

## ABSTRACT

Title of Thesis: FOLLOW THE MONEY: IDENTIFYING THE  
CUSTOM ARCHITECTURALLY DESIGNED  
BRANCH BANK

Degree Candidate: Donna Jean Reiner

Degree and Year: Master of Arts in Historic Preservation, 2009

Thesis Directed by: Roger A. Brevoort, M.S.

Welch Center for Graduate and Professional Studies

Goucher College

This thesis breaks new ground through the identification and academic analysis of a mid-century modern building type that represents the history of nationwide banking practices and an evolving architectural form. Using Phoenix, Arizona as the backdrop, this research examines the origins and evolution of the Custom Architecturally Designed Branch Bank, a building type previously not studied in a scholarly manner.

First, the research summarizes the history of banking and branch banking in the United States from its 18<sup>th</sup> century roots to 1975, highlights the styles and trends of bank architecture during that period, and focuses on specific examples in Phoenix.

Second, the research looks at branch banks as a building type describing the characteristics of the Custom Architecturally Designed Branch Bank citing specific

historical and culturally significant Phoenix examples. Resulting from this scholarly analysis is the argument that the Custom Architecturally Designed Branch Bank is a significant building type.

Finally the research proposes strategies for preservation of these properties and provides Phoenix examples of successes and “lessons learned” from failures applicable nationwide. Included are suggested approaches for advocating preservation of the Custom Architecturally Designed Branch Bank after examining the threats for each site.

FOLLOW THE MONEY:  
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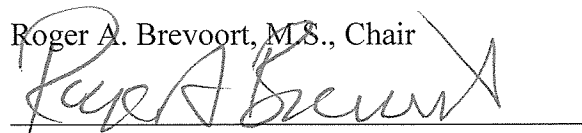
Donna Jean Reiner

Thesis submitted to the Faculty of Goucher College in partial  
fulfillment of the requirements for the degree of  
Master of Arts in Historic Preservation

2009

Advisory Committee

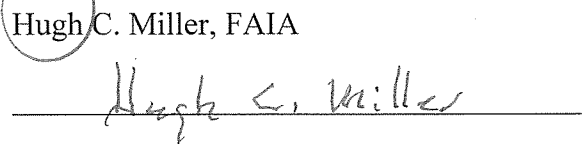
Roger A. Brevoort, M.S., Chair

Handwritten signature of Roger A. Brevoort in black ink, written over a horizontal line.

James W. McPherson, III, M.A.

Handwritten signature of James W. McPherson, III in black ink, written over a horizontal line.

Hugh C. Miller, FAIA

Handwritten signature of Hugh C. Miller in black ink, written over a horizontal line.

## ACKNOWLEDGEMENTS

There were many people who assisted me in this thesis, in part by making sure that I looked at their favorite branch bank wherever I traveled over the past three years. I think that I need a bumper sticker that says “I STOP FOR BANKS” so those behind me can anticipate my sudden stops. My family has grown to expect that Mom, sister, or Grandma is continually going to school to expand her knowledge, and then lets the world know what she discovered. Members of my thesis committee encourage me to promote this research so we can better protect “our” fabulous branch banks. My most heartfelt thanks, though, go to Lawrence Farber, MD, photographer extraordinaire, who converted all my pictures from color to black and white and certainly made them look wonderful. Without him, it would have taken me so much longer to finish.



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# CHAPTER I

## BRIEF HISTORY OF BANKING IN URBAN AREAS

### Introduction

Some form of banks or banking has been at the heart of American communities since Colonial days; however, what existed in those early Colonial days does not begin to compare to what we regard as banks and banking today. England had prohibited formal banks in Colonial America to eliminate competition with the Bank of England.

Nevertheless, merchant lenders did exist as a type of colonial banking and by the time of the ratification of the U.S. Constitution in 1789, there were three formal banks.<sup>1</sup>

According to Benjamin Klebaner, author of *American Commercial Banking*, it is these forms of “commercial banks [that] have been America’s main category of financial intermediary” since formalized banking began in this country following the American

Revolution.<sup>2</sup> This type of bank offered a variety of services such as loans, security investments, different types of deposits, and some method of payment such as checking.

In the early history of banking, commercial banks also provided bank notes (paper money issued by the bank).<sup>3</sup> Klebaner also notes that “commercial rivalry between towns [often]

prompted the early organization of banks.”<sup>4</sup> However, these early private banks usually operated as part of another business rather than a separate entity and were institutions

formed by individuals or partnerships that conducted “a banking business with their own capital resources.”<sup>5</sup> By the beginning of the nineteenth century, banks and banking

functionally and symbolically were essential to any successful town. Unfortunately, if

the economic structure of the community failed, the bank might ultimately fail too. Nevertheless, bankers took great care by this time to make sure that the building that housed their institution appeared impressive, solid, and strong. Thus, the structure which housed the bank came to hold great stature in the community. This belief in the strength of the image of the bank building forms the basis of the changing architecture of bank buildings and branch banks as a building type. Therefore, in order to understand how important banking as a commercial enterprise continues to be and the factors which set the stage for modern branch banking and these banks as building type, it is necessary to briefly retrace the historical system of banking in the United States.

#### Pre-Twentieth Century

In the early history of this country, banks were “designed to meet the needs of a traditional merchant class...[and] initially catered almost exclusively to the mercantile sector” as noted by Howard Bodenhorn in *A History of Banking in Antebellum America*.<sup>6</sup> Despite Thomas Jefferson’s objections, Alexander Hamilton’s argument for the creation of a national bank convinced Congress and President George Washington. Thus, the federal government authorized the establishment of the First Bank of the United States in 1791 for twenty years. The bank opened in Philadelphia in Carpenters’ Hall as a private corporation with the U.S. government as one of its stockholders. The bank also had eight branches located in eastern seaboard cities.<sup>7</sup> Following the successful establishment of the First Bank of the United States, “18 new state-chartered banks” began.<sup>8</sup>

By the time the First Bank of the United States’ charter expired in 1811, 117 state-chartered banks existed.<sup>9</sup> The federal government subsequently chartered the Second Bank of the United States in 1816 after realizing the importance of having a

central bank even though the state banks viewed a central bank as a rival. This bank, larger than the First Bank of the United States, had branches in twenty states by 1831.<sup>10</sup> Banks clearly impacted “the process of economic growth and development” in the United States through a variety of means during the early nineteenth century.<sup>11</sup> As the manufacturing sector became a stronger economic force in the mid-nineteenth century, one could see these changes reflected in the names of banks, i.e., Commercial & Farmers Bank and Mechanics Bank.<sup>12</sup>

The United States struggled to create a viable banking system during the nineteenth century since some influential people such as President Andrew Jackson opposed a central bank in general. Nonetheless, two types of banks formed that have endured: national banks and state banks. A national bank (other than the Second Bank of the United States), governed by federal laws not state, was strictly commercial and required a high capitalization. A state bank, chartered by a state legislature, followed whatever conditions of operation the individual states set.<sup>13</sup> Although most of these state banks were privately owned, a few “serve[d] as an agent of the state.”<sup>14</sup> Since the standards for being a national bank were generally higher than state standards (particularly with respect to initial capital backing), most small banks opted out of the national system. And when President Jackson vetoed the renewal of the charter for the Second Bank of the United States in 1832, that bank ceased operation in 1836. Consequently for the next twenty-six years, “bank regulation was solely in the hands of individual states.”<sup>15</sup> While the system of currency in the United States impacted banks and banking in general particularly during the nineteenth century, it is not relevant to this historical overview.

During the early days of the Civil War, “there were almost 1,500 state chartered banks, and in no two states was banking practice the same.”<sup>16</sup> Paul Studenski and Herman E. Krooss explain in *Financial History of the United States* that while the lack of national standards continued to cause serious problems, some successful procedures established by individual states ultimately became the foundation for national regulations. For example, New York’s 1838 free banking model “became the basis of the national banking system adopted by the Federal government in 1863.”<sup>17</sup> The National Bank Act of 1863 established certain conditions that a bank had to meet in order to receive a charter and operate, and also created a system of reporting a bank’s financial health. After Nevada included the principle of free banking in its Constitution in 1864, the rest of the “new states west of the Mississippi” followed suit.<sup>18</sup> The minimum capital requirement for starting a bank was one condition that varied by the size of the community and also by whether the bank was state or national chartered.<sup>19</sup>

Banks as an institution changed dramatically toward the end of the Civil War. In part due to bank failures and the fact that banks issued their own notes, it became apparent that the federal government needed to set some standards in order to insure the longevity and safety of the nation’s banks. Although the system did not become totally reliable until after the Great Depression, national standards became stronger at this time.

By the late 1800s, “banking [truly] became a profession” with the advent of rules and regulations which were usually self imposed by the industry.<sup>20</sup> Prior to that, the strength of the institution often rested on the personal reputation of the owner. Nevertheless, the banks in New York “dominated much of the nation’s finances” and

many people feared a “‘money power’ conspiracy” based on competition amongst banks.<sup>21</sup>

Despite new rules and regulations, problems continued to plague the banking industry. Periodic bank panics created concerns, some of which were greater in different parts of the country. While Lynne Pierson Doti and Larry Schweikart note in *Banking in the American West: From the Gold Rush to Deregulation* that “the Panic of 1873 was hardly noticed in the Far West” due to the “diversity of western economic interests,” Studenski and Krooss comment that the Panic of 1893 created havoc in the West where over half of the nation’s bank failures occurred.<sup>22</sup> Furthermore, they point out that “westerners believed that the panic [of 1893] was deliberately planned and created by Eastern ‘gold bugs’ who wished to discredit silver.”<sup>23</sup> This feeling is understandable since silver was “king” in the West in the 1880s-1890s. Wisely, most of the western states and territories enacted various banking laws during this time period to insure the safety of the banks within their boundaries.<sup>24</sup>

### Banking in Urban Areas During the Twentieth Century

The Currency Act of 1900 (also known as the Gold Standard Act) “fundamentally changed the monetary banking system.”<sup>25</sup> Cementing gold as the standard for money also contributed to the “increase in the number of national banks.”<sup>26</sup> Between 1900 and 1908, a little over 3,000 national banks started up, nearly twice the number that existed in 1900.<sup>27</sup> Of that number, 1,784 formed “west of the Mississippi River and south of the Mason-Dixon line.”<sup>28</sup>

By the early part of the twentieth century, besides the national and state banks, trust companies were common.<sup>29</sup> State banks were prevalent in the South and West,



while in the East, trust companies outpaced national banks in growth.<sup>30</sup> Many states began to prohibit private banks and therefore many converted to state charters. However, there were still “49 different types of banking regulations” across the country in 1908.<sup>31</sup> The Federal Reserve Act of 1913 provided for a federally controlled central bank for the United States. With the formation of twelve regions across the country, twelve Federal Reserve Banks plus their branches provided services solely for other banks.<sup>32</sup>

Banks had begun to actively advertise for business by the early 1900s.<sup>33</sup> Bank business improved and “by 1920, there was one bank for every 3,500 Americans.”<sup>34</sup> In fact, over 6,000 new banks sprang up in the 1920s.<sup>35</sup>

