

Mutual Fire Insurance Company Building
Northeast Corner of Germantown Avenue
and East School House Lane, Germantown
Philadelphia
Philadelphia County
Pennsylvania

HABS No. PA-1014

HABS
PA
51-PHILA,
244

PHOTOGRAPHS
WRITTEN HISTORICAL AND DESCRIPTIVE DATA

Historic American Buildings Survey
National Park Service
Eastern Office, Division of Design and Construction
143 South Third Street
Philadelphia 6, Pennsylvania

MUTUAL FIRE INSURANCE COMPANY'S BUILDING

HABS
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Location: Northeast corner of Germantown Avenue and East School House Lane, Germantown, Philadelphia, Philadelphia County, Pennsylvania

Present Owner: Demolished July, 1959

Brief Statement of Significance: The rich use of material, color, texture, and cast terra cotta work made this building an exceptional example of late nineteenth century architectural design.

PART I. HISTORICAL INFORMATION

A. Physical History:

1. Original and subsequent owners: Erected on the site of the eighteenth-century James De la Plaine House Keyser, Dr. Naaman H.; Kain, C. Henry; Garber, John Palmer; McCann, Horace F., History of Old Germantown (Germantown: Horace F. McCann, 1907), p. 330, the building was continuously owned and occupied by the Mutual Fire Insurance Company of Germantown until its demolition (in order to "reconstruct" the earlier house) in July, 1959. The company was incorporated April 15, 1843, with Henry S. Mallery as president and Wyndham H. Stokes as secretary Scharf and Westcott, History of Philadelphia (Philadelphia: 1884), vol. 3, p. 2119. In 1884 a committee composed of Charles W. Otto, Charles Spencer, Charles Weiss, Jabez Gates, and Spencer Roberts approved the proposal submitted by Architect George T. Pearson for the new building Hotchkin, Rev. S. F., Ancient and Modern Germantown Mount Airy and Chestnut Hill (Philadelphia: 1889), p. 340 and demolition of the De la Plaine House was accomplished during March of that year Germantown Telegraph, March 5, 1884, p. 3, c. 6, and March 19, 1884, p. 3, c. 5. By June the building began to rise above its foundations Germantown Telegraph, June 4, 1884, p. 3, c. 9, and the company began occupancy of the first floor of its "palatial new Home Office (complete with lightning rods and steam heat)" on January 31, 1885 Allen, Philip Meredith, The First Hundred, Recording a Century of Growth and Service (Philadelphia: Mutual Fire Insurance Company of Germantown, 1943), p. 44. The building and furnishings had not quite reached completion at that time Minutes of the Mutual Fire Insurance Company of Germantown, February 4, 1885. The second floor of the building was occupied for

many years (1885--after 1910) by the Germantown Library and Historical Association [see Gopsill's Philadelphia City Directory for these years], predecessor to the present Germantown Historical Society [Hocker, Edward W., Librarian, Germantown Historical Society].

2. Date of erection: 1884, contract price \$34,390
3. Architect: George T. Pearson (1847-1920), A.I.A.
Builder: James Kinnier's Sons [Minutes of the Mutual Fire Insurance Company of Germantown for February 18, 1884]. S. Morris' Sons installed Steam Heating System and "Dunning Patent" Boiler for \$1425 [Minutes of the Mutual Fire Insurance Company of Germantown for September 3, 1884].

Suppliers: The following information is recorded from observations made during demolition:

- a. Pressed into the reverse of the blue ceramic tile used in the fireplace, first floor, middle room:

TRENT TILE

TRENTON N J

- b. Pressed into the reverse of the ceramic floor tile of main room, first floor, front:

SINZIC



AM RHEIN

- c. Pressed into the reverse of the exterior cast terra cotta panels of the gable:

270

4. Original plans, construction etc.: No original drawings have been found.
5. Notes on alterations and additions: None known.
6. Important old views and references:

Old views:

- a. Allen, Philip Meredith - The First Hundred, Recording a Century of Growth and Service (Philadelphia: Mutual Fire Insurance Company of Germantown, 1943), p. 44: Print of the building entitled
Mutual Fire Insurance Building
Germantown, 1885

"The 'new' building was erected in 1884 and the next annual statement makes a proud display of it on the front cover, complete with horse and

rider, one pr. ditto with carriage and coachman, and various pedestrians with diminutive feet in the foreground" [pp. 43-44].

- b. Hotchkin, Rev. S. F. - Ancient and Modern Germantown Mount Airy and Chestnut Hill (Philadelphia: 1889), opposite p. 340: Another print of above.
- c. King, Moses - Philadelphia and Notable Philadelphians (New York, 1901), Part II, p. 54: Photograph from southwest.

