

ARCHITECTURE AROUND US

By Angelique Bamberg

The Merchants Savings & Trust Company: At the Intersection of Commerce and Jewish Identity in the Hill

Most Pittsburghers know that, before its destruction in the 1950s, the Lower Hill District bustled with community and commerce. African American migrants from the South, as well as Irish, Italian, Greek, Syrian, and Eastern European Jewish immigrants, established themselves as entrepreneurs with

businesses along Wylie, Centre, Fifth, and Forbes Avenues. In 1902, the *Pittsburgh Gazette* reported there was more business transacted in the Hill District between downtown and Oakland than in all of East Liberty, yet the Hill was home to only one financial institution compared with four banks and four trust companies in East Liberty.¹ The Merchants Savings & Trust Company was organized later that year to fulfill this need for financial services in the Hill. Its building still stands at 1410 Fifth Avenue, one of the few survivors to tell a piece of this story.

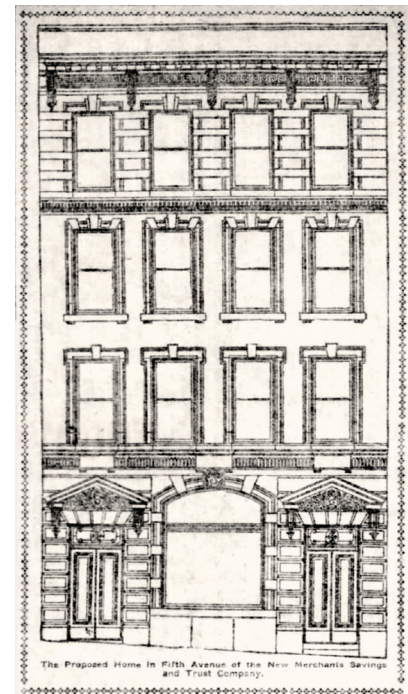
In particular, the Merchants Savings & Trust Company aimed its services at the Jewish business owners and wholesalers who lined lower Fifth Avenue and accounted for much of the Hill's commercial activity. The bank appointed Jewish merchants to its founding board and employed Jewish professionals. It appealed directly to Jewish depositors through advertisements in Jewish publications.

It showed support to the Jewish community by contributing to causes such as the Jewish Relief Fund and the construction of a new synagogue on Webster Avenue for the Kether Torah Congregation.²

The bank occupied temporary quarters at 1408 Fifth Avenue while awaiting completion of a brick and stone building on the site of a former cooper shop next door. Bank trustees hired architects Struthers and Hannah to design their new building, which had four stories at a cost of \$40,000. It had a banking room, finished in mahogany with tile floors and marble wainscoting, on the ground floor and flat-style apartments on the upper floors to help alleviate the housing needs of the burgeoning neighborhood.³

The former Merchants Savings & Trust Company building at 1410 Fifth Avenue.

Photo by Angelique Bamberg.



A 1902 rendering of the façade from *Pittsburgh Gazette*. The accompanying article described its design as “the modern French style of architecture,” probably a reference to the flat-style apartments on the upper floors, then called “French flats” to make them sound chicer than tenements.

Newspapers.com/image/86209175, Sept. 27, 1902.

The building's Classical Revival design is typical of banks of the period. Historically, American banks relied on the forms of classical architecture to convey stability, strength, and security. In the early 20th century, this tradition of designing banks as temples of finance merged with the broad popularity of the Classical Revival style after the 1893 World's Columbian Exposition in Chicago. The exposition's monumental, formal, classically ornamented “White City” inspired a tidal wave of popularity for neoclassical architecture in the United States.

The Merchants Savings & Trust Company displays its Classical Revival style through its formal, symmetrical composition and elaborate, classically inspired stone detailing. In particular,





The stone pediments over each first-floor window feature reliefs of the Great Seal of the United States upon cornucopias overflowing with coins.

Photo by Angeliqe Bamberg.



The keystone over the central window of the former banking hall contains the intertwined letters M, S, and T for Merchants Savings & Trust surrounded by a symmetrical flourish of acanthus leaves.

Photo by Angeliqe Bamberg.

its robustly detailed stone first story emphasizes its fiduciary function. Each doorway is topped by a stone pediment filled with a relief of the Great Seal of the United States—an eagle with a heraldic breastplate, a scroll in its beak, and a quiver and olive branch in its talons—atop a pair of cornucopias overflowing with coins and set among acanthus leaves.

