

Preserving the Recent Past 2

Editors

Deborah Slaton

William G. Foulks

Historic Preservation Education Foundation

National Park Service

Association for Preservation Technology International

Washington, D.C.

2000



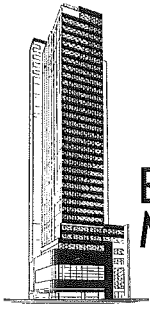
Copyright © 2000 by Historic Preservation Education Foundation
Washington, D.C.

Preserving the recent past 2 / editors, Deborah Slaton and William G. Foulks
Includes bibliographical references.

1. Twentieth-century structures - preservation. 2. Historic structures - conservation and rehabilitation.
3. Twentieth century landscapes - preservation. I. Slaton, Deborah, 1954- . II. Foulks, William G., 1945- .
2000

The views and opinions of authors expressed herein do not necessarily state or reflect those of the Historic Preservation Education Foundation or of the co-sponsoring organizations of this publication. Neither the Historic Preservation Education Foundation nor the co-sponsoring organizations make any warranty, expressed or implied, or assume any legal liability or responsibility for the accuracy, completeness, or usefulness of any information, product or process disclosed, or represent that its use would not infringe upon privately owned rights. References to any commercial product, process, or service by trade name, trademark, manufacturer, or otherwise, does not necessarily constitute or imply endorsement or recommendation by the co-sponsoring organizations of this publication.

Portions of *Preserving the Recent Past 2* are protected by copyright law. Inquiries about reprinting should be addressed to the Historic Preservation Education Foundation, P.O. Box 77160, Washington, D.C. 20013 USA.



Banking on the Future: Modernism and the Local Bank



Carol J. Dyson
Architectural Coordinator
Illinois Historic Preservation Agency
Springfield, Illinois

Anthony Rubano
Project Designer
Illinois Historic Preservation Agency
Springfield, Illinois

Introduction

The local bank building has long represented community prosperity, owner prestige, and fiscal security. Historically, these buildings, along with the train station, post office, and library, formed the social, institutional, and aesthetic cornerstones for their communities. The sumptuous materials and lavish ornamentation of bank buildings reflected their prestigious community position, while their classical monumental solidity embodied economic security and strength. Stylistically, beginning with Benjamin Latrobe's Bank of Pennsylvania of 1798, there have been many American banks at the forefront of high-style, traditional, design. So the concept of a contemporary *historicist* bank is not new.¹ Yet suddenly in the mid-twentieth century, an industry steeped in tradition rapidly transformed its architectural iconography from classicist to Modernist. Indeed, banks embraced new nontraditional vocabularies more easily than did some less conservative building types. New materials, technology, and design were used to symbolize the seemingly divergent expressions of stability and progressivism. Banks were modernized on Main Street or built in new suburbs to make dramatic contemporary statements. This metamorphosis is the subject of this paper.

Banking's midcentury move to Modernism was driven by a series of broad cultural, economic, regulatory, and technological changes. These forces helped transform an institution that represented tradition in all facets to one that embodied a new American vision: the modern, progressive bank building as a powerful image-making and passive advertising tool. Within the twenty short years between 1935 and 1955, banking as an industry moved from a staid conservative business into a highly competitive mass-marketed industry, enthusiastically selling new services with convenience and efficiency. Bank buildings were transformed from dark, ornate, awe-inspiring temples guarded by the prestigious banker, to open, glowing, glassy stores, incorporating the newest technologies, aesthetics, and materials, inviting to all, and staffed by merchandisers.

The Genesis of the Modern Bank

In 1929, on the eve of the Depression, architect Albert Kahn explained that contemporary banks were being designed in such a "pretentious manner" due to "the psychology of the average business man. [The building] should . . . reflect the prosperity of the business carried on within and should inspire confidence in the general public."²

Within a few months, all of this would change. The catastrophic banking failures of 1929 paralyzed the country. The public's trust in the banking industry was lost. From 1931 to 1933, almost 7,200 of the nation's 25,000 banks failed or were forced by the government to close.³ After the initial shock wore off, banks were left to reassemble the pieces of their industry. "The task before us as we get further and further away from the hectic days of 1931 and 1932," one banking journal article urged, "[is] to re-establish confidence in the minds of the people Let us . . . rebuild the structure of public esteem and faith in banks."⁴

Creating a New Image

Extensive New Deal legislation, including the creation of the Federal Deposit and Federal Saving and Loan Insurance Corporations (FDIC and FSLIC), was enacted in 1933 and 1934 to regulate the industry and protect and insure investors' money. In 1934, banker Roy L. Stone recommended that his colleagues redefine their public policies and, thereby, the public's perception of the industry. The new approach "must include more courtesy in customer service, new efficiency on commercial accounts, new public mindedness of executives, new responsibility to loan accounts."⁵ The prestige-conscious, conservative, autocratic banker had to become part salesman, part civic leader.⁶ Banking began to transform itself into a retail mass-market industry and moved to divorce itself from its pre-Depression architectural iconography. Despite their unassailable appearance, the temples of the past had failed the public, who now understood that it was not the banks, but governmental intervention that had stabilized and secured the industry. By moving to a more modern design, bankers reinforced a new, more accessible, and progressive image, while dissociating themselves from the institutions many blamed for the Depression.

By the end of the decade, bank construction had resumed. Progressive bank buildings melded the sleekness of Art Moderne with a classicist tradition to arrive at a stripped-down, symmetrical, abstracted classicism. Flat planar surfaces were relieved by streamlined, deco-fluted pilasters and simplified ornamentation—a look best described as Streamlined Classicism. It was a style much admired in the era's banking journals, acceptable to conservative bankers but new and different enough to appeal to depositors still feeling the sting of the Depression.

A few banks went beyond Streamlined Classicism to more startlingly modern design. A 1937 article

suggested that there were three styles in which a bank could be built: "Colonial," "Conventional Modern" (Streamlined Classicism), and "Ultra-Modern" (asymmetrical, planar, glossy).⁷ The author gave as an example of "Ultra-Modern," Philadelphia's PSFS Building. The radically advanced PSFS Building had little effect on the mainstream of bank architecture when it debuted in 1932. By the date of this article (1937), however, the banking industry was just beginning to appreciate such decisive breaks from the past. By 1940, *Burroughs Clearing House*, one of the industry's most prominent journals, was extolling the components of the "Ultra-Modern" bank building, such as fluorescent lighting, recessed and indirect illumination, acoustic ceilings, sound-absorbent rubber-tile flooring, glass-block interior partitions, and reinforced-concrete construction.⁸

As modern as this new design aesthetic appeared, Streamlined Classicism was essentially a Beaux-Arts-based, symmetrical, massive vocabulary. The first architectural reflection of banking's new procedural openness appeared on the inside. Barred teller cages were reduced in scale, or removed entirely; floor plans became increasingly open; vaults moved into view.⁹ Bank architect Charlie Guariglia explained that moving the vault into sight reassured nervous depositors.¹⁰ The interior design was one of forthright openness.