The Great Depression forced Congress to deal with a number of lingering problems that plagued the banking industry. Various laws continued to strengthen the Federal Reserve System and tighten requirements for member banks. For instance, the Banking Act of 1935 required that before receiving a charter, new banks must consider the needs of the community that the bank would serve.<sup>36</sup> All of these new regulations led to the improvement of commercial banking in the late 1930s.<sup>37</sup> Thus, with the advent of financing the World War II effort, the banking industry experienced major changes. While new banks did open between 1936 and 1945, it was at a slower pace than the decade before.<sup>38</sup> In fact, between 1935 and 1961, less “than 2,100 new commercial banks opened,” a marked decrease from the 6,000 that opened in the 1920s.<sup>39</sup> So while “before the war[,] big business in banking was concentrated in New York and Chicago,” afterwards this changed.<sup>40</sup>

The post-war boom in banking in the 1960s saw many rapid changes. Mergers continued, branch banking increased, niche banks flourished, and women became

managers. Banks in the West encountered and overcame all these changes. The Bank Merger Act of 1960, later amended in 1966, attempted to deal with the evaluation of bank mergers and the avoidance of antitrust issues. Furthermore, it allowed the U.S. “Justice Department the power to block a merger.”<sup>41</sup>

By the late 1960s and into the 1970s, technological innovations created a different type of competition between banks especially with respect to automatic teller machines (ATMs), credit cards<sup>42</sup>, and the method of bank record keeping: the magnetic tape.<sup>43</sup> The formation and chartering of new banks continued into the 1970s which only increased the competition between the “new guys on the block” and the well established stalwarts. The establishment of regional banks, particularly in the West, emphasized the region’s prosperity and Bank of America, then headquartered in San Francisco, soon became the “most powerful bank in the West.”<sup>44</sup>

### The History of Branch Banking in the United States

Branch banking has had a rather interesting history in the United States even from the country’s earliest days. Ray B. Westerfield’s pamphlet, *Historical Survey of Branch Banking in the United States*, provides a brief overview on the subject through the late 1930s. For example, the first bank to have branches prior to the Civil War was the First Bank of the United States, chartered in 1791. This bank had eight branches in part since there were relatively no other banking facilities available in the newly-formed country. The Second Bank of the United States, chartered in 1816, had twenty-five branches in twenty states by 1831.<sup>45</sup> While the First and Second Banks of the United States were national banks, some of the early state chartered banks gradually established branches, i.e. Farmers Bank of Delaware, Bank of Kentucky, Bank of Indiana, and Bank of Ohio.

In 1848, there were fourteen states<sup>46</sup> that allowed branches with twenty-seven banks having a total of 143 branches. In 1860, there were thirteen states that allowed branch banking, with thirty-nine banks having a total of 222 branches.<sup>47</sup> Despite this minor reduction in the number of states that permitted branch banking, there was a marked increase in the number of banks and the total number of branches.

The Civil War saw nearly a complete erasure of branch banks for two primary reasons: bank failures<sup>48</sup> and the restrictions imposed by the National Bank Act of 1863 which prohibited branches unless already in existence.<sup>49</sup> Some interest in branch banking arose again in the early 1890s.<sup>50</sup> Since some people in the banking industry and Congress recommended it, restrictions such as those often based on the population size of a community virtually eliminated the prospects. Generally small bankers' fear of competition led them to oppose branch banking because it was "seen as antithetical to free banking."<sup>51</sup> To compensate for the lack of branches while still providing banking services to small communities, states began to charter many new and small banks that ultimately created a fundamental weakness of the banking system.

The nationwide Bank Panic of 1907 renewed and increased interest in branch banking.<sup>52</sup> When California passed an act in 1909 to allow branch banking, other states gradually became interested in pursuing this concept although they did not necessarily follow suit. Despite this increased interest in branch banking by some states, the industry's major trade association, The American Bankers Association (ABA), opposed branch banking as early as its 1898 convention.<sup>53</sup> However, the Federal Reserve Act of 1917 clearly allowed state banks that joined the federal system to keep their branches.<sup>54</sup> This federal "approval" enticed more large non-national banks to enter the Federal

Reserve System since the new regulations would not mean that the banks had to divest themselves of any of their branches.

The battle between the ABA, Congress, and individual states over branch banking continued for the next few years. For instance, at the 1922 ABA convention, probably the height of the period of resistance toward branch banking, the association “formally proclaimed its opposition to branching ‘in any form.’”<sup>55</sup> By the 1930 convention however, the ABA “accepted community-wide branch banking in metropolitan areas and country-wide branching in rural districts ‘where economically justified.’”<sup>56</sup> This change in attitude took time to manifest itself in the widespread implementation of branch banking.

In the meantime, “[four] percent of all commercial bank offices in 1920” were branches; by 1930, this number rose to thirteen percent.<sup>57</sup> Despite the ABA’s concession about locating branches in rural areas, most branches were in large metropolitan areas (100,000 or more people) with over one-third of them being in Los Angeles, New York, Detroit, and Philadelphia. In fact, according to Klebaner’s research, California, New York, Michigan, Pennsylvania, and Ohio had two-thirds of the nations’ bank branches at the close of 1929, with 50 percent of the total in California; less than a third of the branches were located outside the head-office city.<sup>58</sup>

The U.S. Board of Governors of the Federal Reserve System periodically published pamphlets containing statistical information on banking. The 1951-issued pamphlet, *Compilation of Federal and State Laws Relating to Branch Banking Within the United States*, listed eighteen states that permitted statewide branch banking, seventeen states that permitted branch banking within limited areas, ten states that prohibited branch

banking, and four states that had no regulations governing branch banking.<sup>59</sup> Also, the pamphlet indicated that national banks at the time could “establish and operate new branches” following approval under two circumstances: 1. “within the limits of the city, town or village” where they were located; 2. if state law already allowed branching for state banks.<sup>60</sup> Finally, insured non-members of the Federal Reserve System had to have permission from the Federal Deposit Insurance Corporation (FDIC) to “establish and operate any new branch” or “move its main office or any branch.”<sup>61</sup> States with limitations on branch banking most often indicated that branches could only operate in the county where the home office was located or, under specific conditions, in counties contiguous to the home office’s county.

How dramatically branch banking changed during the twentieth century reveals some interesting facts. One percent of the existing banks in 1900 had branches increasing to two percent in 1921. By the end of World War II, eight percent of the existing banks had branches.<sup>62</sup> “Banks with at least one branch operated...28.2 percent of 17,958 offices at the end of 1945.”<sup>63</sup> Forty years later, fifty percent had branches. From 1945 to 1977, the number of branches nationwide doubled each ten years. Seventy-five percent of the locations of these branches occurred outside the head-office city from March 1933 through 1951.<sup>64</sup> Furthermore, more branches were located in counties not contiguous to the head-office county which appears to explain the disappearance of single-office banks “in states that permitted branching.”<sup>65</sup>

### National Laws Regulating Branch Banking

National laws only impacted national chartered banks or banks that were members of the Federal Reserve System after that system began in 1913. National banks

chartered after the National Banking Act of 1863, differed greatly from the First and Second National Banks of the United States. By charter, national banks could not branch, but under the National Bank Act, only “new national banks [were prohibited] from operating branches.”<sup>66</sup>

However, Studenski and Krooss point out that with the passage of the McFadden Branch Banking Act of 1927, “national banks [could] establish branches within the corporate limits of the places in which they were located” if state laws permitted.<sup>67</sup> At that time, twenty-two of the forty-eight states prohibited branch banking probably due to the long-standing opposition of the American Banking Association to the practice and the individual state banking associations.<sup>68</sup> Still, the McFadden Act limited a bank’s ability to branch to the city where its home office was located.<sup>69</sup> However, “any state bank that joined the national system could retain all its branches in existence when the act went into effect.”<sup>70</sup> For example, when the Bank of Italy (now Bank of America) joined the federal system in 1930, it had 300 branches across the state of California while the Los Angeles First Security National Bank & Trust had 100 branches when it joined the national system.<sup>71</sup> As a point of reference, in June 1929, there were 818 banks that operated 3,440 branches across the country.<sup>72</sup> Mergers were common in the early 1930s, and often these “acquired banks...turned into branch offices in states where branching was permitted.”<sup>73</sup> Furthermore, twelve of the twenty-two states that prohibited branch banking in 1927 instituted the concept between 1931 and 1935 and some of the other states that had restrictions on the locations of branches, expanded those areas. Thus, by 1935, only ten states did not permit branch banking.<sup>74</sup>

The Glass-Steagall Act of 1933 broadened the ability of national banks to establish branches to statewide, provided that state laws allowed for such branch banking.<sup>75</sup> The impact of this act was tremendous. In 1933, for example, there were 17,940 banks in the United States, and 2,911 branches. By 1940, there were 18,561 banks with 3,666 branches.<sup>76</sup> The majority of the new branches, established in areas outside the home office city, offered services to many towns that originally were without banks.

By 1941, mergers and consolidations reduced the number of banks with branches to 14,300, but these banks still maintained around 3,700 branches.<sup>77</sup> While “banks were in a strong position to meet the demands of the postwar economy,” there were fewer numbers of banks overall in 1945 than in 1915.<sup>78</sup> Also, “most [of these] were small, independent institutions” meaning most communities probably had a unit bank rather than a branch.<sup>79</sup>

### State Laws Regulating Branch Banking

Branch banking was quite common in the South before the Civil War, so the economic collapse of the entire area after the war created the demise of banking in that region. During the latter part of the nineteenth century in areas such as the South and West where few national banks existed, branch banking often solved banking difficulties, particularly for farmers.

Before California’s enactment of a branch banking law in 1909, few states formally allowed it, and even more states did not formally address the concept.<sup>80</sup> By 1910, twelve states permitted branch banking,<sup>81</sup> nine states formally prohibited it, but twenty-seven had no laws indicating approval or disapproval.<sup>82</sup> In 1929, nineteen states

permitted branch banking, twenty-two formally prohibited, and seven had no laws addressing the concept; yet by 1936, thirty-six states permitted branch banking and only nine prohibited it.<sup>83</sup> This continual change in the number of states permitting or not permitting branch banking reflects the changing attitudes of the banking industry and individual state legislatures. The states that did permit branch banking varied from those that permitted branch banking statewide, to those that restricted branch banking to the headquarters city or county, or to the counties contiguous to the headquarters city. These state laws impacted the ability of a national bank to branch since under the National Bank Act, national banks had to abide by individual state banking laws.<sup>84</sup>

#### Geographic Trends in Branch Banking

It is difficult to determine any geographic trends in branch banking in the nineteenth century. Records indicate that branch banking existed in at least sixteen states before the Civil War. Of these, eight were Southern states, four were Eastern seaboard states, and four from the Midwest.<sup>85</sup> However, there was virtually no mention of branch banking in Congressional hearings following the Civil War, nor statistics listed in the Comptroller of the Currency reports; before the Civil War, state banking reports were spotty making it more difficult to accurately determine the extent of branch banking throughout the United States.

