire Insurance Company, and the third was Camden Fire, started in 1841. By 1877 there were thirty-one joint-stock fire and marine insurance companies in New Jersey.¹⁷ It is interesting to note that by

¹⁴ John S. Thompson, "The Business of Insurance in New Jersey," in *The Story of New Jersey*, William Starr Myers, ed. (New York: Lewis Historical Publishing Company, 1945), p. 493.

¹⁵ Thompson, "The Business of Insurance in New Jersey," p. 500.

¹⁶ Thompson, "The Business of Insurance in New Jersey," p. 503

¹⁷ Parsons, *New Jersey, Life, Industry and Resources*, p. 270, and Thompson, "The Business of Insurance in New Jersey," pp. 530-31.

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1930 over 300 fire insurance companies incorporated under the laws of other states were operating through agencies in New Jersey.

Life insurance has existed in America since colonial times, when a program was operated for the benefit of clergymen. The first company of this type to operate in New Jersey was the Mutual Benefit Life Insurance Company, founded in Newark in 1845. The Prudential Insurance Company, also in Newark, formed about thirty years later. As was the case with fire insurance, there were many more agencies of out-of-state life insurance companies operating in New Jersey than there were home offices.

Casualty insurance started in New Jersey in the early twentieth century, primarily to fill the need for workmen's compensation insurance required by federal legislation of 1909. This type of insurance also expanded in response to other modern developments including the automobile, large construction projects, an increase in crime, prejudice of juries against large corporations, and an increase in the claim consciousness of the public.¹⁸

New Jersey was a pioneer in title and mortgage insurance, which guarantees the payment of principal and interest on mortgages. Most real-estate transactions in New Jersey have had this type of insurance since early in the twentieth century. The number of companies providing it grew rapidly, particularly in the 1920s. In 1928 there were fifty-four title insurance companies in the state scattered in many different cities. There were, for example, three title companies in Camden.

The development and interrelationship of banking, insurance, and legal activities in Camden

Between 1890 and 1930 the City of Camden experienced phenomenal growth. Its population leapt from 58,000 to nearly 119,000 and assessed valuation grew from about eighteen million dollars to well over two hundred million dollars. Camden, of course, was not alone in such growth, for this was an era when immigrants flocked to a labor-short America to work in the factories of its great industrial machine. As one of the nation's smaller industrial cities, Camden was proud of its trade and commerce. The city had firmly established its position as the financial center of South Jersey, and its future seemed bright.

¹⁸ Thompson, "The Business of Insurance in New Jersey," p. 534.

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Industries provided work for her citizens; designation as the county seat stimulated legal and political activities, and new housing developments provided tidy homes. The old ambivalence about whether her proximity to Philadelphia was good or bad persisted, but for over forty years Camden looked to its future with bold optimism.

In 1909 a number of banks and trust companies attested to Camden's importance as a financial center. The National State Bank of Camden, the city's oldest bank, had been in business since 1812; First National Bank of Camden (1864) had absorbed the older Farmers and Mechanics Bank; Camden National Bank, founded in 1885, still operated under the same name; The Security Trust Company had already absorbed the New Jersey Trust and Safe Deposit Company, founded in 1886; Camden Safe Deposit and Trust Company had been in town since 1873; Central Trust Company had been in existence for nearly twenty years; Broadway Trust Company was a two-year-old newcomer; West Jersey Trust Company was only one year old and even more of a newcomer. Four other banks, - Camden City Savings, Camden Savings Fund and Trust Company, Real Estate Loan and Trust Company, and Fidelity, Surety, Trust and Safe Deposit Company - had been chartered but were unable to sustain operation.

The Camden Fire Insurance Association which had started business in April 1841 remained a strong and thriving company. Camden Fire was the only home-operated insurance company in Camden at the turn of the century. Other fire insurance companies, including Camden Insurance Company, Citizens Insurance Company of Camden, and Trade Insurance Company, started business in Camden in the nineteenth century. None of them were successful and all closed shortly after opening.¹⁹ The Farmers Reliance Insurance Company opened in 1904 and operated at 130 North Broadway through the early 1930s. In the title insurance category, there were at least three locally operated companies in the Camden in the 1920s. Land Title Guaranty Company of New Jersey was incorporated in 1920. The building to which it moved in 1925 stood at the southwest corner of Fifth and Market streets until it 1989.

As a county seat, Camden provided work for many lawyers in the district court and the court of quarter sessions. Increasing real-estate transactions and corporate activity also kept many lawyers busy. When the New Jersey Bar Association formed in 1899, its first president

¹⁹ Alfred M. Heston, . *South Jersey, A History 1664-1924* (New York: Lewis Historical Publishing Company, Inc., 1924), pp. 319, 320. B.H. Goldsmith, "History of Insurance," in *New Jersey, A History*. Irving S. Kull ed. p.1374

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was Attorney General Samuel H. Grey of Camden.²⁰ Grey had practiced in Camden as early as 1873. At the turn of the century he had an office at 104 Market Street and lived at 711 Cooper Street. When Grey started his practice there were about forty attorneys in Camden. The number had increased to about 125 by the turn of the century, and there was also a Camden County Bar Association. At that time the majority of the lawyers in Camden had offices on Market Street, with a concentration in the Temple Building at 411-419 Market Street.

Camden had the spirit of boosterism that was strong in most of America's industrial cities in the early twentieth century. As elsewhere, Camden's business community extolled the virtues and future prospects of its city. In 1912 the *Commercial Trade Report* boasted of the city's modern dwellings and low rents. No longer was it difficult to attract investment capital to Camden while "twenty five years ago, Camden citizens travelling would register at their hotel as Philadelphians."²¹ The local board of trade pointed to the stability of Camden's banks, none of which had succumbed to recent financial panics. By 1912 the Merchants Trust Company had opened in Camden, bringing the total number of banks in the city to nine.

The optimism of Camden's business community crystallized in the Greater Camden Movement. During the first two decades of the twentieth century, generally known as the Progressive era Camden politics continued to be dominated by David Baird. Many considered Baird to be "the epitome of boss politics and the Camden Republican organization (which he headed) the worst example of a political machine."²² As Dorwart and Mackey explained in their history of Camden County, the city felt the influence of the Progressives and reformers despite Baird. One of his close associates, Charles H. Ellis, became the Mayor of Camden in 1905 and held the office until 1922. Although he would not have considered himself a "Progressive" Ellis oversaw the installation of parks and many new developments in the city.²³

While World War I brought its tragedies to Camden, it also brought a boom to its shipyards and other industries. It is not surprising that Camden businessmen and politicians imagined a future when Camden would

²⁰ Jacob L. Newman, "Bench and Bar," in *New Jersey, A History*, Irving S. Kull, ed. (New York: American Historical Society, 1930), p. 419

²¹ *Commercial Trade Report, Industries and Commerce of Greater Camden* (Camden: Ferris & Leach, 1912).