Wartime Planning

Although the seeds for Modern bank buildings were planted in late 1930s, both the Depression and the Second World War hampered construction. During the war, bankers planned ahead for peacetime prosperity and correctly anticipated a postwar expansion of their industry.¹¹ The Bank Building and Equipment Corporation of America (BBC), the nation's leading bank design/build firm, encouraged banks to "Get tomorrow off your mind and at least down on paper. Don't just plan . . . *prepare!* We'll help you by drawing up completed plans . . . NOW of the improvements you contemplate. Then, the moment peace comes . . . without cost . . . we'll bring them up to date . . . Alert bankers will act NOW."¹²

The Postwar Modern Bank

At the end of the war, the expected fiscal and housing boom resulted in unprecedented growth in the banking industry. A new and fast-moving credit economy fueled by mortgages and automobile and personal loans vastly increased banking profits. To

capture the explosive growth, a bank had to be as appealing as possible to the largest number of people. Banks simply could not risk being perceived as stuffy and outdated. The most reliable way to attract people to your bank was to sell friendly convenience.

Bank as Store

As banking journals encouraged their readers to “merchandise . . . services as vigorously as the retail merchant,”¹³ they also instructed bankers to remake their banks into retail settings focused on customer service. Driving this point home, bank architect Perry Coke Smith frankly commented in 1945, “[T]he bank building, as well as the banker, must get rid of the ‘stiff-collar and fishy eye’ and meet the customer at least as engagingly as a first-rate retail store . . . a natural result of the changed conditions in the business of banking. [New legislative and banking programs were designed for] John and Mary Doe and the kids, and their need for a home and a car, an easy way to pay household bills, get cash in emergencies, start a business, make plans for retirement New banking structures are reflecting this more modern view of the place of banking in our social structure Our new bank must be open, friendly, warm and un-imposing; a minimum of obstructions between the customer and the bank’s representative who serves him”¹⁴

Barriers, financial and architectural, were dismantled and replaced with an open relationship between institution and depositor. “[F]ollowing the practice of department and retail stores,” banks commandeered elements of retail shop design, including “floor-to-ceiling plate glass fronts.”¹⁵ “[T]he startling New Look that one sees more and more frequently in bank buildings results chiefly from a radical change in the basic concept of the banking function The tendency today is to make a bank as welcoming as a shop”¹⁶

Also mirroring retail store design, local banks employed large signs to accent and amplify their asymmetrical Modern compositions. Occasionally, these elaborate signs literally became architecture. Tall spikes of letters tethered dynamically interpenetrating planes. Individual letters of cast aluminum or stainless steel projected from masonry volumes. Large multicolored neon or backlit Plexiglas signs, often with rotating time and temperature boards, announced the modernity of hundreds of local bank buildings. Banks with multiple branches often relied on a common sign design to mark their affiliation. And just as the architecture implied: the more modern the sign, the more modern the bank.

Suburbia and Branch Banking

Suburban growth and the gradual relaxation of branch banking regulations (which had previously banned branches or restricted their locations) produced an explosion of new bank construction. This resulted in discussions about their proper architectural expression. Some thought that the Colonial style was more appropriate for the suburb because of its residential character. One architect stated, “[T]he first requisite of a ‘signature’ bank building is that it . . . [has] to blend attractively in many varied suburban settings. A style as classic, as authentic as Colonial is practically timeless.”¹⁷ Others disagreed, feeling that “clean, modern architecture is the mark of a leader in any thriving suburban community.”¹⁸ Modernism’s asymmetry, newness, and openness was seen as more informal than Colonial and, therefore, more appropriate to the relaxed suburban lifestyle: “Just because a bank has a new home . . . does not mean that it has gone high hat New quarters . . . are . . . easygoing place[s] where customers can drop in hatless or coatless and feel they are in a friendly atmosphere [B]anks have been setting a pace in modern styling that is equaled by few lines of business.”¹⁹ The modern aesthetic better reinforced and passively advertised the advanced technology of new services and facilities.

Efficiency and Technology

Modern design was also linked with efficiency and economy: “One of the most valuable assets you can have is a bank building that symbolizes up-to-date thinking and modern methods to your community.”²⁰ Supporting the claim that switching to Modernism was economically prudent, a 1950 survey of modernized banks revealed that their deposits increased more than 33 percent above those of commercial banks as a whole. Ninety-six percent of bankers reported improved customer-banker relations. Modernization also decreased personnel turnover, and 68 percent of the bankers reported, “It was now possible to acquire a higher caliber of personnel.”²¹

Midcentury America’s fascination with modern technology meshed nicely with the convenience and service orientation of the modern bank.²² The latest in drive-up window equipment, accounting technology, automation, expanded business hours, vault-door design, even push-button technology were heralded as part of banks’ new efficiency.

We live in the age of Automatism, and its symbol is the PUSH BUTTON. No . . . longer need the bank vault custodian manipulate a ponderous wheel and

manually open or close a door that may weigh as much as 20 tons. In the Herring Hall Marvin 5-Star Bank Vault Entrance, to open or close the door you simply PRESS A BUTTON!²³

Tellers were brought to the customers in “walk-up windows,” constructed with safety glass and stainless steel. Pedestrians could now transact business without even entering the building. These windows were perceived to be so convenient that people would stand in line in the rain to use them rather than go inside.²⁴ However, the most bankable convenience of the period was the drive-up window.

Drive-In Banking

Drive-in banking perfectly suited America’s postwar auto culture. A 1950 article decreed, “Auto Banking is here to stay by popular acclaim! Its convenience attracts new business . . . It saves depositors’ time as well as your own. It saves lobby and workspace. It shortens window lines.”²⁵ Prominently placed drive-ins allowed prospective customers to see at a glance just how modern that bank was.²⁶ The suburban drive-in was heavily marketed to women, as they shuttled children around in the family’s second car: “Busy mothers like it! . . . [E]specially [for] those with small children, Drive-In Banking is a blessing. No parking problems! No standing in line with restless children! No time wasted from shopping duties!”²⁷ By May of 1957, a survey revealed that more than 50 percent (over 3,200) of all American Banking Association member banks had or would soon have either drive-in or parking facilities.²⁸

Although experiments with drive-in banking in congested urban settings began as early as 1930, the drive-up window was not perfected until the 1950s.²⁹ Originally little more than a glazed hole in an exterior wall, the first postwar drive-ins placed tellers behind pre-manufactured stainless steel and bulletproof glass inserts along a blank wall. To improve automobile maneuverability, the windows were soon angled fifteen degrees, giving the elevation a saw-tooth plan. These were quickly followed by arms of teller booths outstretched into parking lots: “[One of the] new developments . . . in drive-in customer service . . . is the construction of smaller buildings . . . connected by overhead passageways or underground tunnels.”³⁰

With the introduction of “television banking” in 1957, a single experienced teller could now service up to three drive-up lanes, substantially decreasing operating costs. Television tellers remained within the bank building “close to records and

supervision.”³¹ While pneumatic tubes and closed-circuit television systems connected the teller with the driver, banks proclaimed this face-to-face experience as yet another way technology improved lives. The idea of a television replacing a live human being was so popular that a bank in upstate New York installed interior television banking.³² As the novelty of television wore off and the closed-circuit camera systems proved too impractical to sustain, drive-in banks turned to the simple intercom systems used today.³³ While extremely convenient for motorists and money-makers for banks, drive-in facilities required additional property and sometimes prompted the demolition of adjacent buildings.