References:

- a. Allen, Philip Meredith - The First Hundred, Recording a Century of Growth and Service (Philadelphia: Mutual Fire Insurance Company of Germantown, 1943).
 - b. Germantown Telegraph, 1884 (Free Library of Philadelphia, Logan Square).
 - c. Höcker, Edward W. - Librarian, Germantown Historical Society.
 - d. Hotchkin, Rev. S. F. - Ancient and Modern Germantown Mount Airy and Chestnut Hill (Philadelphia: 1889).
 - e. Keyser, Dr. Naaman H.; Kain, C. Henry; Garber, John Palmer; McCann, Horace F. - History of Old Germantown (Germantown: Horace F. McCann, 1907).
 - f. Minutes of the Mutual Fire Insurance Company of Germantown [for 1883, 1884, 1885]. In the Company records, Market Square, Germantown.
 - g. Rosenlund, Arthur O., President, Mutual Fire Insurance Company of Germantown, Market Square, Germantown.
 - h. Scharf and Westcott - History of Philadelphia (Philadelphia: 1884).
- B. Historical Events Connected with the Structure: None of importance known.
- C. Likely Sources Not Yet Investigated: Collection of the Historical Society of Pennsylvania, Thirteenth and Locust Streets, Philadelphia, Pa., has not been researched.
- D. Supplemental Material:
1. The following is quoted from the Germantown Telegraph, Philadelphia, February 3, 1884, p. 3, c. 7 (Vol. 54, No. 49):

The New Mutual Fire Insurance Company's Building

We have been furnished by Mr. Pearson, the architect of the new Mutual Fire Insurance Company's building, the erection of which will shortly begin, the following description of the same:-

The building will have a frontage on Main street of thirty feet, and on Market Square of seventy-four feet. The Main street front of

the first story is in the form of an elliptical arch, rising in the center to eighteen feet from the grade line, and composed of large arch stones; within the arch are three openings, the corner one having a large wrought iron gate, opening into a porch, through which entrance may be had to the vestibule; the two other openings are compartment windows, one for the vestibule, the other for front of secretary's room. Two red granite pilasters divide the openings. Above the arch the front is extended upwards in two bays with gable ends reaching to fifty feet from the grade line, and ornamented with terra cotta panels and columns. The Market Square front is boldly treated, with large openings in each of the two stories. The general make up of walls is in brick laid in Flemish bond work and dark blue stone, and all the detail of ornamentation will be so far as practicable a reproduction of the quaint style so much seen on Germantown's oldest buildings. The roof will be of red tile with copper gutters.

The interior of the first floor contains a general office, finished in cherry wood with paneled ceiling and wainscott and a large terra cotta fireplace for ventilation. The secretary's office is to left of entrance and enclosed by a screen partition; to the rear of the main office are a president's room and director's room, and in the rear of these a washroom. A stairway of ash wood leads to the second story, which is in one large room, with washroom at the rear end.

It is the purpose of the committee to make the building as near fire-proof as possible, and to this end two floors will be made with iron beams and fire-proof teal arches. It is intended to begin the work as soon as practicable, and to have the new building ready for occupancy about January 1, 1885.

According to Mr. Arthur O. Rosenlund, President, Mutual Fire Insurance Company, in telephone conversation with James T. O'Gorman, September 3, 1959, the cast terra cotta decorative panels mentioned above and shown in photographs, both from interior and exterior, were preserved during demolition. The Company is planning to re-use them in its new location on Market Square, Germantown.

2. The following is quoted from Allen, Philip Meredith - The First Hundred, Recording a Century of Growth and Service (Philadelphia: Mutual Fire Insurance Company of Germantown, 1943), pp. 43-44:

An interesting feature of the "new" (1885) home office was the vault - a historic relic of early American history. During the virulent epidemic of yellow fever that swept and decimated Philadelphia in 1793, when the city was the seat of Federal Government, Germantown became the nation's Capital for several months, all departments moving here to escape the plague, and centering around the present site of Germantown/Mutual/Fire Insurance Company/headquarters....

A ponderous vault was built into the temporary treasury with heavy, hand-wrought doors and a weighty key, full six inches long. This was the vault, these are the doors, this is the original key, once used to protect the U. S. Treasury, that have served GMF for 60 years and are still in daily use....

According to Mr. Arthur O. Rosenlund, president of the company, in telephone conversation with James F. O'Gorman on September 3, 1959, the vault doors described above were removed from the 1884 building before demolition, restored, and are at present being used at the Company's new location on Market Square, Germantown.

Prepared by James F. O'Gorman, Architect
National Park Service - September 1959

PART II. ARCHITECTURAL INFORMATION

A. General Statement:

1. Architectural character: The rich use of materials, color, texture, and cast terra cotta work make this structure an exceptional example of late nineteenth century architectural design.
2. Condition of fabric: Demolished July 1959

B. Technical Description of Exterior:

1. Overall dimensions: Two-and-a-half stories - dimensions unknown.
2. Foundations: Stone (orig. cut stone)
3. Wall construction: Flemish bond brick; stone; terra cotta.
4. Porches, stoops, bulkheads etc.: Recessed entrance porch at southwest corner of building enclosed by wrought-iron gate.
5. Chimneys: Three original of brick and terra cotta.
6. Openings:
 - a. Doorways and doors: No information.
 - b. Windows and shutters: Original.
7. Roof:
 - a. Shape, covering: Many-gabled roof, covered with tile.
 - b. Cornice, eaves: Original terra cotta cornice
 - c. Dormers, cupolas: One original low, broad, shed-roofed dormer faced south.

C. Technical Description of Interiors:

1. Floor plans: See supplemental material, Part I, D of this report.
2. Heating (fireplaces, stoves etc.): Two original terra cotta and tile fireplaces on first floor, front; one original blue tile fireplace on first floor, middle room.

D. Site:

1. Orientation and general setting: The long axis of the building ran East-West; the building stood at the northwest corner of Market Square, Germantown.
2. Enclosures: An iron fence enclosed the yard at the west side of the building.
3. Outbuildings: None
4. Walks, driveways, etc.: None
5. Landscaping, gardens, etc.: None of interest

Prepared by James F. O'Gorman, Architect
National Park Service - September 1959