²² Dorwart and Mackey, *Camden County, New Jersey*, p.185.

²³ Dorwart and Mackey. *Camden County, New Jersey*, pp. 187-189.

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annex and control all the surrounding communities to become a Greater Camden. Their vision meant greater in the sense of a better Camden as well as a larger one. Ironically, the improvements that the local visionaries thought would create a "Greater Camden." - a large railroad ferry terminal, an airport, a highway to the suburbs, and a bridge to Philadelphia - eventually helped to create a lesser Camden. Nevertheless, optimism increased as those improvements took place. As early as 1909 the *Camden Daily Courier* used the name "Greater Camden Issue" for a special printing of its newspaper, but it was not until a few years later, primarily after the end of World War I, that the phrase became widespread. The chamber of commerce, which grew out of the earlier board of trade, called its publication *Greater Camden*. One of the chamber's publications in 1927 called Camden "A great City Becoming Greater." With a new commission form of government, Camden claimed to be the fastest growing community in the east with the lowest tax rate in New Jersey. "Camden makes everything from a pen to a battleship" became the chamber of commerce's slogan. The old ambivalence about Philadelphia continued even after a long-awaited and much-advertised new bridge had been built to connect the two cities, for the chamber also said "there is almost a total absence of major crime in Camden despite the city's proximity to Philadelphia where hardened law-breakers are inclined to gather."²⁴

Business and commercial activity increased in Camden during the 1920s as it did elsewhere in the United States. Despite suburban and coastal growth Camden solidified its position as the financial center of South Jersey. The city's banks participated in this general era of bank consolidations and growing trusts. New banks continued to develop as older banks merged during the 1920s. East End Trust Company opened in 1920; South Camden Trust Company opened in 1921; The Victory Trust Company opened in 1923 as an outgrowth of Antonio Di Paolo's private banking business; North Camden Trust Company opened in 1926; American National Bank of Camden opened in 1927; Third National Bank and Trust Company of Camden opened in 1928.

Mergers in the 1920s were numerous: National State Bank of Camden and First National Bank of Camden merged to form First National State Bank of Camden in 1922; only five years later First National State Bank of Camden merged with Camden National Bank to form First Camden National Bank and Trust Company; Broadway Trust Company merger with Merchants Trust Company to form Broadway Merchants Trust Company in 1927 --the last also absorbed the eight-year-old East End Trust Company in 1928;

²⁴ A *Great City Becoming Greater*, (Camden: Camden Chamber of Commerce, 1927).

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Central Trust merged into Camden Safe Deposit and Trust Company in 1927 and two years later Security Trust Company also became a part of Camden Safe; West Jersey Trust and Parkside Title and Trust Company merged in 1927 to form West Jersey Parkside Trust Company and two years later changed its name to West Jersey Trust Company. These were mergers borne of prosperity and lackadaisical business regulation. The next round of mergers only a few years later would be under much different circumstances.

The general national prosperity benefitted the Camden economy during the 1920s as its population and assessed valuation increased. The insurance business, and the legal profession grew and profited partly because of expanding industry and increasing home-ownership. The Camden Bar Association and the Camden Real Estate Board had been long-established. Nearly 150 lawyers had offices in Camden. The Law Building at 330 Market Street and the Lawyers Building at 511 Market Street housed the offices of many of them. Over 200 insurance agents representing a wide variety of companies had offices in Camden .

In the 1920s a shortage of office space and some residential flight to new suburbs stimulated a conversion of older residences to offices in downtown Camden. Construction of new office buildings also eased the shortage of office space. The Smith-Austermuhl Company, a general insurance agency, had already progressed from a tiny one-room office to a small two-story building. In 1920 it moved into its "handsome new building at Fifth and Market Streets." Smith-Austermuhl occupied the entire 60' x 120' first floor while renting the second floor.²⁵ The twelve-story Wilson Building, "at Broadway and Cooper streets, the key location in the city's newest business section," was built in 1926.²⁶ The building's high speed elevators, light brick and limestone finish, and spacious offices led to its description as "a landmark in the progress of Greater Camden."²⁷ Three years later the Finance Building at the Northwest corner of Cooper and Sixth streets was built to provide additional office and commercial space in central Camden.

In July 1926 the long-awaited and much-heralded bridge connecting downtown Camden to downtown Philadelphia opened. Known today as the Benjamin Franklin Bridge, it was simply called the Camden Bridge until

²⁵ *New Jersey Press.*, Oct. 16, 1920.

²⁶ *Centennial Mirror of the City of Camden.* (Camden: Centennial Mirror Company, 1928).

²⁷ *Camden First*, Oct. 1926.

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1956. As Dorwart and Mackey explain, "The Camden Bridge seemed the finest expression of the Greater Camden Movement," but as it turned out it eventually cost the city business, money, and people.²⁸ Most historians agree with Dorwart and Mackey that the bridge simply became a means of bypassing Camden to reach the much larger city of Philadelphia. It would take a few years for Camden to feel the full negative impact of the bridge, and in the meantime optimism prevailed. As if to compound the error, the Philadelphia Airport was also placed in Camden, providing yet another way for travellers to Philadelphia to rush through Camden without stopping.

Bradstreet's New Jersey Trade Report of May 1928 gave only Newark and Camden counties its highest rank for business conditions.²⁹ Even after the stock market crash of 1929 an author for the chamber of Commerce wrote that "business leaders have chosen to call Camden the city of contented industries, and a virile and young new Camden towers above the bosom of the old"³⁰ Ranked as the fifth greatest city in New Jersey for its manufacturing output, and the greatest in South Jersey, Camden had the largest percentage of its population working in industry of any city in the nation. Camden also claimed to have more plants that were the world's largest in their field than any other city of its size in the world. Those industries included talking machines, soup canning, steam heating systems, private shipyards, glazed kid, and licorice.³¹ RCA and Campbell's Soup are the best-known and most enduring of Camden's companies.