Modern Interiors

Larger numbers of smaller depositors meant that bank interiors required more public areas, giving new banks an open, hence modern, feel. A 1949 *Progressive Architecture* article noted that in the modern bank’s interior, “Simple low counters separate the tellers from the customers . . . there is a conscious effort to create a warm, bright atmosphere. Wherever possible . . . the banker and the customer he is serving are brought into the most friendly possibly business relationship, and the most efficient.”³⁴ Bank officers came out of their secluded offices and into the banking room, separated from the banking floor only by a railing. Eventually, even the rail was eliminated.³⁵ Designers promoted “a disregard of the traditional [by] adopting straight, circular and saw-toothed counters . . .”³⁶ In 1951 the editors of *Burroughs* commented:

[R]ecently remodeled banks . . . are playing an important part in breaking the grim stereotype of the banking industry that still lingers in the minds of many potential banking customers. The pretentious, dimly lit interiors that characterized the nation’s banks at the turn of the century are fast being replaced with bright workshops that invite both the confidence and business of the man-in-the-street . . . Low open counters have replaced the foreboding grillwork that formerly separated the teller from his customer. Uninteresting wall spaces have been filled with large photographic and painted murals . . . [usually behind the teller counter] Rich, smooth marble is still used, but . . . with a wide variety of other decorative materials offering both textural contrast and harmony . . . Eye pleasing and friendly, these revamped quarters testify to the keen public relations consciousness that today pervades all of banking.³⁷

Sweeping sculptural staircases with open treads and tensile balusters often acted as foils for the hard, straight lines of modern bank interiors. A feature of modern banks that located lower-demand or more private services on other levels, these grand, open

staircases provided more elegant and inviting access to loan departments in mezzanines or safe deposit boxes in basements.³⁸

“World’s Most Modern Bank”

The most famous postwar Modernist bank is the Midtown-Manhattan branch of the Manufacturers Trust Company built in 1954 by Skidmore Owings and Merrill. The building’s innovative design was so widely heralded in the press that on its opening day 15,000 visitors came to see Gordon Bunshaft’s masterpiece.³⁹ A clear glass box filled with luminous ceiling planes and delicately contained by a grid of projecting aluminum mullions, Manufacturers Trust was the antithesis of Classicist banks. Louis Skidmore declared, “[I]t was time to get the banks out of mausoleums.”⁴⁰ Bunshaft explained Manufacturers’ relationship to progressive commercial design: “This is a store type of operation . . . open, departmentalized, efficient . . .”⁴¹ Manufacturers was not marketing security; it was selling progressive modernism, and it (literally) paid off. The branch opened twice as many new accounts its first year as had ever been opened in a year at any other Manufacturers Trust facility.⁴²

Although Manufacturers Trust is often heralded as the first Modernist bank building, many of its modern elements, such as glass walls and luminous ceilings, had been used previously on smaller, less renowned bank buildings. Its interior appointments like low, cageless teller counters, air conditioning, and public art were also in widespread use. What Bunshaft did was to combine all of these elements into an elegant and succinct Modernist essay. One of Manufacturers Trust’s most popular contributions to modern bank design was the prominent ‘storefront’ placement of its vault. Barely eight feet from the Fifth Avenue sidewalk and clearly visible behind the plate-glass curtain wall was Henry Dreyfuss’ award-winning, sleekly modern vault door. The door became the “symbol of the modern banking office.” “They stood in the rain and stared . . . for suddenly the front window of a brand-new 5th Avenue bank was a ‘show window’ for the most famous and talked about new vault door in America.”⁴³

Vaults had moved into view during the Depression, when their forthright visibility as a focal point of the banking floor comforted wary depositors.⁴⁴ It was not until after Manufacturers, however, that local banks, such as those designed by the Bloomsdale Bank Building & Equipment Company of Bloomsdale, Missouri, showcased vaults behind their front curtain walls. While merchandising a bank’s

modernity, this layout also offered more pragmatic benefits. Exposing the vault door to passersby increased security, as few thieves would risk breaking into a vault located in a display window. The placement also enabled banks to expand more easily to the rear or side of the building.

1960s Futuristic Design

Whether due to Manufacturers’ influence or Modernism in general, boxy, curtain-walled local banks increased in number in the mid-to-late-1950s. The vernacular Modern bank had become a compact, asymmetrical composition of masonry volumes and glass curtain walls, locked together by a flat planar roof edged with aluminum. Occasionally, other 1950s idioms, such as screen block or anodized aluminum grilles, were used.

Right around 1960, banks began to experiment with more unusual forms. Led by savings and loans, which always had been more open to progressive design, banks with tilted roof planes, and exaggerated geometries appeared regularly throughout the country. Banks, because of their single function, independent ownership, substantial budgets, and pursuit of modern efficiency, were well suited to receive unusual buildings. In the early 1960s, many signature architects, such as Edward Durell Stone and Minoru Yamasaki, designed bank buildings in an Expressionist Modern style. Both of these architects favored symmetrical massing accentuated by scalloped or pierced roof overhangs, polished aggregate finishes, and attenuated columns often terminating in Gothic-inspired arches. Precast concrete sections reminiscent of Stone and Yamasaki’s elegant columns quickly became available to other architects. In fact, precast concrete became a prominent feature of many 1960s bank buildings. John Van Scheltema, founder of the Illinois Bank Building Corporation, employed precast sections in scores of banks across the country for their structural, insulating, and finished-surface qualities.⁴⁵

Futuristic banks coincided with a larger architectural trend towards more varied structural expression. Circular banks swept the country as more and more unorthodox geometries were employed. By the mid-1960s, bank buildings appear with oval-, football-, fan-, and diamond-shaped plans. Hyperbolic paraboloids, folded plates, and even inflated domes capped futuristic bank designs. It may seem surprising to see such unconventional forms used on bank buildings. Their use, however, is a continuation of the industry’s push towards popular appeal, which



Figure 1. The interior of the First Federal Savings and Loan Association of Cumberland, Maryland, is typical of progressive financial institutions of the mid-1950s. Its sense of openness, interplay of form, and asymmetrical arrangement reflect modern banking's parallels to retail store design. The low teller counter in the center and individually lit check-writing stations on the right are expressed as one unbroken arc. Representative of postwar banking's more open relationship with their customers, only a low curved wall separates the bank officers. (Courtesy of the BBC.)



Figure 2. The dramatic open staircase was a key feature of many modern financial institutions, including First Federal Savings and Loan of Youngstown (Youngstown, Ohio, 1957). Such stairs served as elegant focal points in the lobby and were frequently visible to the exterior. They also provided more gracious access to mezzanines and basements, where more private loan-application and safe-deposit functions were often housed. (Courtesy of David Hinkle, Vice President, FFY Bank.)