Of the twelve states that permitted branch banking in 1910, three were on the West Coast, one was in the Southwest (Arizona, although it was actually a territory at the time), four in the East, and four in the South. Branch banking ebbed and flowed throughout the country in the teens and 1920s. The significant states permitting branch banking at the end of 1931 were California, Maryland, Louisiana, North Carolina, South



Carolina, Maine, Virginia, and Tennessee. Of these eight states, California by far had the most number of banks (fifty) and the most number of branches (801).<sup>86</sup>

In the West, the “branch systems fared well” during the 1930s.<sup>87</sup> Of the thirty-six states permitting either statewide branch banking or branch banking in limited areas in 1939, nine were in the West/Southwest, eleven were in the East, nine in the South, and six in the Midwest.<sup>88</sup> In Elvira Clain-Stefanelli and Vladimir Clain-Stefanelli’s book *Chartered for Progress: Two Centuries of American Banking A Pictorial Essay*, the authors indicate that “branching...[was] most common in the east and the west, while the central states...tended to favor the unit or single bank principle” which is borne out in the previously mentioned statistics. Doti’s and Schweikart’s comprehensive studies of banking in the West provide even more insight on this region. Information in their book suggests that Western states often had different ideas regarding banking from those states in the South, Midwest, and East emphasizing that most of the far Western states permitted some form of branch banking.<sup>89</sup> Often these branches appeared as a result of banks purchasing failing ones or mergers.

Thirty-five of the forty-eight states allowed some form of branch banking in 1951, a minor up tick from 1939. Of the Western/Southwestern states, Arizona, California, Oregon, Washington, Nevada, and Utah allowed statewide branch banking. New Mexico and Montana only allowed branch banking within limited areas while Colorado and Texas prohibited branch banking. Oklahoma and Wyoming had no regulations governing branch banking.<sup>90</sup>

### Architectural Styles of Banks Pre-Twentieth Century

Charles Belfoure's book, *Monuments to Money*, provides a definitive study of American bank architecture from its earliest beginnings to the present day. An architect himself, he attempts to illustrate the importance of this understudied building type. He begins by explaining that private banks often shared a part of facility with another business in the early days of the United States. For example, the nation's first bank, the Bank of North America established in 1781 and located in Philadelphia, occupied a store building owned by the cashier.<sup>91</sup> The simple building they shared merely looked like a typical three-story Philadelphia row house.

However, with the establishment of the First Bank of the United States in 1791, "it was expected that...[this unofficial central U.S. bank's] first permanent building should reflect that status [and] not be [housed in] an overscaled Georgian residential design."<sup>92</sup> The branches of the First Bank "were deemed worthy of fine architecture" too.<sup>93</sup> Thus, using the Bank of England as a model for "scale and grandeur[,] the First Bank of the United States would be a watershed for banking design – it would establish the bank as a building type worthy of exceptional and expensive architectural expression."<sup>94</sup> Samuel Blodgett's design resulted in a three-story monumental structure with "a hexastyle Corinthian portico," marble façade, pilasters, and a carefully laid out interior that would meet the needs of various banking activities (figure 1).<sup>95</sup>

Early state-chartered banks founded after the creation of the First Bank of the United States were a bit more cautious in their early days and therefore often sought former residences as their initial buildings. "Once a bank had sufficient capital, it spent the money on an impressive building, a sign that it was a successful enterprise."<sup>96</sup> It is this

connection between the economics of banking and the economics of building that dictated the size and design of a bank.

Benjamin Henry Latrobe's design of the Bank of Pennsylvania in Philadelphia in 1799 (figure 2) "would be one of the most influential prototypes for all early nineteenth



Figure 1: This monumental structure represents the Classical image of banking institutions. Samuel Blodgett, First Bank of the United States, 1797, Philadelphia [Library of Congress, Prints & Photographs Division, HABS PA, 51-PHIL, 235-6]



Figure 2: This bank by Latrobe established the Classical idiom as the standard for financial institutions. Benjamin Henry Latrobe, Bank of Pennsylvania, 1799, Philadelphia [Ridgway, Benjamin Evans (c.1850-1890), "Bank of Pennsylvania." The Historical Society of Pennsylvania, Society Prints Collection, Bb 862 EV15 40.]

century architecture and set the functional and aesthetic standard for banks in American by creating the first ‘temple of finance.’”<sup>97</sup> What amounted to the nation’s “first Greek Revival Building” created a bank image in America that lasted for decades.<sup>98</sup>

Subsequent architectural styles of banks in the nineteenth century included the Federal style as typified in Alexander Parris’ 1806 Portland Bank (Maine). Yet, even this particular style still “was basically residential in character.”<sup>99</sup> While “many banks built in the Federal era failed during the bank panics of the 1830s,...because of their residential character[, they] were easily recycled into private homes.”<sup>100</sup>

With nearly 200 banks in America by 1820, “bank design [had] slowly moved away from a residential character.”<sup>101</sup> A few banks even showed European sources of influence such as Robert Carey Long, Sr.’s 1807 design of the Union Bank in Baltimore (figure 3) patterned after “a country villa in [English architect] John Soane’s *Sketches in Architecture*.”<sup>102</sup> Nevertheless, “inspired by the Bank of Pennsylvania, [banks] began to express an unambiguous image of strength, safety, and stability to the public” through their building designs.<sup>103</sup>

The Greek Revival Style was predominant throughout the Jacksonian Age. William Strickland’s example typifies this prevalent style (figure 4). Strickland, who worked for Benjamin Latrobe, “define[d] the Greek style as the architecture of American finance.”<sup>104</sup> However, branches of the Second Bank of the United States included original elements beyond traditional Greek Revival. Illustrative examples were William Jay’s 1820 branch design in Savannah, Georgia (figure 5) and Solomon Willard’s 1824 branch design in Boston.<sup>105</sup> Numerous Southern banks utilized this style through the 1850s although some “still had a residential quality about them.”<sup>106</sup> Banks in large New



Figure 3: The European influence of this bank is still Neo-Classical. Robert Carey Long, Sr., Union Bank, 1807, Baltimore [Library of Congress, Prints & Photographs Division, HABS MD, 4-BALT, 52-1]



Figure 4: The strong Greek Revival image representing stability is appropriate for banking purposes. William Strickland, Second Bank of the United States, 1818/24, Philadelphia [Library of Congress, Prints & Photographs Division, HABS, PA, 51-PHIL, 223-36]

England cities gradually moved from using the Federal Style to the Greek Revival Style in the mid-1820s, although banks in smaller New England towns took longer to use the Greek Revival Style.<sup>107</sup> Interestingly, during the Jacksonian Age, “well known architects would travel outside major cities to do bank work;” thus many bankers in smaller communities could have a professionally designed structure.<sup>108</sup>

However, “not all banks needed or wanted an impressive building in the Greek Revival” Style.<sup>109</sup> These particular banks most often only dealt with the business community and “did not need a public face” due to their insider lending practice.<sup>110</sup> This type of banking virtually vanished by the mid-1800s and a style of banking which needed a public image and therefore required a formal structure replaced it.<sup>111</sup> By the mid-1840s,



Figure 5: Variations of Greek Revival Style still promote a strong image of stability. William Jay, Branch Bank of the United States, 1820, Savannah, Georgia [Library of Congress, Prints & Photographs Division, HABS, GA, 26-SAV, 38-1]

the popularity of the Greek Revival Style in the East waned in part because of overuse for so many different types of buildings. However, it was still the preferred style in the South and West until the Italianate Style became the design of choice, particularly for banks, from the late 1840s to the Civil War (figure 6).<sup>112</sup>



Figure 6: Shifting stylistically, but clearly a dominant image representing the mid nineteenth century. John Gries, Farmers & Mechanics Bank, 1855, Philadelphia [Library of Congress, Prints & Photographs Division, HABS, PA,51-PHILA, 377-1]

As banking became more of an established profession, books and banking professional journals began to appear in the mid-1840s. These publications even started to include articles addressing bank architecture.<sup>113</sup> Illustrations in the journals and books enabled bankers “to see what kinds of banks their peers were building.”<sup>114</sup> With most of the examples coming from banks in New York City, Boston, and Philadelphia and showing the Italianate Style, bankers in other parts of the country emulated them. Despite what would appear to be a focus on banks in large cities, the journals did not ignore banks in small communities. An 1856 article in *Banker's Magazine*, for instance, specifically focused on “bankers outside the cities. The magazine felt these bankers were often at a disadvantage when it came to architectural advice” which was particularly true in the Midwest and West.<sup>115</sup> Later articles featured designs for bankers who might have difficulty finding a quality architect.

Following the Civil War, the late 1860s saw the introduction of the Second Empire Style (figure 7) as a bank design preference particularly on the East Coast, the architectural trend-setting region. Various other styles throughout the late nineteenth century Gilded Age provided new looks for banks. Besides the Second Empire designed bank, one found the frequent use of Victorian Gothic (figures 8 & 9), the infrequent use of Queen Anne, and an abundance of Richardsonian Romanesque (figure 10). Victorian Gothic even proved adaptable to banks in small towns.

Like the United States' colonial days, the first bankers in the West were merchants. Having their own building, even though it may be a conservative architecturally and vernacular design, was nevertheless “a symbol of safety to the public.”<sup>116</sup> While the buildings started out being modest and generally of wood



Figure 7: Second Empire Style, typical of the time and still a monumental building. Samuel Sloan, Central National Bank, 1871, Columbia, South Carolina [Library of Congress, Prints & Photographs Division, HABS SC, 40-COLUM, 8-1]





Figure 8: The Gothic Style contributes to the massive feel and strength of the bank. Frederick Clarke Withers, Newburgh Savings Bank, 1866, Newburgh, New York [Library of Congress, Prints & Photographs Division, HABS, NY, 36-NEWB, 24-1]



Figure 9: Furness designed a number of banks in the Victorian Gothic Style. Frank Furness, Centennial Bank, 1876, Philadelphia [Library of Congress, Prints & Photographs Division, HABS, PA, 51-PHILA, 525-1]



Figure 10: The Richardsonian Romanesque Style clearly demonstrated a bank's image of strength. James King, Boise City National Bank, 1891, Boise, Idaho. Modeled after H.H. Richardson's 1887 Marshfield Store in Chicago. [Library of Congress, Prints & Photographs Division, HABS ID, 1-Boise, 7-1]

construction (figure 11), they still might include “the latest ornament used back East.”<sup>117</sup> (figure 12) The pattern of bank architecture in the West of starting small and simple and moving to the more ornate continued from the 1850s through the 1880s, as “the mining frontier...moved eastward [from California] into Nevada and Colorado and finally south to Arizona.”<sup>118</sup> Gradually the “banks in large [Western] cities such as Denver [and San Francisco] rivaled eastern cities in sophistication....”<sup>119</sup> (figure 13)

However, George B. Post, a well-known architect of the late nineteenth century, advocated for a return to classicism in architecture as early as the 1870s. When he became part of the Columbian Exposition of 1893 design team, he got his wish. Thus, “an era of great creativity and inventiveness in bank building ended and in its place came a style that would cement the image of a bank in the public's mind forever.”<sup>120</sup> The Exposition of 1893 began during another bank panic, but this one actually developed into a depression which lasted for nearly two years. Although no more than five percent of



Figure 11: A modest wood frame bank appropriate for the area that still gives a strong image. Beekman Bank, circa 1864, Jacksonville, Oregon. Started off as a Wells Fargo Office. [Library of Congress, Prints & Photographs Division, HABS ORE, 15-JACVI, 38-2]



Figure 12: A modest building which has strong Classical features even in the Arizona Territory. Bank of Tombstone, 1881, Tombstone, AZ, vernacular with classical detailing [Library of Congress, prints & Photographs Division, HABS, ARIZ, 2-TOMB, 11-1]

the nation's banks failed, bankers agreed "that one way to instill confidence [in their banks] again was through the physical appearance of the bank itself."<sup>121</sup> What bankers saw at the Columbian Exposition in Chicago convinced them "that a bank designed in the classical manner could do just that."<sup>122</sup> Psychology apparently played a part in bank



Figure 13: The building's architecture makes a strong statement of its stability. David Farquaharson, Bank of London and San Francisco, 1873, San Francisco [Library of Congress, Prints & Photographs Division, HABS, CAL, 38-SANFA 46-5]

design and construction material selection. The appearance of dignity and trust was key.