The Great Depression of the 1930s brought an end to optimism all across America. In Camden, as elsewhere, financial institutions and businesses declined, sometimes into receivership or bankruptcy. Another wave of mergers, in some cases simply the absorption of a failing bank's assets, swept through Camden's banks. The Camden Safe Deposit & Trust Company, formed by earlier mergers, absorbed the Broadway Merchants Trust Company in 1927. In 1938 Camden Safe Deposit & Trust Company became Camden Trust Company and within a year had absorbed the American National Bank of Camden, West Jersey Trust Company, and North Camden Trust Company. With this move, the number of different banks in Camden in 1938 was reduced to three: Camden Trust Company, First Camden National Bank & Trust Company, and Third National Bank and Trust Company

²⁸ Dorwart and Mackey, *Camden County, New Jersey*, p. 216.

²⁹ Kemmerer, "New Jersey Banking," pp. 85-86.

³⁰ Paul F. Cranston, *Camden County 1681-1931, The Story of An Industrial Empire*. (Camden: Camden County Chamber of Commerce, 1931), p. 59.

³¹ Cranston, *Camden County*, p. 60.

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of Camden. The number of attorneys in Camden had increased to between 250 and 300, and there were still about 200 insurance agents.

A guide to New Jersey published in the late 1930s described Camden as having a waterfront lined with industries, no large department stores, many small shops, and less than the average number of office buildings. One of the city's major points of interest was the huge New York Shipbuilding plant at 2448 South Broadway. This guide also points out that Camden made an effort to keep its streets and sidewalks clean.³² As the Great Depression ended on the eve of World War II, Camden's industries, businesses, and economy in general began to revive. But never again after World War II would America's old industrial cities, Camden included, be the same. Revolutionary developments in transportation, construction, housing, and business would move Camden into a new and different post-World War II era. The old ambivalence about its relationship with Philadelphia might remain the same, but the city itself would not. Fortunately, many of the buildings associated with Camden's importance as a banking, insurance, and legal center still stand as reminders of that earlier time.

The Architects, Builders, and Their Buildings

Camden benefitted architecturally from its proximity to Philadelphia. The big city across the Delaware River in Pennsylvania had a long tradition of architectural excellence as well as a large number of architects. Many of them practised in Camden, and many Camden architects were at one time or another associated with Philadelphia firms. Their extant works in bank, insurance, and legal buildings make an important contribution to Camden's architectural heritage.

The earliest bank buildings, like most early commercial buildings, differed little from domestic buildings. Banking houses would have been an accurate description. The State Bank at Camden, the city's earliest bank, for instance, opened in the old Peter Farrow house at the corner of Market and Second streets. The Camden Insurance Safe Deposit and Trust Company first operated in 1873 in the former Mulford House at 224 Federal Street. Likewise, in 1841 Camden Fire Insurance Association opened for business in a former general store that looked like a house. Early attorneys often conducted their practice from their houses or from a small addition to the main house.

³² New Jersey, *A Guide to its Present and Past*. (New York: Viking Press, 1939).

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The New Jersey Safe Deposit & Trust Company Building at Third and Market streets is the oldest building standing in Camden that was built specifically for use as a bank. It is not classical in design. Designed by the Camden architect Arthur Truscott in Victorian Eclectic, the appearance of this imposing four story building is distinctly commercial. Its builders seem to have followed the same philosophy that led later bankers to construct headquarters whose very appearance exemplified enduring strength. Truscott lived in Camden and often worked there even though his office was in Philadelphia. In partnership with William Lloyd Baily, Truscott also designed the Camden Fire Insurance Association building in 1900 at 428 Federal Street. It is interesting to note that at that date J.L. Truscott was the vice-president of the insurance company. Some family relationship between the two men seems likely.

Unfortunately, none of the first bank, insurance, and legal buildings in Camden remain, but the later ones that still stand show how architectural types developed in Camden during the late nineteenth and twentieth centuries. Since the early nineteenth century banks had often chosen classical forms for their buildings, and some of the finest examples in America appear just across the river from Camden in Philadelphia. For example, Philadelphia's Second Building of the Bank of the United States is one of the nation's finest Greek Revival buildings. William Strickland, its architect, followed the design of the Parthenon, the Greek Temple of Athena. It is not surprising that later architects would turn to the classical when designing their money temples.

When the Central Trust Company opened in 1891, it was in temporary headquarters at 324 Federal Street, but by the end of the decade, it had started construction on its permanent building at 401 Federal Street. Originally built as a nearly square building, and enlarged to its present size in 1919, it started the trend toward the neo-classical style that thereafter dominated bank construction in Camden. This return to the classics seems to have conveyed the "conservative progressiveness" the Central Trust Company advertised.³³ Thomas Stephen, the architect who designed the original building, was a native of Camden who started his career as a carpenter. By 1891 he was a practicing architect with an office at 535 State Street, where he also lived. He eventually moved to Merchantville but kept his architectural

³³ Advertisement for Central Trust Company in *Greater Camden*, 1909. This advertisement includes a photograph of the bank before the addition was made.

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practice in Camden.³⁴ Stephen also designed the Classical Revival Smith-Austermuhl Insurance Company building at Fifth and Market streets in 1920.

The Camden National Bank opened in 1885 at 259 Kaighn Avenue, and soon moved to a brick building at Second and Kaighn. In 1906 the bank selected the popular neo-classical style when it hired the architect Henry A. Macomb, who had an office in Camden and lived in Merchantville.³⁵ The neo-classical style appeared again in a bank building when the National State Bank built its new building at 123 Market Street in 1913. The earliest bank in Camden, National State Bank had been at several locations before it moved to this "new" building designed by the Philadelphia firm of Davis & Davis. Paul Davis, a partner in Davis and Davis, was also involved in a number of other bank and insurance buildings in Camden, including remodeling or design of Security Trust in 1914, Merchants Trust in 1917, Camden Fire Insurance in 1920, West Jersey Title & Trust in 1922, and the Land Title and Guaranty Company building in 1925 and 1926.³⁶

In 1920 Philip Merz, an architect in Philadelphia who had worked with the New York firm of McKim, Mean and White, designed the neo-classical style Broadway Trust Company building at 938 Broadway. The bank had opened in 1907 a block away at 1009 Broadway. The Camden firm of Lackey & Hettel designed the East End Trust Company building in 1920. The South Camden Trust Company opened in 1921 at Broadway and Ferry Avenue and in 1926 built a large new neo-classical building, also designed by Lackey and Hettel. In 1920 the new Woodruff Law buildings at 328-30 Market Street, designed by Charles Peddle, also incorporated classical elements.³⁷

The prominent Philadelphia architectural firm of Simon and Simon (Grant and Edward Simon) designed the Victory Trust building, again in neo-classical style, in 1927. This bank at 944 Broadway replaced an earlier ethnic bank run for Italian-Americans. The American National Bank, located a few blocks away at 1219 Broadway, was built in the same style in the same year. After accomplishing a merger of several of

³⁴ *Camden City Directories*, 1889-1919.