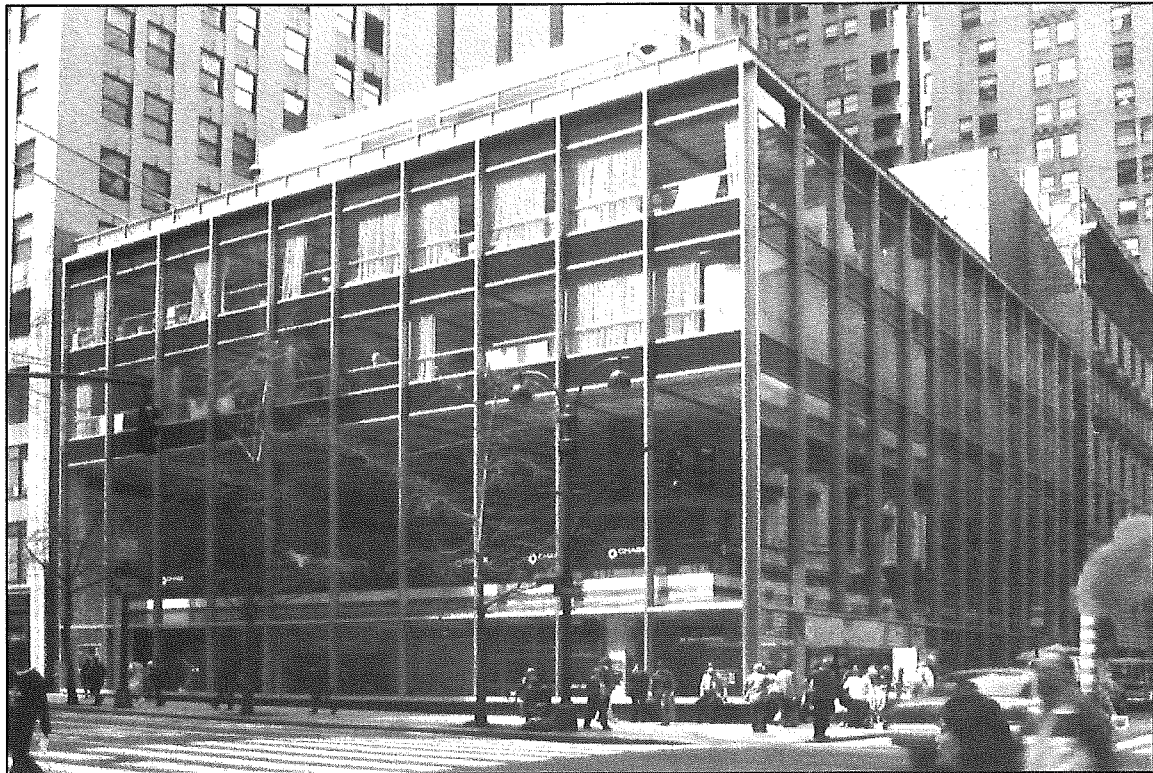


Figure 3. Gordon Bunshaft's masterpiece of Modernism, the Midtown Manhattan branch of Manufacturers Trust (1954) brought together many elements of modern bank design, including a truly transparent curtain wall, an open floor plan, luminous ceilings, public art, and high-style furnishings. One of its most influential contributions was the placement of Henry Dreyfuss' elegant vault barely eight feet from the 'storefront' window, a concept emulated by many later banks. (See vault in lower left corner of photo. Photograph by author.)

began in the 1930s and meshed in the late 1950s and 1960s with America's preoccupation with space-age technology. Chosen by progressive and individualistic bankers and building committees, "[u]nusual bank buildings," in the words of one California banker, "just naturally attract[ed] more money."⁴⁶ One stellar example is the drive-up branch of the First Bank of Georgia in Sylvester, Georgia, whose "space-age" design was insisted upon by its president. Like Saturn encircled by its rings, or an atom surrounded by its electron orbits, the small round central building was girded by two astonishing intersecting arches. Tail-finned cars would glide through the orbits to bank at the core. Capitalizing on the popular appeal of unconventional designs, the BBC "expanded its staff with futuristic-minded architects."⁴⁷ Some of the BBC's most intriguing buildings of the period were created by Wenceslas Sarmiento, whose innovative designs featured parabolic arches, thin-shell concrete domes, bulbous volumes, and compound curves that boldly expressed the banks' technological advancement.

Not all 1960s banks were futuristic. Curtain wall, masonry, or concrete boxes were still common but were now relieved by arches and cutouts, bronze

anodized aluminum trim, and massive roof volumes. And of course the tenacious Colonial style bank has never stopped being built. However, the variety and vitality of the experimental 1960s forms proclaimed more exuberantly than did any other phase of bank design that the reserved, historicist bank of the past was gone forever.

Preservation Implications

New automation and technology, which modern banks so enthusiastically expressed, was a mixed blessing. Bankers and bank-building firms recognized very early both the value and the threat of automation. In a prescient 1963 article, the BBC predicted that in 2013, "customers would deal not with tellers but a battery of attractively packaged computers. . . .[O]nly on rare occasions would [one] need to consult one of few employees on duty [S]taff would be busy . . . conducting transactions via inter-com closed circuit TV networks."⁴⁸

Indeed, during the twentieth century, the increase in automation has greatly reduced the size of and need for bank buildings as many financial services have moved out of the main bank office and into the small

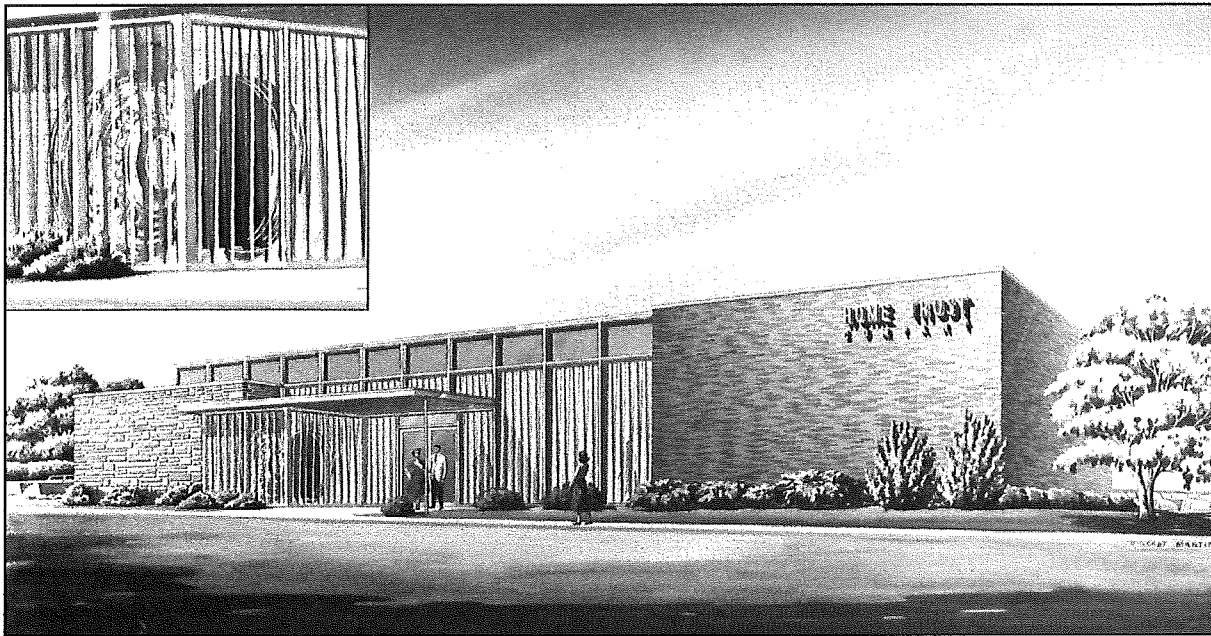


Figure 4. Designed by the Bloomsdale Bank Building & Equipment Company, the Home Trust Company in Perryville, Missouri (1959), was an elegantly Modern local bank. Its boxy parti with alternating planes of brick, stone, and glass was typical of 1950s bank design. The vault conspicuously placed at the front, reminiscent of Manufacturers Trust, facilitated future expansion to the building's rear or sides. (Vault shown in inset. Original rendering by Vincent E. Martin, authors' collection.)