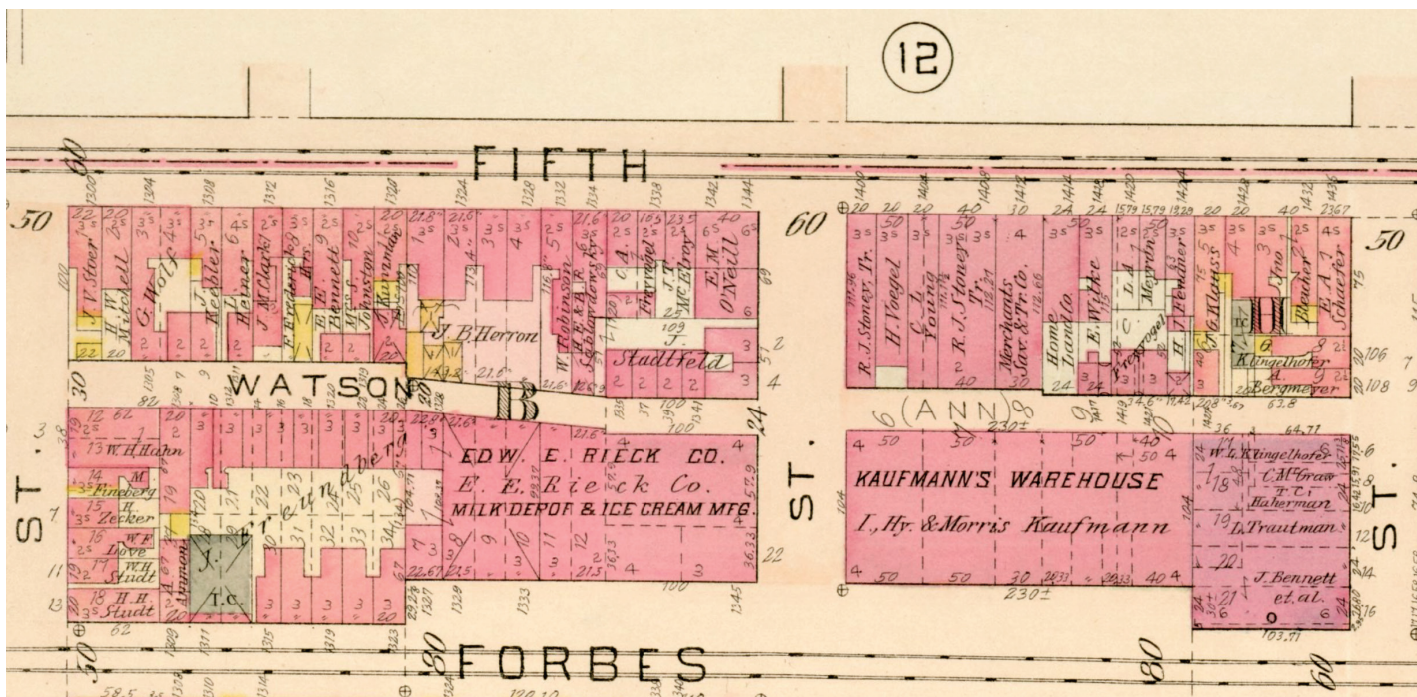
On September 24, 1931, the Merchants Savings & Trust Company closed amid the banking panics of the Great Depression. The bank spent years repaying its depositors but never reopened.⁴ Bethlehem Haven continues to serve the community at 1410 Fifth Avenue as a provider of housing and supportive services for women who are currently or at risk of experiencing homelessness. ☀

¹ “New Banking Institution in Fifth Avenue” (Pittsburgh: *Pittsburgh Weekly Gazette*, Sept. 27, 1902), p. 9.

² Eric Lidji, “From the Archives: A Bank Closing—in Bronze and on Paper.” Pittsburgh, PA: *Pittsburgh Jewish Chronicle*, Feb. 1, 2018. <https://jewishchronicle.timesofisrael.com/from-the-archives-a-bank-closing-in-bronze-and-on-paper/>.

³ “New Banking Institution in Fifth Avenue,” p. 9.

⁴ Eric Lidji, *ibid.*



Detail, G.M. Hopkins Atlas of the City of Pittsburgh, 1914, showing the Merchants Savings & Trust Company just left (west) of center in the top row of buildings facing Fifth Avenue.

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