³⁵ *Camden City Directories*, 1924, 1926

³⁶ Most notes on the architects are taken from: Sandra L. Tatman and Roger W. Moss, *Biographical Dictionary of Philadelphia Architects: 1700-1930*, (Philadelphia: 1985).

³⁷ Tatman & Moss attribute East End Trust Company to Philip Merz, but an advertisement for the Firm of Lackey & Hettel in *Camden First* lists the bank as one of its projects.

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Camden's oldest banks, First Camden National Bank and Trust Company built its neo-classical building at Broadway and Cooper streets, also to the design of Simon & Simon.

The Camden Safe Deposit and Trust Company traced its roots to 1873 through other banks that had merged into it and had occupied a number of buildings. Their first neo-classical building at 224 Federal Street dated from before the turn of the century. When the company built its new headquarters in 1927 at the corner of Broadway and Market streets, there is no question what it had in mind when contracting with the Philadelphia architectural firm of Rankin and Kellogg to design the building. When it was completed the bank advertised the building by saying: "wrought in marble, granite and bronze, it typifies the strength and the endurance of the organization which it shelters."³⁸ A fine example of Second Renaissance Revival architecture with its rusticated first floor and arched windows, it is still a busy bank.

The larger office buildings of the late 1920s were also the designs of well-known Philadelphia architects. Leroy Rothschild designed the twelve-story Wilson Building, and A.B. Gill designed the Finance Building. Arnold Moses, a Camden architect, and Ernest Ergood each designed new facades that essentially created small new office buildings on row house sites on Cooper Street. Herbert N. Moffett, another Camden architect, who had designed the original Broadway Trust Company as well as schools, churches, and residences, designed the Inter-County Mortgage & Finance Building at 333 Arch Street.

The banks, insurance buildings, and legal offices that remain in Camden from the late nineteenth and early twentieth century are not only the tangible evidence of the recent economic history of the city, they are an impressive group of works by accomplished architects.

³⁸ "Another Mile-Post, Camden Safe Deposit and Trust Company," pamphlet, printed in 1930.

F. Associated Property Types

I. Name of property Type Bank Buildings, Property Type #1

II. Description

The earliest banks in Camden frequently opened in houses. Like the buildings of other businesses, these early bank buildings were little different from domestic architecture. They could literally have been called banking houses. As banks developed in the early federal period, the Greek Revival style came into favor. Perhaps it was only an accident of timing, but buildings constructed exclusively for bank use have tended toward the classical since that time. William Strickland's monumental design inspired by the Parthenon for the Second Building of the Bank of the United States in Philadelphia established a pattern for the "money

III. Significance

Bank Buildings in Camden are significant under Criterion A because of their close relationship to the city's post-Civil War and early twentieth century industrial boom. The city's industrial growth was primarily responsible for this boom of which banking was an integral part. Banks provided the financing that industries required, mortgaged homes and accepted deposits for their workers, and also participated in the financial activities of the expanding city. Camden has historically been a regional banking center for South Jersey as well as the region's main industrial city. The City of Camden's position as the county seat also stimulated

IV. Registration Requirements

For inclusion in the nomination, the bank buildings property type must fulfill the following requirements.

1. A bank building must convey its original function through its physical exterior and have a documented historical association with the banking business and its importance in Camden as shown in the context. The building must clearly help to illustrate the history of banking in Camden, even though it is not now used as a bank. An eligible bank building will help convey the context of the nomination through its location, design, setting, materials, workmanship, feeling and association.
2. The building must have been built as a bank or specifically for banking functions. It must have been in that use for a substantial part of its existence and particularly during the period of significance
3. The bank building must be in an identifiable style and designed by an architect or would-be architect. (i.e.: builder or developer) and retain clear evidence of that style. Vernacular buildings do not qualify.

See continuation Sheet

See continuation sheet for additional property types

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Description, Bank Building, Property Type #1, Continued

temple." This property type in Camden follows the trend of using classical elements. The majority of the extant bank buildings in Camden were built between 1890 and the 1920s when the Neo-Classical Revival style was at its height.

The earliest extant bank building in Camden, as well as one of its most interesting architecturally is in a Victorian Eclectic design rather than classical. Bank buildings in Camden are also in Second Renaissance Revival and Colonial Revival styles. The bank buildings in the nomination pre-date the era of extensive branch banks with drive-in windows which are located in shopping centers or occupy only one section of a multi-use building.

As the accompanying chart of bank mergers in Camden indicates, there were once many other bank buildings in Camden, and some have been demolished within the past two decades. Photographs and other information indicate that some of the no-longer-extant buildings were in similar classical styles, but many of the older banks were of a less flamboyant design. Those banks were also in the downtown area and on major commercial streets.

Most of the bank buildings in Camden are two or three stories high, but the high ceilings of their first floor sometimes gives the overall impression of greater height. A flat or low-pitch hipped roof generally tops the building. Bank buildings are generally larger than domestic buildings and the inclusion of colossal columns, oversize windows, huge doors, and large scale decorative elements presents a massive facade on even the smaller banks. Masonry construction adds to their strength, a feature necessary to protect their vaults. The buildings' classically-inspired architecture also projects a feeling of permanence, a feature of value to the bank's clientele. Exterior finish of stone and marble also made it possible to execute classical designs accurately.

Some of the banks in the nomination retain a high degree of integrity on the interior. The first floor usually has a large banking room occasionally with a coffered ceiling or plain ceiling with elaborate cornice. A hallway and offices sometimes line the exterior walls at the second floor level while the central floor area is open to the ceiling. Where the original interiors remain they often include tellers' cages and granite or marble walls with pilasters and columns. Floor surfaces are sometimes marble or granite, and vaults are generally in the basement. Unfortunately, some bank buildings, particularly those

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which have been altered for churches, retain few original interior details.