If the bank appeared sound and sturdy, then it must be true in the mind of depositors.

Because stone was obviously stronger than wood and great columns obviously support weight, banks “became classically designed fortresses.”<sup>123</sup> (figure 14)



Figure 14: 20<sup>th</sup> century design revived the Classical Styles as the essential form for banks. McKim, Mead & White, Girard Trust Corn Exchange Bank, 1909, Philadelphia [Library of Congress, Prints & Photographs Division, HABS, PA, 51-PHILA 319-2]

## Architectural Styles of Banks 1900-1945

### Classicism

With the re-emergence of classicism in bank architecture, all other styles became passé. It did not matter how small the community was or how out of place the building might appear in relation to the rest of the community's architecture, a bank must be "an imposing classically designed temple" that would give the aura of "stability, strength, and security."<sup>124</sup> (figure 15) This "golden age of bank building" lasted from its "introduction" in the 1890s through the late 1920s, although not all bank architects followed this generally accepted style.<sup>125</sup> J. B. Gander, President of the Bank Building and Equipment Corporation of America in 1953, summed up his views of bank building in the 1920s: "Most bankers aimed primarily to create a structure more monumental than any other bank in town" since the premise was to impress the public and other businesses.<sup>126</sup>

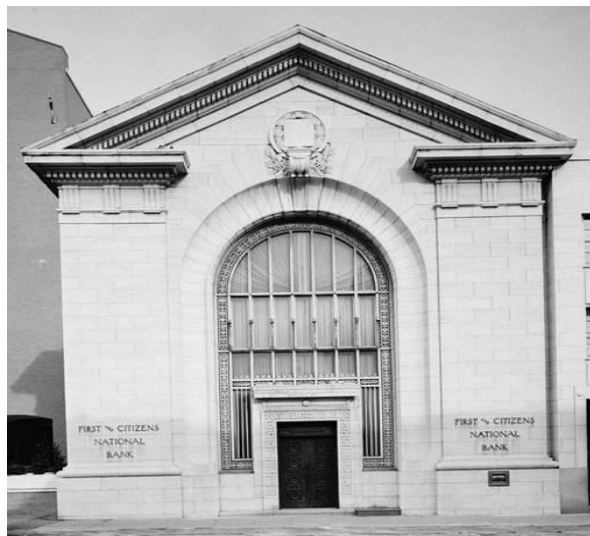


Figure 15: Classical Style becomes the bank standard. Voigt & Merrill, First National Bank, 1908, Alexandria, Virginia [Library of Congress, Prints & Photographs Division, HABS VA, 7-ALEX, 147-1]

Many of the over 12,000 banks built during this time still stand with their imposing marble and limestone fronts. While one might say that “the classical bank seemed to be the common denominator among all American towns, to the point of architectural sameness,” there were some architects and bank owners who grew tired of this Classical Style by the 1920s.<sup>127</sup> Alternatives to this classicism ranged from the Prairie School Style (quite common in the Midwest) to the original modern bank designs of Louis Sullivan (figures 16 & 17).



Figure 16: Sullivan's designs express monumentality. Louis Sullivan, Farmers' National Bank, 1908, Owatonna, Minnesota [Library of Congress, Prints & Photographs Division, HABS MINN, 74-OWAT, 1-2]

Revival styles flourished. Colonial Revival designed banks appeared particularly in the East and South, Spanish Colonial Revival or Mission designs in California (figure 18), and Mediterranean Style in Florida.<sup>128</sup> This early indication of regional bank designs correlates with the rise of regionalism in architecture across the country. Interestingly, most of these innovative bank designs “were commissioned by bankers from small towns”<sup>129</sup> who probably wanted to stand out even more from what may have currently been in vogue.



Figure 17: Sullivan a mixture of elements in this design. Louis Sullivan, Merchants' National Bank, 1914, Grinnell, Iowa [Library of Congress, Prints & Photographs Division, HABS IOWA, 79-GRIN, 1-1]



Figure 18: Hunt incorporated Classical columns in this Mission Revival design. Myron Hunt, County National Bank and Trust Company, 1927, Santa Barbara, California [Courtesy of Santa Barbara Historical Museum]

Alfred Hopkins' 1929 book, *The Fundamentals of Good Bank Building*, commented that "the appearance of the bank's building on the street" was particularly important and suggested that "it must be a dignified, striking structure."<sup>130</sup> Furthermore, the classical model would provide an appearance befitting a bank which "is a dominant factor in every commercial activity."<sup>131</sup> In fact, Hopkins advocated that "banks should do their share toward adding to the interest and the gaiety of the street."<sup>132</sup> It is this subtle point that becomes critical to what drove innovative branch bank design in the mid-twentieth century.

It is also during the early part of the twentieth century that some architects and firms began specializing in the design of banks. These specialists looked at all details of bank operation so they could design for the present and plan for future additions to the building. Hoggson Brothers and Tilghman Moyer Company were two of the early leaders in this growing field.<sup>133</sup>

### Early Modern

The Great Depression brought an end to the Classical Revival Style of bank design. So what was a modern design? The generally accepted idea was that such a design "did not copy any past style."<sup>134</sup> Yet, this modern classicism had order and symmetry. Often the most influential bank designers, such as Alexander Walker and Leon Gillette, discarded all the typical classical details such as columns and pilasters and focused on lines and recesses much like Louis Sullivan had done earlier. Exterior ornamentation might still exist, but it could be subtle such as was found in the Art Deco Style (figure 19). The interiors were still sophisticated and imposing, but the details were simple. Walker and Gillette even went so far as to design a prototype bank for the



National City Bank of New York branches. This was “one of the very first banks to seek a corporate identity through its buildings.”<sup>135</sup>



Figure 19: The simplicity of Art Deco still promotes a strong bank image. Morgan, Walls & Clement, Security National Bank, 1929, Los Angeles [Library of Congress, Prints & Photographs Division, HABS, CAL, 19-LOSAN, 46-1]

As this new “modern” design style traveled across the country, architects continued to focus and personalize their buildings with the use of geometry, monumental recessed entries, high ceiling interiors, and color. However, regional influences such as California Mission continued to impact bank design. Yet none of these “modern” designs compared to the radical designs which featured asymmetry, exposed steel, and glass that were spreading across Europe. Eventually American architects ventured into the arena of skyscraper banks. With this building type, one saw greater creativity in design.

The American Bankers Association’s 1933 convention coincidentally occurred in Chicago at the same time of the Chicago Century of Progress Fair. Like the Columbian Exposition of 1893, this fair introduced “a new kind of architecture.”<sup>136</sup> The new designs were “forward-looking and progressive” which bankers knew would be necessary to overcome the poor image banking had as a result of the country’s economic crisis.<sup>137</sup>

While bank construction continued during the early days of the Great Depression, by 1933 it virtually ceased. When the economy improved, banks gradually began to build “modest branch[es].”<sup>138</sup> Later buildings might be larger, but the “modernist approach” employed new ideas such as “semicircular public space[s],” lots of glass, “unadorned exterior surfaces,” new materials such as aluminum, black marble (instead of white), steel windows, and the use of air conditioning.<sup>139</sup> Interior and exterior remodeling was common in the late-1930s since many banks could not afford to build an entirely new building. This was especially effective for the interior as the eradication of Victorian interiors helped improve a bank’s image for its customers. However, all these radical new ideas in bank design came to a halt with the start of World War II.

### Interior Spaces and Configurations

As banks grew in size from their early one room status, the interior arrangement became more critical. The architecture and interior layout had to account for public and non-public space which created an increased specialization in the architectural profession. Various banking industry journals offered options for basic floor plans. Despite the improvement in lighting technology, the architect often still had to consider the arrangement of the interior to take advantage of natural light through tall windows or skylights.

Hopkins’ book, *The Fundamentals of Good Bank Building*, targeted the banker who would one day want to build a bank. This book covered all the fundamentals of the interior such as the safe deposit area, vault, work room(s), vestibule (lobby), screen (the barrier between the teller and customer), lighting, ventilation, floors, and furnishings. As the image of what the interior of banks should be gradually changed, Hopkins

emphasized that the bank should be “‘open-faced.’”<sup>140</sup> By this he meant the public should be able to see in through the great windows, much like ones found in large department stores. He felt that banks were slow to realize the importance of the “show window” to promote themselves.<sup>141</sup>

### Size and Construction Materials

Historically, the intent of bank architecture was to symbolize the strength of the bank as well as the safe environment for the clientele’s money. The primary clientele, wealthy businessmen, understood the meaning behind those grand edifices, the teller cages, and massive vault doors that conveyed an aura of security. Although the Great Depression caused real monetary damage to local banks, the preferred bank architecture reflected power still demonstrated in stone and massive size.