Figure 5. The concept of the drive-in as a state-of-the-art facility often inspired the use of futuristic motifs and innovative geometries. The sine-wave roof of the Central State Motor Bank (circa 1960, Wright and Selby) in Oklahoma City, Oklahoma, undulates over individual aqua-blue-mosaic-tile and brushed-metal teller booths. These were adjacent to the bank, but a matching strip of booths, perpendicular to these, was also built across the street. (The second set of booths is just visible in the background. Photograph courtesy of Ann V. Swallow.)

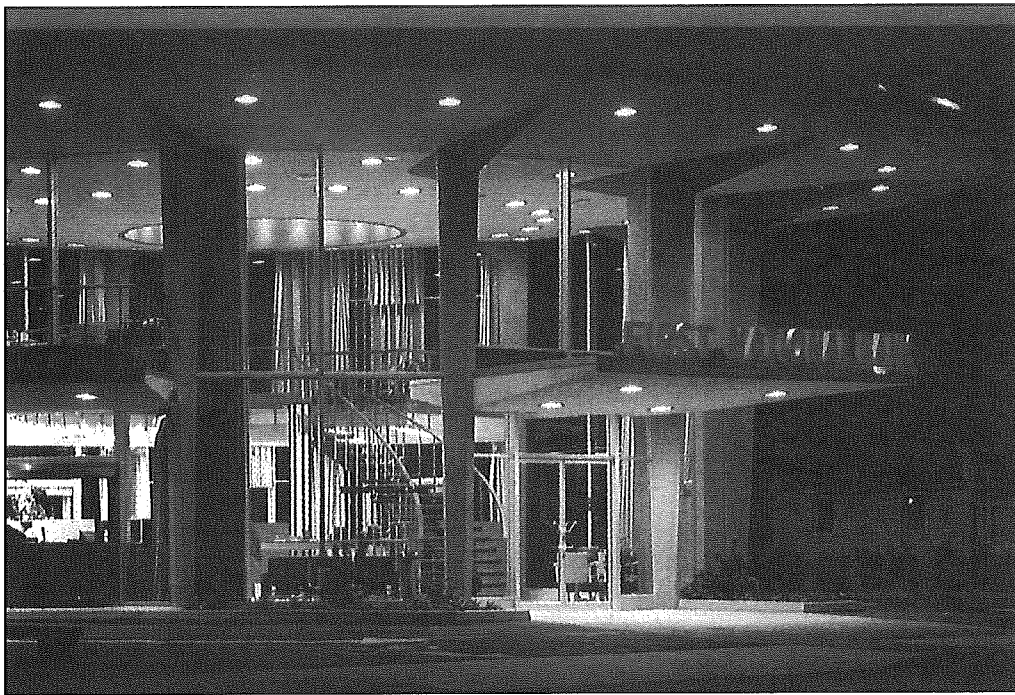


Figure 6. Right around 1960, banks began using more unorthodox geometries and expressive structural systems. The Bank Building and Equipment Corporation of America (BBC), the nation's leading bank design and construction firm, created this amazingly transparent circular branch bank for the First National Bank of San Jose, California, in 1961. No longer is just the vault showcased in the "shop-window," here the entire bank is on display. Modernist elements, such as attenuated precast-concrete T-shaped columns, a glass curtain wall, and an open sculptural staircase, aggressively publicize the modernity of this bank. (Courtesy of the BBC.)

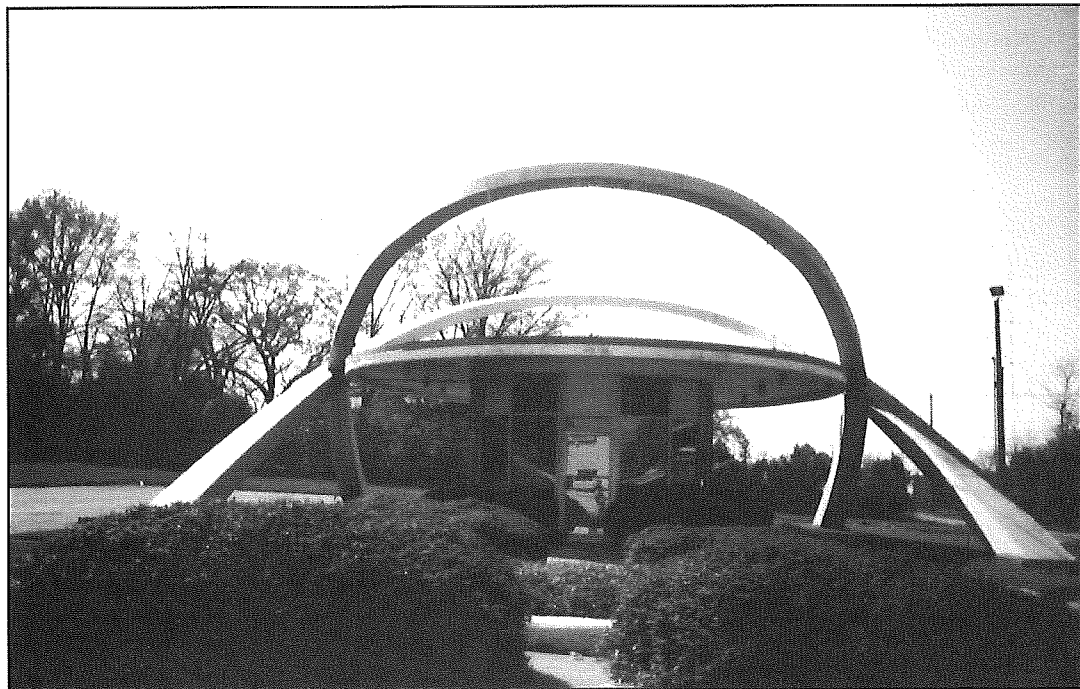


Figure 7. The 1960s witnessed the construction of many daringly modern banks. A stellar example was this drive-up branch of the First Bank of Georgia in Sylvester, whose space-age design was insisted upon by its president. Like Saturn encircled by its rings or an atom surrounded by its electron orbits, the small central building was girded by two astonishing intersecting arches. Tail-finned cars would glide through the orbits to bank at the core. (Photograph courtesy of Lee Webb.)

branch bank, drive-up facility, automatic teller machine, or even on-line bank.⁴⁹ In contrast, banking corporations have dramatically increased in scale. The day of the independent local bank has nearly ended as national and global corporations take over. Conglomerate ownership often results in an unfortunate homogenization of banks, compromising or endangering the buildings as new owners assert their own identities. Modern signage, flat roofs, curtain wall spandrels, and interior appointments, all distinctive and integral design components of the modern bank, are being swept aside in the alterations.