Since they are located in the central business district or on primary commercial streets, most banks stand next to the sidewalk and shoulder-to-shoulder with other buildings. These large buildings usually fill the entire lot on which they are located; therefore there is no landscaping. The boundaries for bank buildings included in the nomination will generally be their lot lines. Different banks usually hoped to serve the same accounts, and they often located in clusters. Due to their inherently grand quality of design and scale, a bank or cluster of financial institutions in Camden's commercial districts become one of that neighborhood's major urban design focal points.

In Camden there are stylistic differences within the property type, but similarities in size, proportion, and setting readily identify the buildings as banks. Most of the buildings were built within a short time period prior to the newest banks which tend to be in a more modest buildings or even in a multi-purpose buildings or shopping centers. Banks buildings are associated with the growth of banking, particularly with the full development of banks to include trust, mortgage service, savings, loans, and other services.

The condition of bank buildings ranges from poor to excellent. Many are still commercial banks and have excellent maintenance. A few bank buildings have undergone conversion to a new use such as a church, and others are simply vacant. There has been and will continue to be vandalism of vacant banks. However, the almost fortress-like nature of the construction of banks makes it difficult for vandals to do major damage to the buildings. Despite the recent decline in downtown Camden business, many banks continue to operate there and most look forward to a long future. The city anticipates re-investment in the downtown and business areas of the city as a result of its waterfront renewal program and can reasonably hope for adaptive re-use of empty bank buildings in the near future.

Significance, Bank Buildings, Property Type #1, Continued

legal and government activities which often required banking services. During the period of significance of the nomination, 1873 to 1938, banking also went through a period of great change. As the old ethnic banks and loan associations declined, the modern bank took over by adding trust, deposit, mortgage and the other services associated with banking today. During this period banks in Camden as elsewhere went through periods of prosperity, increasing regulation, mergers, and the

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Great Depression. Banks are closely related to the commercial, economic, and social history of Camden.

Bank Buildings in Camden are significant under Criterion A because they are the material evidence of Camden's position as a regional banking center in South Jersey and because they represent banking as an important part of the city's history between 1873 and 1938. Although banking in Camden dates to a much earlier time, the earliest extant buildings in the overall nomination date from the 1870s. The oldest bank building dates from the following decade. 1873 is the date of the establishment of Camden's first trust company, and the capacity to act as a fiduciary after this date brought many changes in banking. Later legislation gradually allowed national bank, state banks, and trust companies to engage in all banking services.

Camden annexed land as its industries and population grew. In the early twentieth century a spirit of boosterism created the Greater Camden Movement which envisioned a geographically larger Camden as well as an increasingly prosperous city. Banking grew accordingly. In the early twentieth century, an era of consolidation of financial interests, there were many bank mergers in Camden. After the stock market crash of 1929 there was another wave of bank mergers in Camden in reaction to the Great Depression. Most of the bank buildings in the nomination represent banks that participated in both rounds of mergers and actually trace their beginnings to earlier banks.

Bank buildings in Camden are architecturally significant as a building type and many are the work of prominent architects. Camden is directly across the Delaware River from Philadelphia where many of the architects who designed banks in Camden practiced. Arthur Truscott, architect for the New Jersey Safe Deposit & Trust Company building, was born in England, and arrived in the United States in 1874. For most of the rest of his life he lived in and near Camden, but generally he practiced in Philadelphia. Alone and in partnership with William Lloyd Baily, he designed a number of buildings in Camden. After working with three different Philadelphia firms, Truscott established his own firm and eventually headed the School of Architecture at Drexel University. Henry Macomb, an architect who had offices in Camden, designed the Camden National Bank and worked with Truscott's and other Philadelphia firms for a time before establishing his own practice.

The Philadelphia firm of Davis & Davis was responsible for the design of the National State Bank of Camden. This partnership of two brothers included Seymour and Paul, who studied at the Ecole des Beaux Arts in Paris. Strongly influenced by his Beaux Arts experience, his

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best known designs were for academic and commercial buildings. Paul also practiced in partnership with other architects in addition to his partnership with his brother. Philip Merz, many of whose projects were banks, came to Philadelphia after working with the well known New York firm of McKim, Mead, and White. In Camden he designed the Broadway Trust company at 938 Broadway.

Simon & Simon, a Philadelphia firm, consisted of Edward Simon, known for such large buildings as the Philadelphia municipal Stadium, and Grant Simon, student of the Beaux Arts who became known not only for his own designs but for his work in historic preservation. The firm designed the First Camden National Bank and Trust Company at Broadway and Cooper Street in Camden. Rankin and Kellogg, another Philadelphia firm known for its work in the Beaux Arts mode designed the new Camden Safe Deposit and Trust Company building at Broadway and Market Street in 1929.

One Camden architect who designed bank buildings was Thomas Stephen. He started his career in the 1880s as a carpenter. After he became an architect, he designed the original section of the Central Trust Company. The Camden firm of Lackey & Hettel, who also worked in Philadelphia, designed the buildings of the South Camden Trust Company and the East End Trust Company.

For the most part, these bank buildings are in styles which incorporate classical motifs. Exceptions are the New Jersey Safe Deposit and Trust building which is Victorian eclectic in style and the Second Renaissance Revival Central Trust Company and the Camden Safe Deposit and Trust Company buildings. Masonry construction and facing of brick and marble are well-suited to the execution of the neo-classical designs, while brick, brownstone, and terra cotta are appropriately used for Victorian eclectic building. The bank buildings in Camden with their large scale and high quality construction give an impression of permanence which the bankers desired. The design and construction of the buildings helps to convey the impression of stability and fortress-like security the banks wished to convey.

Registration Requirements, Bank Buildings, Property Type #1, Continued

4. The exterior must retain a high percentage of the appearance and fabric it had during the period of significance. The original facade fenestration must either remain or be obvious through later alterations. Exterior alterations must not obscure the original character and physical features of the building and should preferably be reversible.

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5. The construction date must be within the period of significance.
6. The building must be structurally sound enough to justify rehabilitation
7. The bank building must be in its original location
8. Unusual original interior features such as teller's cages, vaults, and trim may mitigate the stringency of application of one or more of the other requirements.