### Architectural Styles of Banks 1945-1975

#### New Design Concepts

Following World War II and the lifting of wartime building restrictions, the conservatism in bank design and architecture in general changed quickly (figures 20a & b). As in pre-war days, a number of architects and firms specialized in bank design. One of these, the Bank Building and Equipment Corporation of American (BBCA) of St. Louis, Missouri, led the profession.<sup>142</sup> A prestigious firm that also assisted with remodeling and modernizing older bank buildings, the company’s architects “turned out one [new] innovative, provocative institution after another” (over 4,000) making it America’s “most...prolific bank design firm” in the 1950s and 60s.<sup>143</sup> Company advertisements such as those in several 1954 issues of *Burroughs Clearing House* touted



Figure 20a: This glass tower typifies the clean and modern lines of the International Style. Pietro Belluschi, Equitable Savings & Loan Building, 1948, Portland, Oregon [Photo by Author, 2008]



Figure 20b: The entrance to the tower and details of the symmetrical window pattern. Pietro Belluschi, Equitable Savings & Loan Building, 1948, Portland, Oregon [Photo by Author, 2008]

that “this kind of clean, modern architecture is the mark of a leader in any thriving suburban community” and “your bank can look as efficient as it is...” with a “bank building that symbolizes up-to-date thinking and modern methods...”<sup>144</sup> In fact, if we were to take pictures of the designs that BBKA created during this time and display them, we would find that they were “futuristic, taking elements of European modernism yet remaining distinctly American – whimsical, expansive, space-age – and FDIC-insured.”<sup>145</sup>

During the post-WWII era, the banking industry quickly realized that the majority of its clientele was no longer the business community. Customers did not live in the center of town and they drove cars. To meet this changing customer base meant banks needed to consider not only location, but ultimately design. And modern architecture appeared to be the answer to establish the image of banks in a more positive light. With respect to this forward movement, architects responded by writing a number of articles for the banking journals in the late 1940s through the 1960s. Perry Coke Smith’s article in *Banking*, “The Bank of the Future,” summed up that the design consensus for banks must focus on service, functional arrangement, visual expression, and merchandising. Removing what the public perceived as stuffy and dated meant that the design should consider amenities for the public’s benefit such as meeting rooms, drive-in tellers, plenty of parking, and ample lobby space. Furthermore, the interior should have bank functions separated from each other and providing privacy. Visually the bank should look open with more and large windows, plenty of light, and removal of barriers such as teller cages. Buildings needed to feature works of art, and have color on the interior as well as the exterior. However, this functional beauty would not copy department store design.

The modern style of architecture most readily used in designing banks at this time allowed for flexibility while being generally less expensive to build than the pre-war massive classical edifices.<sup>146</sup>

Older banks did what they could to “modernize” their interiors usually to the detriment of their Classical Revival design. Another method of trying to keep up with changes in new bank designs might also include exterior remodeling, but it was not always easy nor economical to do so.<sup>147</sup>

Albert Barash, an architect who wrote extensively in *Banking* on various aspects of bank design during the late 1960s, commented that bold bank designs of the post-WWII era conveyed “strong statements in structure.”<sup>148</sup> No longer was a particular style or building material totally essential to convey the strength of the institution. The aerial perspective could also be part of the architect’s vision for the building. While perhaps not as noticeable when constructed, one can better appreciate these aerial views today with accessible aerial views found on such entities as Google Earth. As a result of the new design concepts, these bank buildings have today “become...important landmark[s] in the community fabric.”<sup>149</sup>

### Materials

According to Barash, “it’s the details that count.”<sup>150</sup> To Barash, the exact building materials did not matter, rather it was how the architect used them. Therefore, the building materials often included concrete, large glass windows, steel, and brick. In addition, an architect might also use various locally found items for exterior ornamentation such as river rock, stones, and lava rock. In areas where a particular type

of wood existed, such as redwood in California, the architect had the opportunity to be inventive.

### The Site and Positioning

Hopkins' belief that a bank should look interesting from the street continued to hold true with post-WWII banks. First though, the site must have a certain type of convenience for the customer. A corner lot, preferably on a major intersection was the most ideal location. An executive vice-president of the City National Bank of Beverly Hills, CA went so far to say that his bank was willing to pay "extra for key locations."<sup>151</sup> With the site secured, the architect then needed to consider "the natural features of the site" and how the building would sit on the lot.<sup>152</sup> A bank might have the entrance on the "backside" which faced the parking lot, making it easier for customers to park and quickly enter the building. Or the bank might not sit perpendicular to the street. Certainly it was important for the building to "catch the eye" of the customer who was most likely coming to the bank in a car. That same City National Bank of Beverly Hills vice-president felt that was important "to spend more money for unusual construction features" as "unusual bank buildings just naturally attract more money."<sup>153</sup> And to anticipate the customer who might prefer to use the drive-in teller, the architect needed to consider the size of cars and anticipate future designs when looking at the flow into the bank and the parking lot.

### Interiors

Interiors, carefully designed, provided a friendly atmosphere with the emphasis being "on serving customers."<sup>154</sup> The screens or barriers commonly placed between the

teller and customer no longer existed. Instead, one generally found open counters.

Various banking services were out in the open rather than tucked away in a back room.

Quite a contrast from pre-WWII bank interiors that often seemed like dark halls, the new well lit interiors usually had fluorescent light fixtures, natural sources such as skylights or clerestory windows, or lighting designs that gave the appearance of natural light. Although high ceilings were still common, light fixtures could add interest to the interior. Architects kept in mind that a well lit interior could create an evening showcase through large windows when viewed from the street.<sup>155</sup>

Along with considering the needs of the customer, architects had to consider the operational function of the bank. For instance, the size of the machines and their use, such as those for processing bank records, dictated part of the interior design and layout. Architects and bankers understood that flexibility regarding this design factor was necessary in order to anticipate changing needs of bank operations.<sup>156</sup>

Banks began to more aggressively support the visual arts during the post-war era. One way was to commission art to adorn the walls providing a less austere atmosphere. Alternatively, bankers might display their personal art collections in the lobby. Very often the architectural design included spaces for these works. As one bank customer noted, “the displays...removed much of the coldness from big city banking, and induced a friendly, warm atmosphere approaching that of small city banks.”<sup>157</sup>

The furniture selection would be carefully coordinated with the wall color, tiles, wood paneling, or carpeting. Interior branding, such as the same type of furniture and color scheme in each branch, might occur. It was important, though, that the bank “look sound but not extravagant” so architects and bankers carefully considered the perception



the customer would have of the bank based on visual images which might be part of the brand.<sup>158</sup>

### Drive-In/Thru Tellers

Following World War II, banks were much more aware of the importance of the car to their customers. While the first drive-ups appeared at banks in the late 1930s, very few were part of a bank design until the late 1940s. Drive-in teller windows often added to older buildings were not ideal because the available space on the site was not large enough for the maneuvering of a car. Two industry journals, *Banking* and *Burroughs Clearing House*, provided guidelines on adding or including drive-in teller areas for bankers in 1949 and the early 1950s such as placing the drive-up window “on the left side of the driveway,” and the appropriate grade and width of the drive-ways.<sup>159</sup> *Architectural Record* also featured pictures of real examples in a number of issues in the 1950s and 60s. By 1957, over fifty percent of “ABA member banks had, or soon [would] have, either drive-in or parking facilities.”<sup>160</sup> A few banks even had walk-up windows. Separate drive-in teller islands outside newer structures became quite common by the 1960s. By the 1970s, banks might even have a site that only provided drive-through service. Banks even “borrowed” a device from department stores, the pneumatic tube system, for many drive-in islands. All these innovations demonstrated to customers that banks cared about accommodating their various needs.

### Landscape Design

The exterior site planning was exceedingly important. If the grounds surrounding the bank buildings were large, then one might find fountains or a lush garden in an almost

park-like setting. Smaller locations might have a courtyard garden close to the entrance. Seasonal flowers would tastefully add color throughout the site. The landscape design certainly would complement the position of the building on the lot whether required by city ordinance or not and provide some relief for what could be a stark parking area. These details helped make the total bank property stand out from its surroundings.<sup>161</sup>

### Conclusion

The concept of branch banks dates from the late eighteenth century. Since the bank buildings symbolically represented the strength of the institution, the design needed to be grand. Building upon the extended history of preferred bank styles that fluctuated over 150 years of architectural evolution in the United States, architects embarked on a new era of designing branch banks following the end of WWII. Consequently, by the late 1940s, bank designs in general and especially branch bank designs, saw dramatic creativity and individuality. No longer bound to a particular style or stylistic elements, architects experimented with shape, size, and materials.

## CHAPTER II HISTORY OF BANKING IN PHOENIX, ARIZONA

### Introduction

For most of the twentieth century, a bank's ability to construct branches depended first on federal regulations and second on the state's regulations. Arizona enacted its first banking laws in 1893 while still a territory. However, branch banking had already started in the territory before these first banking laws passed.<sup>162</sup> In fact, "Arizona permitted branching from the 1870s."<sup>163</sup> Thus, with no regulations prohibiting branch banks within its boundaries, many Arizona banks utilized this option to expand their presence and to serve the numerous small communities throughout the territory and later the state. While the relaxed Arizona banking laws made it easy to establish a bank, they were not strong enough to prevent bank failures in the early part of the twentieth century.

From 1900 on, mercantile bankers became a thing of the past. Banks grew in Arizona as the economy prospered and a new banking innovation might mean life or death to the institution's survival. Types of services offered for customers recognized their changing needs while still providing the main function: storing money for the primary customer, the local businessman. Still, it was often the creative innovations that boosted the bank's reputation in the community.

Larry Schweikart has written extensively on banking history particularly in the West. In *A History of Banking in Arizona*, he remarks that "Arizona's banks traditionally have maintained an air of informality, unorthodoxy, and daring...."<sup>164</sup> This in itself set

the stage for much of what happened in the twentieth century in the business community and the world of finance in Arizona. The resulting collegiality between bankers and businessmen created a climate that served to promote Arizona as a place to come for business opportunities.

From the turn of the twentieth century to Arizona statehood (1912), over forty-eight banks opened for business in the territory.<sup>165</sup> That brought the total in 1910 to seventy banks with fourteen having national charters, twenty-nine with state charters, and twenty-seven branches.<sup>166</sup> The nationwide Panic of 1907, while causing problems for Arizona banks, did not have the devastating effect on them that it did in some parts of the country. Many Arizona banks consolidated and the panic led to the institution of new measures to make it “safer” for depositors. Arizona banks thrived, new ones opened, and everything seemed fine in the world of Arizona finances.

In the late 1920s, the Arizona Legislature attempted to refine previous banking laws to help reduce the risk of bank closures. When the Great Depression impacted the Arizona economy and the banking industry, it was certain bank leaders, such as Frank Brophy and Walter Bimson, who helped “solidify...the positions of two of the major modern banks in Arizona.”<sup>167</sup> In this case, Walter Bimson of Valley National Bank (VNB) “probably had more impact on Arizona banking over...two decades than any other individual.”<sup>168</sup> During this period, for instance, VNB through the efforts of Walter and his brother Carl, influenced the passage of the National Housing Act of 1934, and in one year VNB was “fifth in the nation in FHA loans,” and issued over the course of eleven years (1934-1945), 198,000 loans which encouraged the purchase of homes and “injected new money into” Arizona.<sup>169</sup> Amazingly only two Phoenix banks out of six

and two out of five Phoenix building and loan associations failed during the Depression.<sup>170</sup> It was these survivors that spurred and funded the expansive building of post-WWII Arizona.

#### Banking in Phoenix Pre-1945

Six different banks and five building and loan associations served the people of Phoenix in 1929. Bradford Luckingham, a historian writing extensively on the Southwest, commented in *Phoenix: The History of a Southwestern Metropolis*, that the city became the “second largest urban center in the Southwest” in 1930.<sup>171</sup> While the overall economy was good in Phoenix, being fueled by agriculture and tourism created some problems during the Depression as the market for some crops plummeted and not as many people traveled to Arizona for pleasure. However, growth in the Salt River Valley region, which includes Phoenix, continued from the late 1930s into the early 1940s.