Conclusion

The modern bank is worthy of documentation, evaluation, recognition, and preservation. These banks, with their high-quality materials and often innovative designs, were frequently the first, and sometimes the only modern building in a small town. Until recently, preservation as a field has largely overlooked these buildings. Their relative youth works against them in a preservation world where history usually begins at fifty. Furthermore, modern buildings set in earlier downtowns have too often been perceived as intrusions, rather than elegant participants in the history of Main Street. Modern suburban banks are more frequently found within a contemporary context; however, they are no more likely to receive significant preservation attention until their postwar suburban setting is better evaluated and understood.

Unfortunately, many of these buildings have reached a problematic age. They may be fully depreciated, a time of common divestment of property. Some of their materials, such as curtain wall systems, may be ready for substantial maintenance. Instead of receiving the required repair, in today's aesthetic climate they are more likely to be replaced by more up-to-date materials. Equally serious, the rate of bank ownership and identity change reached an unprecedented high in the late 1990s.⁵⁰

Just as pre-Depression banks employed monumental historicism to express their stability and community position, midcentury banks used architecture no less successfully to contribute a richly progressive modernist vision to communities across the country. During the preparation of this paper, many of the buildings we have photographed were purchased, modified, closed, or razed. Flat roofs have been gabled, stainless steel has been painted, and curtain walls have been cocooned in Dryvit. The 'atomic'

drive-up in Sylvester, Georgia, was leveled in April of 2000. The time to understand and document these buildings is now, before they are irrevocably altered or lost.

Notes

¹ Architects of the Prairie School first explored an architecturally modern bank vocabulary. Louis Sullivan, Frank Lloyd Wright, and Purcell and Elmslie designed banks that were built primarily in small, Midwestern towns. More of a regional phenomenon, such banks were well represented in the architectural press, but they did not enjoy much exposure in the banking journals. Their impact waned with the Prairie Style and sadly had no lasting effect on bank architecture. Art Deco was used to great effect on a handful of bank buildings in large cities, but other than those Deco and Moderne elements incorporated into Streamlined Classicism, few local banks of the late 1920s and 1930s employed this elaborate modern style.

² Albert Kahn, *Architectural Treatment of Bank Buildings* (Detroit: Albert Kahn, 1929).

³ Edwin Green, *Banking* (Oxford: Phaidon, 1989), 113.

⁴ Hy. W. Sanders, "Slogan 1933 – 'Bank Successes,'" *Burroughs Clearing House* 17 (January 1933): 18.

⁵ Roy L. Stone, "Selling Your Bank to the 1934 Public," *The Burroughs Clearing House* 18 (January, 1934): 3, 5.

⁶ W.P. Murray, "Outside Bank Men," *Burroughs Clearing House* 25 (June 1941): 11.

⁷ Noble Foster Hoggson, "Banking Quarters," *Burroughs Clearinghouse* 21 (May 1937): 5. Of those three styles, Colonial Revival has been the most durable, still tempting conservative bankers today. Popularized in the 1920s as an academic and sincere revival, Colonial Revival, by the 1960s, had degenerated into simply the least expensive historicist vocabulary. Any bank of red brick and white painted trim was considered Colonial, appealing to those bankers wishing to return to the pre-Depression idea of architecturally portraying a bank's stability with historicist decoration.

⁸ "In the Trend of Banking: Examples of the Latest Trends in Bank Design," *Burroughs Clearing House* 24 (April 1940): 3.

⁹ The Bank Building and Equipment Corporation of America (BBC) of St. Louis, a major designer of bank facilities across the country, pioneered the elimination of teller cages in the mid-1930s. Combined with federal deposit insurance and New Deal reforms, more sophisticated electric locks and faster response times by local law enforcement reduced concerns regarding bank security. In the 1930s, theft was more likely to occur from pilfering and vault break-ins than from isolated bandits.

¹⁰ Charlie Guariglia, AIA. Former Vice President of Architecture and Engineering of the BBC. Interview by authors, Manchester, Missouri, 12 April 2000. Mr. Guariglia worked for the BBC from 1952 to 1995.

¹¹ Arthur T. Roth, "Selling Banking," *Burroughs Clearing House* 29 (December 1944): 13.

¹² "Here's a New Service for Bankers Who Want to Prepare for Tomorrow!" Advertisement for the BBC. *Burroughs Clearing House* 27 (September 1943): 45. As the process of building banks increased in complexity, consultants and specialists appeared. In 1913, the St. Louis Bank Equipment Company had been founded by J.B. Gander to provide financial institutions with specialized interior appointments, such as teller cages, vaults, and wood cabinetry. When the firm grew to include planning, design, and construction services, (making it one of the first design/build firms), it changed its name to the Bank Building and Equipment Corporation of America (BBC). It was the industry leader in bank design. Rural and urban institutions alike benefited from its progressive approach. After World War II, smaller regional and national firms also offered a broad array of bank design services ranging from feasibility studies to building construction, from employee training to equipment and furnishing fabrication. Specialist Wallace Cunneen began a national bank design/build firm when he noticed that "bank building methods were falling behind the accelerated pace of business." ["Specialized Building Service," *Burroughs Clearing House* 37 (July 1953): 23.] These firms plus their regional competitors, such as the Illinois, Indiana, and Florida Bank Building Corporations, all founded by John Van Scheltema, and the Bloomsdale Bank Building & Equipment Company of Bloomsdale, Missouri, enabled any local bank to enjoy a high level of technological efficiency and up-to-date styling. Together these firms designed thousands of banks and savings and loans across the country.

¹³ Perry Coke Smith, "What Bankers Want of Their Buildings," *Architectural Record* 97 (March 1945): 88–89.

¹⁴ Smith: 89. In 1951, one bank president said: "The time has come when banks must make their services as convenient as the neighborhood grocery." ["Three at a Time," *Burroughs Clearing House* 36 (November 1951): 27.]

¹⁵ "All-Glass Fronts," *Burroughs Clearing House* 34 (June 1950): 12.

¹⁶ "PA Critique: Bank Buildings," *Progressive Architecture* 30 (March 1949): 51. For more information on postwar open-storefront design, see Mike Jackson's essay in this publication.

¹⁷ "Designing an 'Ideal' Suburban Branch," *Burroughs Clearing House* 46 (July 1961): 43.

¹⁸ "Design for Suburban Banking." Ad for BBC, *Burroughs Clearing House* 38 (February 1954): 109. Charlie Guariglia agreed, saying, "Suburban banks were more receptive to bolder designs." As early as 1941, the editors of *Burroughs* noticed a difference between suburban and city banks: "Many of these new institutions bow in no way to the neighboring banks in the city when it comes to

the latest features in bank equipment, decoration, and design." ["Growth of Suburban Areas Brings New Banks," *Burroughs Clearing House* 25 (September 1941): 8.]

¹⁹ "Bank Styling," *Burroughs Clearing House* 36 (March 1952): 11. See also "Façades of Brick," *Burroughs Clearing House* 37 (May 1953): 21–22.

²⁰ "Your Bank Can Look as Efficient as It Is . . ." Advertisement for the BBC, *Burroughs Clearing House* 38 (March 1954): 89.