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Banks, Insurance and Legal Buildings in Camden, New Jersey, 1873-1938

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I. Name of Property Type: Buildings Constructed for Legal Profession and/or Insurance or Mortgage Business, Property Type #2

II. Description

Buildings of this property type were constructed specifically for the practice of law or for conducting the business of insurance or mortgages. They date from the late nineteenth and early twentieth century, a period of industrial expansion and prosperity for the city of Camden. At this time a growing population created a need for additional housing which required insurance of various types. The increasing number of real estate transactions also required more legal and mortgage services, as did the expansion of the county government. The attorneys and the executives who headed the insurance firms in these buildings were usually well-known in the community and played a part in the development of the city at the time. Different property types (See #3 and #4) serving similar uses appeared before and after the early twentieth century date of this particular property type.

Buildings constructed for the legal profession and/or the insurance business in Camden were low-rise two- or three-story commercial buildings. These buildings date from the early twentieth century and are of brick or stone construction. They are moderate in size and scale rather than massive like bank buildings. Although some of these buildings are Colonial Revival and Georgian Revival in style and contain classical elements, they are less flamboyant than bank buildings and do not dominate the streetscape as do the banks. The legal and insurance buildings stand close to the sidewalk on lots which are about the same size as the building. Most of the buildings are rectangular in plan with flat roofs. This category includes some fully-attached buildings that have facades designed and constructed in the early twentieth century although the building is a replacement of an earlier rowhouse and occupies the rowhouse site. There is some variety within the property type, but the buildings on lots which once contained rowhouses all have windows, entrances, and other features which decidedly label them as commercial rather than residential.

Buildings of this property type are located in downtown Camden or along the city's principal business streets. The central location near business, industry, and government was necessary to the legal, insurance, and mortgage work which went on inside the building. The boundaries for buildings in this category which are included in the

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nomination will generally be the lot on which the building stands; these boundaries are usually at or close to the building lines. Some of the buildings so far identified in this category are within an historic district at this time. All stand within an area of several city blocks and are also near other property types in the nomination. The buildings are located in the central business district of Camden, but they might also appear along commercial streets such as Broadway, Haddon Avenue, or Federal Street.

The high quality of the original construction of the buildings has helped to retain their sturdy condition. Even when vacant and boarded-up, most of the original fabric remains in good condition. Although there have been alterations to many of the buildings of this type over the years, few alterations significantly alter the historic fabric and most are reversible. The interiors contain commercial working spaces, and many have been upgraded to accommodate changing office machinery and acceptable business standards. However, many buildings in this property type also retain their original interior trim as well as some of their original offices.

III. Significance

Buildings constructed for legal profession, insurance business, and mortgage company use in Camden are significant under criteria A and C. These buildings are related to the growth of industry and the attendant growth of housing and banking. As the financial center of South Jersey and as a county seat, Camden also became the center for legal activities and insurance in South Jersey. These buildings are most obviously related to commerce, economics, and law in Camden. They are also related to Camden's social history because the fields they represent, law and insurance, and the people who worked in them are an important part of the story of Camden's boom years in the early twentieth century.

In connection with Criterion A, the buildings date from the turn of the century until 1938, a period which was for the most part a time of growth and prosperity in Camden. During this time the New Jersey Bar Association was established. There were also a number of changes in the insurance business in New Jersey which came under the jurisdiction of the Department of Banking and Insurance starting in 1891. New Jersey also established a reciprocal insurance franchise tax arrangement with other states. This meant that if another state permitted a New Jersey company to operate with no franchise tax, New Jersey would give the same

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privilege to that state's insurance companies. This fostered expansion of insurance agencies or brokers and probably acted as a deterrent to the establishment of new companies.

Camden's oldest and largest insurance company, Camden Fire Insurance Association, built a new headquarters during this period. Title and mortgage insurance, a relative newcomer to the insurance field, tended to be a local operation, and in the 1920s there were three such insurance companies in Camden. One, Land Title Guaranty Company of New Jersey, constructed its headquarters in the 1920s, and it is included in this property type. Prior to this time, many attorneys in Camden practiced from their homes or from small offices near their homes. In the early twentieth century some attorneys, notably A.S. Woodruff, apparently thought that a specially-constructed building would better suit their needs. While some older residences were converted to offices of various types (See Property type #3), some rowhouses were replaced with essentially new buildings with facades that conveyed their new commercial use.

The expansion of industry in Camden and the new housing required for industrial workers created a market for home insurance, title insurance, mortgages, and legal services. Demand for fire insurance, as sold by Camden Fire, the city's major insurance company, naturally increased as construction went up in the city. When government regulations required workmen's compensation insurance and the automobile age made another type of insurance necessary, numerous insurance agencies opened in Camden. The Smith-Austermuhl Company, which handled many types of insurance, expanded the size of its earlier quarters by constructing its own modern building. As shown in the context, the insurance business and legal profession joined banking as important contributors to Camden's economic history during this era.

Buildings constructed for the legal profession and the insurance business are also significant under criterion C because they represent a specific type and are often the works of accomplished architects. Following the trend set by banks, buildings of this type often incorporated classical elements and are in Colonial Revival or Georgian Revival styles. However, replacements for rowhouses using such styles as Mission Revival add a distinctly new atmosphere to the older streets where they appear.

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Although these buildings are less imposing than Camden's bank buildings (property Type #1), prominent Camden and Philadelphia architects designed them. Baily & Truscott, who were also responsible for other Camden buildings, designed the Camden Fire Insurance building in 1899. Thomas Stephen, who had a long career in Camden, designed the new building for the Smith-Austermuhl Insurance Company. Ernest Ergood, also of Camden, designed the commercial facade of the James M. Downey Building at 521 Cooper Street. The Woodruff building is attributed to Charles R. Peddle, who practiced in both Philadelphia and Woodbury, New Jersey. Local builders associated with the actual construction of these buildings include Charles McCane; Turner & Stewart; James W. Draper; Standard Construction Company, John C. Gibson, and Robert Wells.

Buildings of this property type, like bank buildings, are of masonry construction. This type, however, is generally of brick rather than stone, and the classical elements are more likely to be Georgian or Colonial Revival. The buildings are smaller in scale and proportion than bank buildings, and some are even on a domestic scale, fitting into the rowhouse streetscape. The buildings generally fill the entire lot on which they are located and are set close to the sidewalk.

IV. Registration Requirements

To be included in the multiple property nomination buildings constructed for the legal profession and/or the insurance or mortgage business must fill the following requirements.

1. The building must have a documented historical association with the legal profession and/or the insurance or mortgage business in Camden. It must clearly help illustrate the history of the legal profession and/or the insurance or mortgage business in Camden. The building must help convey the significance of the nomination through its location, design, setting, materials, workmanship, feeling, and association.
2. The building must have been constructed specifically for use by attorneys or the insurance or mortgage business.
3. The building must have been designed by an architect or would-be architect (builder, developer) and be in an identifiable style. Vernacular buildings will not qualify.