Well established connections with the federal government developed by various communities and businessmen during the Depression reaped many benefits by the start of WWII as federal monies poured in to build military bases, high tech centers, and defense-related plants. These projects “stimulated the local economy” resulting in increased growth and development particularly in the Salt River Valley. The Bimson brothers working through Valley National Bank responded by adding creative banking services to meet the needs of new customer types.<sup>172</sup>

#### Reasons for Growth of Branch Banking in Phoenix Post 1945

The Arizona population increased nearly thirty-one percent from 1943-1953 and conditions were perfect for what was about to happen in Phoenix.<sup>173</sup> Once the federal

government lifted wartime construction restrictions, new building exploded in the Phoenix area as the population grew. This rapid growth in Phoenix, a classic example of the post-WWII boom, encouraged some financial entrepreneurs to open new banks and the established banks “to acquire and merge with other institutions.”<sup>174</sup> Healthy competition between the established banks resulted in promotion and advertising of their services to potential customers and Arizona to the nation. And competition also increased the expansion of the banks through construction of new branches.

By the end of the WWII, the subdivision growth in Phoenix of the 1920s and 1930s was minor in comparison to the explosion of residential housing. However, most of these new subdivisions were in Maricopa County outside the Phoenix city limits. With new residential neighborhoods no longer close to the downtown core, “commercial and retail businesses followed.”<sup>175</sup> So in essence, there were “two building types [that] dominate[d] the urban landscapes of Phoenix: the ranch house and the shopping center.”<sup>176</sup> Phoenix city officials, worried that this surrounding primarily residential growth might incorporate as new cities, embarked on an aggressive annexation program. From 1948 through 1975, the City primarily annexed tracts of developed or about to be developed land surrounding the established central core every year except for 1964 and 1970 (see Appendix I). Using the 1940 figure of 9.4 square miles within Phoenix city limits and the 1980 figure of 322.1 square miles, the size of Phoenix increased over thirty times. The population increased twelve times during the same period (see Appendix II).

The growth of the city of Phoenix and the surrounding communities located in the Salt River Valley enabled it to quickly become the leading metropolitan center of the Southwest with manufacturing overtaking agriculture as the primary source of income by

1955. With the increased use of air conditioning to tame the heat and Arizona becoming a “right to work” state, more businesses relocated to Phoenix, the tourist season lengthened, and construction boomed. In fact, during 1959, there was more building “than in all the years from 1914 to 1946.”<sup>177</sup> “Phoenix’s growth...in many ways defined America of that era” as residents “enjoyed the best of what America had to offer.”<sup>178</sup> All these factors set the stage for the rapid growth of the area’s banks that were closely connected with the financing of the expansion and a subsequent outgrowth of that expansion.

By the early 1950s, Valley National (VNB), First National, Bank of Douglas, and Southern Arizona Bank were “the four major banking institutions” in the state.<sup>179</sup> The economic upswing encouraged new banks such as Farmers and Stockmens to open branches in the valley. As Phoenix grew and the suburbs sprawled across the desert, Valley National, First National, and Bank of Douglas as well as the other financial institutions in the Salt River Valley met the challenge of providing banking services to the continuing waves of new residents and businesses by building branch banks (see Appendix IV).

The branch bank evolved in Phoenix particularly in the 1950s and 1960s during a period of tremendous economic and population growth in the valley. Being “highly representative of that period’s trends in banking, development, architecture and building,”<sup>180</sup> the branch banks are examples of changes in the financial industry. Competition was such that it was even common to see branches of different banks or savings and loans located close to each other. However, Hugh C. Gruwell, Chairman of First National Bank in 1955, said that his bank was “less concerned...with the number of

branches which [they had] than...with the need of communities for banking services and [the bank's] ability to serve those needs efficiently and pleasantly.”<sup>181</sup> Nevertheless, the building program of the banking stalwarts and the fledglings “signaled the beginning of rapid development for Arizona’s economy and for banks in particular.”<sup>182</sup>

VNB, for example, had sixty-six branches in the valley in 1960 and 148 by 1973.<sup>183</sup> First National Bank grew from three branches statewide to forty in nineteen years (1939-1956).<sup>184</sup> The Bank of Douglas moved its headquarters to Phoenix in 1947,<sup>185</sup> beginning its expansion program in earnest in 1950. This led to the establishment of sixteen branches statewide by 1956.<sup>186</sup> By the end of 1968, Arizona Bank (formerly the Bank of Douglas) had forty-five branches statewide with seventeen in Phoenix by 1971.<sup>187</sup>

The main Phoenix financial institutions began a process of strategic site selection in order to meet the demands of the growing city. Nationally, it was most common to use U.S. Census data and conduct feasibility studies for effective site selection. However, Phoenix was growing at such a pace that federal census data was not a totally reliable planning tool (see Appendix I and II). While various Phoenix banks often built their branches in clusters, occasionally a branch appeared “isolated” from others. The dependence on the car, especially in sprawling Phoenix, meant that locations needed to be on main roads with strategic intersections being the top choice. Location on the perimeter of shopping malls was also a consideration. At times, modernization of old bank buildings in Phoenix might mean building a new structure down the street or across the street from an existing branch that would then close.



The corporate headquarters of Valley National Bank, First National, and Arizona Bank remained in downtown Phoenix when larger corporate buildings rose north of Osborn Road. Their new towers helped to maintain central Phoenix as the core of financial activity even though “newer” banks in Arizona and established savings and loans moved uptown to build their corporate towers. This Uptown Business District (UBD), starting around Central Avenue and Osborn Road, became the favored area for new high-rise commercial construction starting in the early 1960s and continued into the late 1980s. This trend contributed to the rapid decline of the Central Business District despite the efforts of VNB, First National, and Arizona Bank.

#### First Tier Financial Institutions in Phoenix

Following WWII, the three major banks in Phoenix were Valley National Bank, First National Bank, and Bank of Douglas.<sup>188</sup> During the post-WWII era, these banks often worked closely together, even at times sharing or loaning management personnel.

Valley National Bank has an interesting and colorful early history depending on what version you examine. The official opening was December 31, 1914 with the name of Valley Bank. The Gila Valley Bank consolidated with the Valley Bank in 1922. By 1929, the bank held thirty-seven ranches making it the “largest farmer in Arizona” in part as an answer “to the agricultural problems of the state.”<sup>189</sup> Growing to the state’s largest bank based on its capital by 1929, Valley Bank was able to survive the Depression. When the bank hired Walter Bimson as the new director and president at the end of 1932, Valley Bank began a new era of innovation and growth that often set the standard for the nation. As a result of a merger with Consolidated National Bank in Tucson in 1935, the bank had a new name: Valley National Bank.<sup>190</sup>

First National Bank's history in Arizona began in 1877 in Prescott under the name of The Bank of Arizona. In 1879, it opened a branch in Phoenix. This branch, often referred to as Phoenix National, acquired Tempe National Bank in 1935. Two years later, it merged with First National Bank of Arizona (Prescott) and the new entity retained the name of First National Bank of Arizona. A number of other mergers and consolidations occurred over the ensuing years which increased the bank's stature and position as the oldest bank in the state. In 1947, First National's first branch, heralded as "Arizona's first bank with modern, drive-in facilities," opened in Phoenix at 15<sup>th</sup> Street and McDowell.<sup>191</sup> This was not the only innovation for First National Bank. It also was the "first...in the nation to complete installation of...[a] GE 219 computer-controlled electronic bookkeeping system."<sup>192</sup>

The Bank of Douglas began in the city of Douglas, Arizona in 1902. James Stuart Douglas and William Brophy started the bank after a successful banking venture in Bisbee, Arizona. The two later started a number of other banks in Arizona particularly in mining communities. Although William Brophy died in an accident in 1922, his son Frank took his place in the business. Unfortunately, Douglas and Frank Brophy often did not see eye-to-eye about various aspects of the business. Shortly before the Depression, Douglas offered to buy Brophy's shares in the bank, but Brophy refused. Irritated, Douglas imposed changes in bank policy during the early 1930s that further strained his relationship with Brophy. However, Brophy managed to gain control of "all Douglas-Brophy banking interests" by mid 1934.<sup>193</sup> At this point, the board declared Brophy president of the Bank of Douglas. He subsequently purchased the former Bank of Bisbee building and reopened it as a Bank of Douglas branch.<sup>194</sup> Since Brophy lived in Phoenix

in the mid-1940s, he established a branch there in 1945. Wanting the bank's headquarters located closer to his residence, Brophy moved the Bank of Douglas to Phoenix in 1947. Twelve years following the move, the bank changed its name to Arizona Bank to better reflect where the home office was located and the statewide clientele.

### Second Tier Financial Institutions in Phoenix

Financial institutions classified as second tier for the purposes of this study are the savings and loan associations. The purpose of a savings and loan association (S&L) was to lend money to people for the construction or purchase of homes. "By 1930 S&Ls had become the largest institutional home mortgage lenders in the United States."<sup>195</sup> This type of financial institution fell under the guidelines of specific federal legislation and regulations that were similar to those that governed banks.

Western Savings and Loan's history in Phoenix began on the eve of the Great Depression (May 1929), when it opened as the Western Building and Loan Association in a one room office in the Security Building in downtown Phoenix.<sup>196</sup> Founded by the Junius Driggs family of Utah, this was one of three building and loan associations in Phoenix that survived the Depression.<sup>197</sup> Western Building and Loan Association changed its name in 1941 to Western Savings and Loan Association to better reflect its functions. As the company's business grew, the main office took over the first floor of the Security Building in downtown Phoenix in 1945. Western Savings established its first branch in Mesa in 1952. By 1962, Western Savings and Loan had nine offices statewide growing to sixteen offices by 1971.<sup>198</sup>

First Federal Savings and Loan's roots begin with the formation of the State Building and Loan Association in 1925. Joseph G. Rice and associates gained control of the State Building and Loan Association in mid 1929 and the institution became a member of the Federal Home Loan Bank System in 1933. First Federal Savings and Loan formed in late 1934 following the congressional authorization of the Federal Savings and Loan Insurance Corporation and operated in tandem with State Building and Loan. Rice became President of both institutions in 1935. Three years later, State Building and Loan Association merged with First Federal Savings. This "new" and larger institution rose to be the state's largest S&L out of ten by 1962 with fourteen statewide offices.<sup>199</sup> Rice prided himself on serving the public and committed the institution to having an active role in the community. First Federal Savings published the *Reporter* for the benefit of its patrons which included news about First Federal and interesting local information. It promoted savings programs for school children. It also selected new branch office sites "for customer convenience"<sup>200</sup> (new residential areas) and claimed to have the first "first air-conditioned drive-in window in the country."<sup>201</sup>

### Conclusion

In many respects, the history of banking in Phoenix, mirrors the history of banking across the nation. Often those same banks led by dynamic and innovative presidents were actually in the forefront of new banking innovations. Even though Phoenix grew at an astronomical rate following WWII, the bank leaders of the prominent institutions took the time to provide a quality product for their customers.