²¹ "Does Modernization Pay?" *Burroughs Clearing House* 34 (May 1950): 18. By 1950, the BBC boasted, "During the last five years alone [1945–1950], we've averaged one new project every three days!" ["1 Bank Every 3 Days!" Advertisement for the BBC, *Burroughs Clearing House* 34 (March 1950): 73.]

²² By the mid-1920s, office machines such as telephones, typewriters, and mechanical calculators were in widespread use in large and small banks. However, none of these changed the internal configuration of financial institutions. [Green: 108.]

²³ "Designed for the Age of Automatism," Advertisement for Herring Hall Marvin Safe Co., *Burroughs Clearing House* 41 (November 1956): 87.

²⁴ Guariglia Interview, 12 April 2000.

²⁵ "How to Get Auto Banking Business," Advertisement for Herring-Hall-Marvin Safe Co., *Burroughs Clearing House* 34 (February 1950): 84.

²⁶ Guariglia Interview, 12 April 2000.

²⁷ "Again...Banks Look to Mosler for Complete 'Drive-in' Banking Service!" ad for Mosler Safe Co., *Burroughs Clearing House* 34 (April 1950): 40–41. Banks opened their arms to women in the postwar era. Residential-area branches promoted children's accounts and might even have included a play area. Premiums for new accounts were usually aimed at the homemaker. However, it was not until the 1970s that bank journals promoted actively pursuing single, working women as independent customers.

²⁸ "Motor Bank Planning," Advertisement for the BBC, *Burroughs Clearing House* 41 (April 1957): 64 and "Drive-In Variations," *Burroughs Clearing House* 41 (May 1957): 17.

²⁹ See John Farnham, "Speeding Deposits," *Burroughs Clearing House* 22 (December 1937): 9.

³⁰ "Drive-In Annexes," *Burroughs Clearing House* 34 (June 1950): 16.

³¹ "Another TV Bank Installation!" *Burroughs Clearing House* 48 (October 1963): 36.

³² Rex Dunlap, former President of the BBC and current Vice Chairman of NewGround Resources, Interview by authors, Manchester, Missouri, 12 April 2000.

³³ The TV Bank Corporation of Indianapolis installed hundreds of these systems nationally. Banks proudly broadcast the service by incorporating the words "TV BANK" into their signage.

³⁴ "PA Critique: Bank Buildings": 51.

³⁵ Guariglia Interview, 12 April 2000. The BBC had to convince bankers to accept these particular changes.

³⁶ "New Lobbies, Counters," *Burroughs Clearing House* 34 (March 1950): 20.

³⁷ "The Broken Stereotype," *Burroughs Clearing House* 36 (December 1951): 22–23.

³⁸ Guariglia Interview, April 12, 2000. The BBC from the 1950s to the 1970s had the means to fabricate marble and stainless steel and so would actually produce the stairs and railings it specified.

³⁹ Robert A.M. Stern, Thomas Mellins, and David Fishman, *New York 1960* (New York: Monacelli Press, 1995), 373.

⁴⁰ "Something to See," *Time* 37 (31 August 1953): 78. Interestingly, Manufacturers Trust had plans for a building in that location since at least 1945. But the building they had in mind in the mid-1940s was a *retardataire* version of the Streamlined Classicism so popular before the war. By the time the bank was ready to build, the entire face of bank architecture had changed so much that rather than the Fifth Avenue branch being a rehashing of styles past, it became a world-class symbol for modern bank construction. ["New Construction Plans," *Burroughs Clearing House* 29 (February 1945): 9.]

⁴¹ "Big Banking and Modern Architecture Finally Connect," *Architectural Forum* 99 (September 1953): 135.

⁴² Stern: 373.

⁴³ "They Stood in the Rain and Stared . . ." Advertisement for Mosler Safe Co., *Burroughs Clearing House* (December 1954): 47.

⁴⁴ Guariglia Interview, 12 April 2000.

⁴⁵ John Van Scheltema, Founder and President of the Florida Bank Building Corporation, the Illinois Bank Building Corporation, and the Indiana Bank Building Corporation. Interview by authors, Springfield, Illinois, 3 March 2000.

⁴⁶ "Flair for Showmanship Augments California Bank's Success," *Burroughs Clearing House* 47 (July 1961): 29.

⁴⁷ "The Bank Building Boom Hits Latin-America," *Burroughs Clearing House* 38 (March 1954): 13.

⁴⁸ Clair Bellows (Public Relations Director for the BBC), "A Preview of Banking in the Year 2013," *Burroughs Clearing House* 48 (October 1963): 36.

⁴⁹ In 1999, the President and Chief Operating Officer of the BBC stated, "We have all heard the predictions that there will be

little need for 'bricks and mortar' [banks] in the future because everyone will conduct their banking electronically or through the Internet. . . . Those companies that are poised to embrace change can position themselves to prosper." [Kevin Blair, "Looking into the 21st Century," *NewGround 2* (Millennium Edition): 2.] To demonstrate their readiness, the BBC is designing banks and other financial buildings with innovative and experience-based customer attractions—one such has a Starbucks's coffee shop in the lobby. [Kevin Blair, President and CEO of BBC, Interview by authors, Manchester, Missouri, 12 April 2000.]

⁵⁰ Of the thirty-six bank buildings in Springfield, Illinois, all but three changed ownership at least once during the last five years.

Bibliography

Advertisement for the Bank Building and Equipment Corporation of America (BBC). *Burroughs Clearing House* 36 (November 1951): 89.

Advertisement for the BBC. *Burroughs Clearing House* 47 (February 1963): 60–63.

"Again...Banks Look to Mosler for Complete 'Drive-in' Banking Service!" Advertisement for Mosler Safe Co., *Burroughs Clearing House* 34 (April 1950): 40–41.

"All-Glass Fronts." *Burroughs Clearing House* 34 (June 1950): 12.

"Another TV Bank Installation!" *Burroughs Clearing House* 48 (October 1963): 36.

"Architectural Trends in Branch Quarters." *Burroughs Clearing House* 36 (February 1952): 23.

Bank Building and Equipment Corporation of America Archive. Bank Building Corporation, Manchester, Missouri.

"The Bank Building Boom Hits Latin-America." *Burroughs Clearing House* 38 (March 1954): 13.

"Bank Styling." *Burroughs Clearing House* 36 (March 1952): 11.

"Banks: Salem, Oregon, Pietro Belluschi, Architect." *Progressive Architecture* 30 (February 1949): 53–54.

Bellows, Clair. "A Preview of Banking in the Year 2013." *Burroughs Clearing House* 48 (October 1963): 36.

"Big Banking and Modern Architecture Finally Connect." *Architectural Forum* 99 (September 1953): 135.

Blair, Kevin. President and CEO of the BBC. Interview by authors. Manchester, Missouri. 12 April 2000.

———. "Looking into the 21st Century." *NewGround 2* (Millennium Edition): 2.

Bloomsdale Bank Building and Equipment Company Archive. Authors' collection.