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- 4 The facade must retain a majority of its original elements. These elements include: fenestration pattern, window frames, door openings, door, cladding material, exterior trim. It must also retain a substantial percentage of the fabric dating from the period of significance.
5. The building must date from within the period of significance of the multiple property nomination.
6. Additions to the original building must not be larger or more prominent than the original building, unless they date from within the period of significance and contribute to it.
7. Alterations must not have changed the style or character of the building as it existed during the period of significance.
- 8 The building must be in its original location
9. The building must be structurally sound enough to justify rehabilitation
10. Unusual original interior features that are intact may mitigate the stringency of application of one or more of the other requirements.

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I. Name of Property Type: Dwellings Converted to Legal or Insurance Offices, Property Type #3

II. Description

This property type includes dwellings converted to accommodate the offices of attorneys and the insurance business. These buildings are typically three stories high and three bays wide and are of masonry construction. It is generally quite obvious that they were originally dwellings. In comparison to the other property types in the multiple property nomination, converted dwellings were smaller and tend to be late nineteenth century buildings. There were usually extensive alterations to these buildings when they were converted to office buildings. Originally these buildings were often in a simple Italianate style with alterations in a different style. However, buildings in other styles were also converted to such offices.

The growth of the insurance business and legal profession in Camden was related to the expansion of the city's industries, its designation as a county seat, and its increasing population. A shortage of office space encouraged conversion of residences to offices in the older downtown and commercial areas of Camden. All the buildings in this property type contained offices of insurance companies, insurance agents, or attorneys during at least a part of the nomination's period of significance. Although buildings of this property type may have originally been set back from the sidewalk, most are now close to it. Boundaries for properties will generally be the city lot on which each is located. Some buildings of this type are already located within an historic district.

All the currently identified properties of this type are in the business area of downtown Camden. The type could occur in any of Camden's older neighborhoods, but they are most likely to be on older commercial streets, in the central business district, and in neighborhood business districts. They represent a conversion of those areas from residential to commercial. Cooper Street, for example, was a residential street lined with large residences at the time of the Civil War. From the late nineteenth century through the early twentieth century there was some construction of new commercial buildings in addition to conversion of dwellings to commercial use.

A few buildings of this property type are likely to be vacant, but in relatively good physical condition. The economic decline of downtown Camden has caused many of the recent occupants of these buildings to

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leave the area. The high quality of the buildings' original construction has, however, permitted them to remain structurally sound despite vandalism and facade alterations. (Due to the loss of integrity of integrity of several type #3 facades, no office buildings of this type are being nominated at this time.)

III. Significance

This property type, dwellings converted to legal or insurance offices, resulted from a need for office space for the service businesses which expanded while Camden's industries grew. Growth of the insurance business and the legal profession were related to increasing banking services and the growing role of Camden as a regional financial center. As central Camden and its principal streets attracted businesses, more and more residences were converted to offices, gradually changing the nature of these areas from residential to commercial. Because insurance and legal services were a part of the city's expansion as a financial center, they are related to the area of significance of commerce, economics, law, and social history.

This property type is significant under criterion A during the period of significance of the multiple property nomination, 1873-1938. Historically, these buildings are associated with the change of residential areas to commercial use, and are in areas where the insurance business, banking, and the legal profession were concentrated. The conversion of dwellings to office use generally took place while there was a shortage of office space in commercial Camden. The demand for commercial space incidentally made these areas less desirable for residences and certainly played a role in the move to the suburbs.

Buildings of this type are also significant under Criterion A as a specific building type and occasionally as the work of a prominent architect. Many of the dwellings that were converted to offices were relatively simple Italianate rowhouses or semi-detached houses. Future survey work may also identify other styles, probably dating from the late nineteenth or early twentieth centuries, within this property type.

Many of the architects of the original buildings of this type will remain unknown. However, prominent architects sometimes designed the conversion to office space. The alterations within this property type are sometimes more sophisticated than the design of the original buildings. Although the original buildings were generally fairly large size for dwellings, the property type as altered is much smaller than the other commercial property types in the nomination.

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IV. Registration Requirements

Dwellings that have been converted to legal or insurance offices must have the following characteristics to be included in the Multiple Property nomination.

1. The building must have proven historical association with the insurance business or legal profession during the period of significance (1873-1938). It must clearly help illustrate the history of the legal profession and/or insurance business in Camden and convey the significance of the nomination through its location, design, setting, materials, workmanship, feeling and association.
2. The building must have been originally constructed as a dwelling and later converted to use substantially by the insurance business or the legal profession.
3. Buildings of this property type must retain a majority of the facade elements they had when used by the insurance business or legal profession. This includes cladding, fenestration, and exterior trim.
4. Although the original building may be older, it must have been converted to legal or insurance use during the period of significance of the nomination.
5. Any existing additions or alterations to the building must have been made primarily to accommodate the legal profession or insurance business.
6. The building must be in its original location.
7. Buildings in this property type must be structurally sound enough to justify rehabilitation or continued use.
8. Unusual interior features that date from the time of conversion to insurance or legal use may mitigate the stringency of application of one or more of the other requirements.

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I. Name of Property Type: Multi-Office Buildings that are strongly associated with the insurance business and/or legal profession, Property Type #4

II. Description

Buildings in this property type are large commercial buildings with multiple offices that were rented to a number of tenants, many of whom were attorneys and insurance brokers. Some of the buildings are only two stories high, but the tallest is twelve stories. Regardless of their height, they are larger than the other property types in the nomination and contain much more floor space. Typically, the first floor has storefronts or offices that benefit from pedestrian traffic. These buildings incorporate twentieth century building technology including steel beams, large windows, and modern mechanical systems. Elevators are a feature of tall buildings. Since most of these multi-office buildings pre-date the universal use of central air conditioning, they have large operable windows. The exteriors are of masonry and include brick, stone, and stucco. The interiors are divided into many offices of different sizes.

The roofs of these rectangular-shaped buildings are flat. The buildings stand close to the street and the boundaries for the properties are the city lot on which they are located. Although their designs are generally simpler than those of banks (Property Type #1) these buildings often incorporate neo-classical features. One building in this group, the Finance Building, has a Gothic motif on the exterior. Within this property type are wide variations in size and height as well as stylistic variations, but all are easily identified as early twentieth century commercial office buildings.