## CHAPTER III

### THE EMERGENCE OF THE BRANCH BANK AS A BUILDING TYPE

#### The Branch Bank As A Building Type

Commencing in the early twentieth century when a single bank began the process of expansion to meet an increasing customer base, a new building type began to emerge. What this new building type should or would look like was a point of discussion by many architects without any precise conclusion. By the mid 1940s, some argued for something traditional like the Colonial Style, but others suggested something modern which would reflect the new ideas and energy so prominent in America after WWII. Banks in the West were less likely to opt for Colonial Style as they had very little historical connection to that time period. And what connection did exist was to a Spanish rather than English Colonial look. One thing did make these branch banks stand out from the commercial buildings built before WWII: the public could see all four sides.

#### Custom Architecturally Designed Branch Banks

Some banks utilized the concept of a prototype building during the mid-twentieth century for all or most of their branches in order to brand that bank's name. However, a large number of banks preferred to hire different architects or firms to design each branch. The Custom Architecturally Designed Branch Bank appears at a time in the history of American banking when bank profits increased, competition for customers was a concern, and the building itself became part of the bank's advertising repertoire. It was

more important for the bank to provide an image of efficiency and a connection to modern technology than it was to have an image of security. Thus, this distinct building type is significant for its association with the period when bank architecture shifted from an emphasis on monumentality and stability to openness, adaptability, and modernity.

The Custom Architecturally Designed Branch Bank emerged as the common standard in Phoenix, Arizona following the end of WWII. Furthermore, the building type represents a distinctive period of bank design in Phoenix that embodies a diversity of ideas in bank architecture and the growth in the importance of the branch bank building not only within the community, but throughout the state. The highlighted buildings in this study, prominent examples of works by accomplished local and national architects, are the best examples of Phoenix's mid-century modern financial institutions. Their number and modern design reflect the significance of their respective financial institutions within the economic and social history of Phoenix from 1950-1975.

Walter Bimson of Valley National Bank (VNB) appears to be the leading force behind the construction of these architecturally interesting branch banks in Phoenix and Arizona. VNB's early 1950s branch banks were generally simple rectangular buildings often with interesting brick work or use of native materials. But Bimson, an avid art collector, wanted more. He promoted the idea that architectural design was an important aspect of VNB's statewide image. Bimson primarily worked with the Phoenix architectural firm of Weaver & Drover.<sup>202</sup> This firm creatively met the challenge in Phoenix beginning with the branch at 201 W. Indian School Road in 1956 and culminating with the branch at 4401 E. Camelback Road in 1966.<sup>203</sup> Proudly, these

interesting architectural designs of individual branch banks became the most critical element of the VNB expansion program.

Don Tostenrud, President of Arizona Bank, also took up the challenge. Besides a good address, Arizona Bank “wanted to see good design. The policy that evolved implied that the design of each branch was to reflect the community it served.”<sup>204</sup> Tostenrud went so far as to only hire in-state architects and personally reviewed the plans.<sup>205</sup>

Gary Driggs, President of Western Savings and Loan Association, explained to Marcus Whiffen, noted architectural historian, in a 1988 interview that it was no accident that Western Savings branches were architecturally distinguished. The institution’s philosophy was to make the building “a kind of architectural statement[, for Western Savings saw] a building [as] an advertisement.”<sup>206</sup> This statement was to express Western Savings’ corporate image of a “forward-looking, dynamic, growing company.”<sup>207</sup> Unlike Valley National Bank’s long association primarily with one firm for its branch bank designs, Western Savings used over thirty different firms, but relied primarily on local architects.

### Architecture of the Phoenix Branch Banks

Most of the extant branch bank structures built in Phoenix between 1950 and 1975 are one story high with a flat roof. Typically of masonry construction, specific building materials include concrete, large glass windows, steel, and brick with various items such as native rock as part of the exterior ornamentation. Because of the position of the building in relation to the street, most commonly a major arterial intersection,<sup>208</sup> the bank might have the entrance on the “backside” as that would be facing the parking

lot, or have two entrances, making it easier for customers to park and quickly enter the building. As the advent of drive-in windows increased, many of the earlier constructed facilities added one on.<sup>209</sup> Generally the structures do not fill the entire lot.<sup>210</sup> The remainder of the property consists of parking and some landscaping. The landscape design of the often large grounds can include fountains or a lush garden in an almost park-like setting. Smaller locations might have a courtyard garden close to the entrance.

Interior designs provided a friendly atmosphere. This may have included commissioned art work, an openness of the interior, color on the walls, furniture and carpeting, and lots of natural light.

### Innovations

Innovations may include a geometric shape of the building or design which could carry over into the interior design, orientation of the bank with respect to the streets, adaptation to the desert climate through use of window sun shades and shapes, and use of lights. The inclusion of drive-through teller areas might mean separate islands or windows on one side of the main building. Another innovation was unusual locations for branch banks. Phoenix boasted having the first fly-in branch bank in 1956 located at Sky Harbor Airport. However, this particular innovation did not become very popular in other parts of the country nor did it last long in Phoenix. Specific details follow in the discussion of selected Phoenix branch banks built between 1950 and 1975.



### Character Defining Features

One character defining feature of Phoenix branch banks is the inclusion of commissioned art both on the exterior as well as the interior. For example, Jay Datus (1914-1974), a local muralist, had artwork that graced the walls of Western Savings, First Federal Savings, and First National Bank branches across the state.<sup>211</sup> Each piece was unique in materials and size and the subject matter generally had a connection to Arizona's rich history.

Other general defining features include the use of native materials such as stone, shade protection for windows, clerestory windows, and the use of brick. Bank signs and logos are another character defining feature for Phoenix banks. Arizona Bank, for instance, created a Kachina as part of its logo which might be on the sign as well as in some art feature. Additional examples of commissioned art include sculptures and bas reliefs.

### Location, Siting, Place, Topography, and Setting of Phoenix Branch Banks

The number of bank branches reflects Phoenix's urban expansion as the primary locations were on or near prominent corners of arterial streets such as McDowell Road, Camelback Road, Thomas Road, Van Buren Street, and Indian School Road all running east to west. Central Avenue, 19<sup>th</sup> Avenue, 7<sup>th</sup> Street, 7<sup>th</sup> Avenue, 16<sup>th</sup> Street, 24<sup>th</sup> Street, all run north to south (see Appendix III). These locations prioritized automobile access and reflected the changing boundaries of the city annexation program (see Appendix I).

Nearly all the branches were free-standing structures. With the advent of large shopping centers such as Park Central, Maryvale, Metrocenter, Thomas Mall, and Tower Plaza, the banks acquired property adjoining or close by to provide convenience for

shoppers. This tactic allowed the bank designs to be independent from the mall designs, providing greater visibility.

In a few instances, the branch sits on an interior lot rather than corner. And in other cases, the site is odd shaped, and the site plan and location of the building complements that shape. Bank sites not associated with shopping malls were located on the periphery of residential areas.

### Representative Phoenix Branch Banks

The following Phoenix branch bank properties constructed between 1950 and 1975 are listed by financial institution. All remain standing except one. Within each institutional listing, they go from the oldest to the newest. Most still serve as banks except as noted and are included as they illustrate the various factors for site selection, placement, and visibility (see Appendix V). The basis to feature these specific branch banks includes determining that these exemplars of mid-century modern architecture merit evaluation or to fully illustrate the range of styles of the Custom Architecturally Designed Branch Bank in Phoenix.

As is common for many mid-century modern buildings, it is difficult to apply stylistic labels to most of these branch banks. Sometimes the architects combined elements of the day and other times one can see influences of one particular architectural master. Therefore, the descriptions and pictures of the individual buildings attempt to show the individualistic talents of the architects and how they may have responded to the site and the Arizona environment yet still acknowledging stylistic trends of the mid-twentieth century.

## Valley National Bank, Willetta Branch

*1400 N. 1<sup>st</sup> Street*

Date: 1954; permit for rear addition dated 2/5/1969

Architect: Weaver & Drover

Builder: J. R. Porter Construction



Figure 21: Willetta Street entrance showing varied roof line. [Photo by Author, 2007]

The site had long held a VNB branch, so this 1954 version met the needs of an already well established neighborhood rather than a new area. Prominently placed on the corner of 1<sup>st</sup> Street and Willetta, it now faces the Burton Barr Public Library (figure 21). The low one-story, flat-roof rectangular building received the Central Arizona AIA Craftsmanship Award for brickwork in 1955 (figure 22). Typical of many new banks for this time period, the building has two entrances, the main one on the south facing Willetta Street (figure 21) and one from the parking lot on the north (figure 23). A wide metal fascia accentuates the roof line on the brick section of the building. On the east side (brick side), the narrow tall windows are inset and face north, thus avoiding the intense morning sun. The angle of the brick wall further shades them (figures 24a & b). When walking north on 1<sup>st</sup> Street, one would probably not notice these windows. A raised

planter lies to the north of each window. The concrete battered walls on the west side of the building surrounded the vault area. A charter high school currently uses the building which appears to have good exterior integrity.



Figure 22: Detail of brickwork on the corner of the building. [Photo by Author, 2007]



Figure 23: Parking lot entrance [Photo by Author, 2007]



Figures 24a & b: Inset windows on east side of building. [Photos by Author, 2007]

Valley National Bank, 24<sup>th</sup> Street Branch

*3001 N. 24<sup>th</sup> Street*

Date: 1955; 2,000 sq ft added to the north side and a drive-in window on the south side in 1957

Architect: Weaver & Drover

Builder: P.W. Womack



Figure 25: South side of building and entrance. [Photo by Author, 2007]

The flat-roof rectangular masonry building sits on the northeast corner of East Pinchot Avenue and 24<sup>th</sup> Street, one block north of Thomas Road (figure 25). This VNB branch has a Roman brick exterior with a raised brick detail on three sides of the building (figures 26a & b). Fixed vertical concrete louvers attached on the west side protect the all glass foyer from the afternoon sun (figures 27a & b). These louvers, attached to the foyer's cover and encased in a frame, hang from the roof line with four metal supports that rise from the ground. There is a ½ story at the back of the building which originally contained the employee lounge, a conference room, and a kitchenette (figure 28). Movable louvers covered the south window on this ½ story. There are no windows on the north and south sides of the building other than the drive-in teller window. The original plans called for the lobby to be finished in white oak. While there may have

been windows on the north side in the original plans, with the 1957 addition, one can not tell. The construction date for the addition falls within the time period of this research.

The building still serves as a bank and the exterior has good integrity.

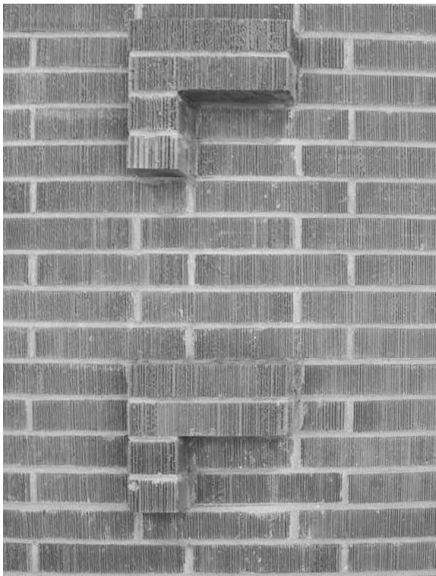


Figure 26a: Raised brickwork. [Photo by Author, 2007]



Figure 26b: Building quoins. [Photo Author, by Author, 2007]



Figure 27a: Foyer entrance [Photo by Author, 2007]



Figure 27b: Fixed louvers to shade foyer. [Photo by Author, 2007]



Figure 28: Drive-thru window. Second story is staff area. [Photo by Author, 2007]



Valley National Bank, East McDowell Branch

*1845 E. McDowell Road*

Date: 1956 (construction began in August)

Architect: Weaver & Drover

Builder: Mardian Construction

Initial construction cost: \$194,000

Lot size: 300,000 sq ft.