- "The Broken Stereotype." *Burroughs Clearing House* 36 (December 1951): 22–23.
- Cook, L.G. "Is Your Lighting Paying Dividends?" *Burroughs Clearing House* 18 (July 1934): 16–18.
- Cuneen, Wallace V. "Impact of Automation on Bank Layout and Design." *Burroughs Clearing House* 41 (October 1956): 36–37, 96, 98, 100, 102.
- "Design for Suburban Banking." Advertisement for the BBC. *Burroughs Clearing House* 38 (February 1954): 109.
- "Designed for the Age of Automatism." Advertisement for Herring Hall Marvin Safe Co. *Burroughs Clearing House* 41 (November 1956): 87.
- "Designing an 'Ideal' Suburban Branch." *Burroughs Clearing House* 46 (July 1961): 42–43, 91–92.
- "Designing the New Bank for the Area It Serves." *Burroughs Clearing House* 25 (May 1941): 6.
- Dodson, William H. "Planning a Bank in a Shopping Center." *Burroughs Clearing House* 37 (June 1953): 34–35, 88.
- "Does Modernization Pay?" *Burroughs Clearing House* 34 (May 1950): 18–19.
- "Drive-In Annexes." *Burroughs Clearing House* 34 (June 1950): 16.
- "Drive-In Variations." *Burroughs Clearing House* 41 (May 1957): 17–18.
- Dunlap, Rex. Former President of the BBC and current Vice Chairman of NewGround Resources. Interview by authors. Manchester, Missouri. 12 April 2000.
- "Facades of Brick." *Burroughs Clearing House* 37 (May 1953): 21–22.
- Farnham, John. "Speeding Deposits." *Burroughs Clearing House* 22 (December 1937): 7–9, 29.
- "Flair for Showmanship Augments California Bank's Success." *Burroughs Clearing House* 46 (July 1961): 28–29.
- Gander, J.P. "For Better Bank Quarters." *Burroughs Clearing House* 37 (January 1953): 29–33, 76–77.
- "How to Acquire Successful New Banking Quarters." *Burroughs Clearing House* 37 (February 1953): 50–60.
- "Studies in Bank Modernization." *Burroughs Clearing House* 26 (November 1941): 20–22, 40.
- Green, Arthur S. "How Good Bank Lighting Can Build Business." *Burroughs Clearing House* 49 (April 1965): 30–31.
- Green, Edwin. *Banking*. Oxford: Phaidon, 1989.
- "Growth of Suburban Areas Brings New Banks." *Burroughs Clearing House* 25 (September 1941): 8.
- Guariglia, Charlie, AIA. Former Vice President of Architecture and Engineering of the BBC. Interview by authors. Manchester, Missouri. 12 April 2000.
- Hamlin, Talbot, ed. *Forms and Functions of the 20th Century*, Vol. IV. New York: Columbia University Press, 1952.
- "Here's a New Service for Bankers Who Want to Prepare for Tomorrow!" Advertisement for the BBC. *Burroughs Clearing House* 27 (September 1943): 45.
- Hoggson, Noble Foster. "Banking Quarters." *Burroughs Clearing House* 21 (May 1937): 5.
- "How to Get Auto Banking Business." Advertisement for Herring-Hall-Marvin Safe Co. *Burroughs Clearing House* 34 (February 1950): 84.
- Illinois Bank Building Corporation Archive. Glencoe, Illinois.
- "In the Trend of Banking: Examples of the Latest Trends in Bank Design." *Burroughs Clearinghouse* 24 (April 1940): 3.
- Jackson, A. Wayne. "Drive-In Design Problems and Their Solutions." *Burroughs Clearing House* 46 (June 1961): 46–47, 103–105.
- Kaltenborn, H.V. "Is 'Super Service' Changing America's Way of Banking?" *Burroughs Clearing House* 37 (December 1957): 44–45.
- Kahn, Albert. *Architectural Treatment of Bank Buildings*. Detroit: Albert Kahn, 1929.
- "Modern Architecture Breaks Through the Glass Barrier." *Architectural Forum* 101 (December 1954): 104.
- Money Matters: A Critical Look at Bank Architecture*. New York: McGraw-Hill, 1990.
- "Motor Bank Planning." Advertisement for the BBC. *Burroughs Clearing House* 41 (April 1957): 64–65.
- Murray, W.P. "Outside Bank Men." *Burroughs Clearing House* 25 (June 1941): 11–13, 34.
- "New Construction Plans." *Burroughs Clearing House* 29 (February 1945): 9.
- "New Lobbies, Counters." *Burroughs Clearing House* 34 (March 1950): 20–21.
- "New Products: Vault Doors Revamped by Dreyfuss Compliment Modern Banks." *Architectural Forum* 101 (November 1954): 169, 216.
- Odle, Harry V. "Ideas and Innovations in Bank Design." *Burroughs Clearing House* 33 (January 1949): 28–33, 63–64.

- . "Savings and Loan Modernization." *Burroughs Clearing House* 24 (February 1940): 20–24.
- "1 Bank Every 3 Days!" Advertisement for the BBC. *Burroughs Clearing House* 34 (March 1950): 73.
- "PA Critique: Bank Buildings." *Progressive Architecture* 30 (March 1949): 51–62.
- "Part One: Architectural Design." *Architectural Forum* 48 (June 1928): entire issue.
- "Part Two: Architectural Engineering and Business." *Architectural Forum* 48 (June 1928): entire issue.
- "Planning New Bank Quarters?" Advertisement for the BBC. *Burroughs Clearing House* 40 (April 1956): 19–22.
- Roth, Arthur T. "Selling Banking." *Burroughs Clearing House* 29 (December 1944): 13–15, 42.
- Sanders, Hy. W. "Slogan 1933–'Bank Successes.'" *Burroughs Clearing House* 17 (January 1933): 18–19.
- Smith, Donald. "Let's Hope We'll Never Forget." *Burroughs Clearing House* 17 (October 1932): 10–11.
- Smith, Perry Coke. "What Bankers Want of Their Buildings." *Architectural Record* 97 (March 1945): 88–89.
- "Some Recent Small Bank Buildings." *Brickbuilder* 25 (May 1916): 114–118.
- "Something to See." *Time* 18 (31 August 1953): 78.
- "Specialized Building Service." *Burroughs Clearing House* 37 (July 1953): 23–24.
- Stern, Robert A.M., Thomas Mellins, and David Fishman. *New York 1960*. New York: Monacelli Press, 1995.
- Stone, Roy L. "Selling Your Bank to the 1934 Public." *Burroughs Clearing House* 18 (January, 1934): 3.
- "They Stood in the Rain and Stared . . ." Advertisement for Mosler Safe Co. *Burroughs Clearing House* 39 (December 1954): 47.
- "Three at a Time." *Burroughs Clearing House* 36 (November 1951): 27.
- "Trends in Current Bank Design." *Burroughs Clearing House* 26 (October 1941): 6.
- Van Scheltema, John, AIA. Founder and President of the Florida Bank Building Corporation, the Illinois Bank Building Corporation, and the Indiana Bank Building Corporation. Interview by authors. Springfield, Illinois. 3 March 2000.
- "Your Bank Can Look as Efficient as It Is..." *Burroughs Clearing House* 38 (March 1954): 89.
- Zabel, Craig Robert. "The Prairie School Banks of Frank Lloyd Wright, Louis H. Sullivan, and Purcell and Elmslie." Ph.D. diss., University of Illinois at Urbana-Champaign, 1984: University Microfilms International.