Multi-office building associated with the insurance business and legal profession are generally in the central business area of Camden, near the court, government center, and other offices. They are not widely dispersed through the city. Both exterior and interior are frequently in good condition. Many retain a large percentage of the original interior plan and decorative trim. However, some buildings, such as the Finance Building, have been vacant for years and have been the target of vandals. Even when unoccupied, most of the buildings are secure. They are good prospects for rehabilitation provided there is sufficient revitalization in Camden to create a demand for offices.

Multi-office buildings of this property type have a strong association with the insurance business or legal profession. Although

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some of the offices in the buildings may have been used by other businesses or professions, insurance agents or attorneys occupied a large percentage of the space. The buildings represent a time during the early twentieth century when many lawyers and insurance brokers were moving into large office buildings rather than continuing to occupy smaller office buildings or converted dwellings. These buildings all date from the early twentieth century, and there is no evidence that there were ever many more of them in Camden than there are at present

III. Significance

Multi-office buildings that are strongly associated with the insurance business and legal profession will be significant under Criteria A and C. They are related to the early twentieth century development of Camden concurrent with its industrial growth. The local Chamber of Commerce and other business boosters pointed out some of these buildings, particularly the twelve story Wilson Building, as material evidence of the success of the "Greater Camden" movement. Camden was one of New Jersey's most prosperous cities during the 1920s, when most of these buildings were constructed. Buildings of this type also represent the general shift of offices from small buildings and converted dwellings to larger office buildings.

Under Criterion A these multi-office buildings are related to economics, law, and social history in Camden. They were built during a short period of time between 1924 and 1938. This fourteen year period began with the optimism of the 1920s, extended through the construction of the bridge to Philadelphia, and ended with the Great Depression. Camden's economy went through the full cycle of boom and depression during this short time. The city's expanding industry and increase in home-ownership created a need for more insurance and legal services. The arrival of the automobile age also made a new type of insurance necessary. These new services brought to Camden more insurance agents and lawyers who often rented space in these new multi-office buildings. These new buildings sometimes offered more luxurious offices than had previously been available in Camden. The legal offices on the top floor of the Wilson Building were both literally and figuratively superior to any other offices in Camden.

Under Criterion C, Multi-office buildings associated with insurance and law represent a specific building type in Camden, and they are also the work of skilled architects. Their modern construction methods and use of such twentieth century advances as high speed elevators make them representative of a building type not seen before in

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Camden. Although trim elements are in neo-classical and Gothic modes, they are basically simple, functional, commercial buildings.

Buildings in this property type are not necessarily tall. Their large windows fronting the street made them accessible to pedestrian traffic and created storefronts for businesses hoping to benefit from that traffic. These buildings are much larger in scale than most dwellings and do not appear in residential areas. They exist only in commercial areas. The buildings so far identified in this type are in downtown Camden near the government and banking center.

Architects associated with buildings of this type include Arthur B. Gill, who was at one time President of the Camden Society of Architects. Gill, the designer of the Finance Building on Cooper Street, worked for the firm of Davis and Davis in Philadelphia and then established his own offices in both Philadelphia and Camden. Leroy B. Rothschild, a Philadelphia architect who specialized in commercial buildings, designed the Wilson Building.

IV. Registration Requirements

To be included in the Multiple Property Nomination, buildings of this property type must meet the following requirements.

1. The building must have been built as a commercial multiple-office building. It must also have continued in that use for a substantial part of its existence, and particularly during the period of significance of the multiple property nomination.
2. The building must convey its original function through its physical exterior and be easily identifiable as a commercial building. It must have a documented historical association with the insurance business and/or legal profession which were important in Camden as shown in the context. The building must clearly help to illustrate the history of the insurance business and the legal profession in early twentieth century Camden.
3. Buildings of this property type must be in an identifiable style and retain clear evidence of that style. They must have been designed by an architect or would-be architect (builder or engineer).
4. The building must retain most of its original exterior fabric including finish and trim. The building must retain its original fenestration, although lights may have been replaced or are missing.

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5. Any exterior alterations must not obscure the original character and physical features of the building and should be reversible.
6. The building must have been built in the early twentieth century.
7. Buildings in this property type must be structurally sound enough to justify rehabilitation or continued use.
8. The building must retain some interior details. Unusual interior features that date from the time of construction may mitigate the stringency of application of one or more of the other requirements.

G. Summary of Identification and Evaluation Methods

Discuss the methods used in developing the multiple property listing

The multiple property nomination of Banks, Insurance and Legal Buildings in Camden, New Jersey 1873-1938 fits within the New Jersey Statewide Comprehensive Historic Preservation Plan of which the identification of geographic areas and broad themes is a part. It fits within the proposed theme of Commerce, Trade, and the Professions in the statewide historic context listing. Camden is in the Inner Coastal Plain area of New Jersey.

The multiple property listing of banks, insurance buildings, and legal buildings is based on a survey undertaken in 1987 by KKFS Historic Preservation Group with the specific purpose of identifying properties of this type which would be eligible for listing in the National Register. Prior to this time a 1982 survey of Camden had also identified many of

See continuation sheet

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See continuation sheet

Primary location of additional documentation

- State historic preservation office
 Other state agency
 Federal agency

- Local government
 University
 Other

Specify repository: _____

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these buildings and some had been included in district National Register Nominations.

The historic context and property type statements are based on study of the survey data and additional research. The period of significance encompasses the oldest buildings in the nomination and extends to the eve of World War II when there was a marked change in all business activities as well as in construction methods and architecture. More importantly, this covers a period of generally continuing growth and prosperity in Camden after the Panic of 1873.

The four property types identify the distinctive types of buildings which accommodated banking, insurance, and legal activities in Camden during the period of significance. The first property type, banks, is associated strictly with one activity. The other property types are associated with insurance, legal, and some financial activities. They represent the change in the type of buildings used by these businesses and professions between 1873 and 1938. The types range from the dwelling converted to office, to the specialized office building, to the large multi-office building and help to convey some of the changes that took place in these businesses over a half century.

The registration requirements for the listing of representative properties are based primarily on the National Register standards. These requirements are specifically spelled out for each property type, and also take into consideration research on buildings of similar types that are no longer standing as well as the extant buildings in Camden today. The Office of New Jersey Heritage and Camden's preservation planner have considered each building individually and what it represents in the City of Camden as well as resources of the same type in other New Jersey cities.

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