Building: 145' x 75' with 10,000 sq ft of working space



Figure 29: Front entrance showing blend of rubble rock wall, large glass windows, and brick. [Photo by Author, 2007]

The building sits on the southwest corner of 19<sup>th</sup> Street and McDowell Road with the main entrance on McDowell (figure 29). This flat-roof rectangular masonry building has window walls on the north entrance and three screened window walls on the east side. It was the tenth VNB branch in Phoenix (figure 30). There is a side entrance on the 19<sup>th</sup> Street. Two drive-in windows were installed, one in the building and the other on an island west of the building. This island area remains. The building has a small setback from McDowell Road, in part due to a widening of the street, but comes up to the sidewalk on the 19<sup>th</sup> Street side. Special exterior detailing includes the rubble wall of native stone on the northwest corner which surrounds the vault area (figure 31), the small overhang around the building, the grooved pattern of the metal fascia (figure 32), the

clerestory windows, and the lower overhang over the front entrance. The City of Phoenix owns the building which now serves as a Senior Center. There appears to be good exterior integrity.

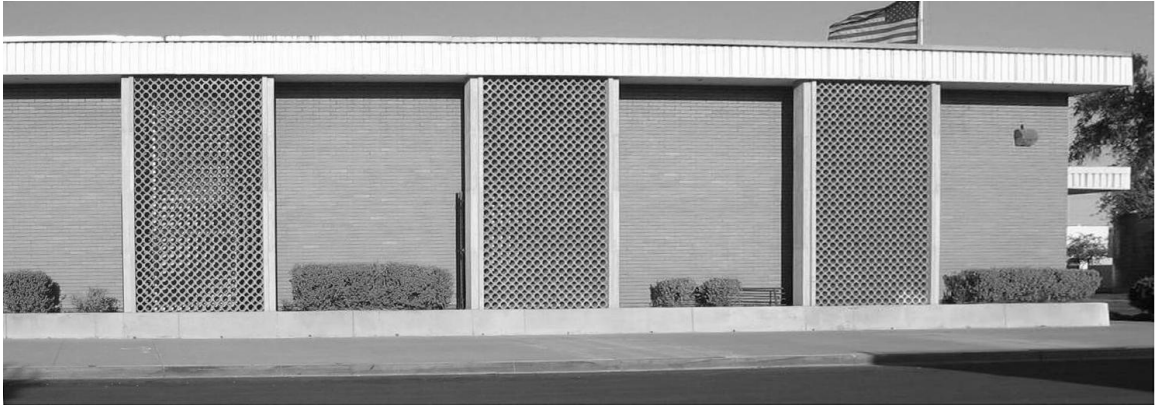


Figure 30: Concrete window screens on east side of building. [Photo by Author, 2007]



Figure 31: Rubble wall surrounding vault. [Photo by Author, 2008]

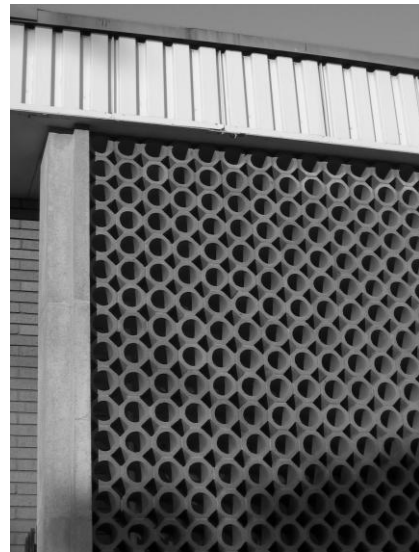


Figure 32: Metal fascia and close-up of window screen. [Photo by Author, 2008]

Valley National Bank, 16<sup>th</sup> Street Branch

*5041 N. 16<sup>th</sup> Street*

Date: 1956; addition in 1958/59

Architect: Richard Drover of Weaver & Drover

Builder: Unknown



Figure 33: Foyer entrance facing west. Same as figures 27a&b. [Photo by Author, 2008]

This one-story flat-roof masonry is similar in style to the VNB branch at 3001 N. 24<sup>th</sup> St (figure 33). The building also has a Roman brick exterior with raised brick detailing although it is different from the 24<sup>th</sup> Street exterior (figure 34). It also has the same cover and fixed vertical concrete louver system protecting the east facing glass foyer from the afternoon sun. Unlike the 24<sup>th</sup> Street building, this building has windows on the north side which have projecting concrete screens (figure 35). These screens may provide more privacy as the north side of the building would not receive any direct sunlight. There are 11 foot ceilings in this 5,996 square foot building. A modern building attached to the bank on the east side rises on pilings. Without further research regarding its dates and purpose, this addition could raise some integrity issues because of

its mass although it does not tower over the original building. Otherwise, the building, still a bank, has good exterior integrity.



Figure 34: Raised brickwork. Compare with figures 26a&b on page 60. Foyers are the same. [Photo by Author, 2008]



Figure 35: Concrete window shade screens similar to those in figure 30 on page 63. [Photo by Author, 2008]

### Valley National Bank, Indian School Branch

#### *201 W. Indian School*

Date: Construction began in the summer of 1956; it opened in April 1957; a 1973/74 addition used the firm of Drover, Welch & Lindlan

Architect: Hermann Jacobi of Weaver & Drover

Builder: P.W. Womack Const Co.

Initial construction cost: \$362,256



Figure 36: Indian School Entrance. [Photo by Author, 2008]

This large flat-roof square building is a direct result of Walter Bimson's request to Weaver & Drover to design better buildings (figure 36). This new larger branch replaced a small branch located on the north side of Indian School. At 14,820 square feet, this was the largest VNB branch in Arizona sitting on a large 300 x 300 square foot parcel. Set back approximately sixty-five feet from Indian School Road, a park-like landscape buffers the north side of the building from the street and the west and south sides from the parking lot (figures 37). There is also a grass strip that runs along the 2<sup>nd</sup> Street parking lot. The contemporary design employing Greco-Roman elements utilizes a natural rock exterior that continues on the interior (figure 38). The front includes a window wall adjacent to the entry. A breezeway extends the length of the building on the

east side (figure 39). To the west of the breezeway is a courtyard garden area. This breezeway provided shade for customers from the parking area to the main entrance on the north side, Indian School entrance, although they could enter from the south side. The pillars and the leading edge of the breezeway have an intricate design (figure 40). Three drive-in windows and two islands completed the exterior structures. The 2,376 square foot lobby has a two level ceiling utilizing acoustical plaster. Twenty-four circular skylights with frosted glass provided plenty of natural light. The largest stained glass panel installed in an American commercial building at the time depicted a modern interpretation of Southwestern Indian patterns and colors.<sup>212</sup> At the branch opening, customers received “a pamphlet that featured the words ‘Banks, too, can be beautiful.’”<sup>213</sup> The engineering firm of Hoskin Ryan Consultants, current owner of the building, has carefully restored much of the original interior. The exterior has excellent integrity.



Figure 37: Aerial view showing large parcel.  
[Google Earth]



Figure 38: Portion of the rubble wall and park-like grounds. [Photo by Author, 2007]



Figure 39: Breezeway along the west side of the building. [Photo by Author, 2007]



Figure 40: Details of concrete pillars. [Photo by Author, 2007]



Valley National Bank, 7<sup>th</sup> Ave & Thomas Branch

*2901 N. 7<sup>th</sup> Ave*

Date: Building Permit June 1957; opening January 27, 1958

Architect: Weaver & Drover

Builder: Redden Construction

Initial construction cost: \$180,000



Figure 41: South side of building with recessed entrance. [Photo by Author, 2008]

The rectangular flat-roof one-story masonry building, located on the northeast corner of 7<sup>th</sup> Avenue and Thomas Road, was the 50<sup>th</sup> VNB branch in the state. The exterior consists of polished quartz pre-cast panels and buff-colored brick (figure 41). Facing Thomas Road is a recessed patio sheltered by the building's roof. Permanent stone benches offer the customer an opportunity to pause during their busy day (figure 42). This was the first time that VNB incorporated a patio into their bank design although the original plan assumed that this area might later be an expansion of the lobby. Five brick columns support the patio roof. These brick columns have an intricate pattern (figure 43). The floor to ceiling tinted glass of the lobby area faces south, adjacent to the

patio area, and west. Parking surrounds the building, situated about in the middle of the property, on three sides with the drive-in island located on the north side of the building. Since this building still serves as a bank, there is still good interior integrity. This building conveys good exterior integrity.



Figure 42: Patio. Entrance to left and rear.  
[Photo by Author, 2008]



Figure 43: Details of brick columns [Photo  
by Author, 2008]

Valley National Bank, Central & Pasadena Branch

*5056 N. Central Avenue*

Date: Building permit September 1959

Architect: Unknown

Builder: Mardian Construction Bldg

Initial construction cost: \$169,000



Figure 44: Current main entrance. [Photo by Author, 2008]

This small one-story rectangular flat-roof masonry building is on the northwest corner of Central Avenue and Pasadena Avenue just north of Camelback Road (figure 44). The former VNB branch currently shares the north wall with another building. The exterior wall facing Central Avenue is part rubble rock and part concrete. Based on the concrete walkway, the main street entrance to the bank was probably in this indented area (figure 45). The most interesting exterior detail is the design on the overhang (figure 46). The overhang for the drive-thru remains, but the former teller window area now appears larger than traditional size of the original (figure 47). Although it is unclear without further study how much of the front entrance and exterior have changed and whether these changes are reversible, preliminary observations indicate alterations that would negatively impact the integrity of the exterior and potential for designation.



Figure 45: Solid indented area may have been original main entrance. Rubble wall abuts adjoining building. [Photo by Author, 2008]



Figure 46: Detail of roof edge. [Photo by Author, 2008]



Figure 47: Former drive-thru area. [Photo by Author, 2008]

Valley National Bank, South Plaza Branch

*6002 S. Central Avenue*

Date: Opened spring 1961; drive-in island & canopy added 1965

Architect: Unknown

Builder: Unknown



Figure 48: Front facing east and south side of building. Simplistic lines. [Photo by Author, 2007]

This low one-story, flat-roof rectangular building was one of the first VNB branches built south of the Salt River, a visible line of demarcation between the “poorer” south side of Phoenix and the “richer” north side. Historically, this bank suggests the relationship of the distribution of the Custom Architecturally Designed Branch Bank to serving the VNB customer base, and that income levels or deposits did not necessarily limit the location of branches. It does indicate, however, that there is a correlation between income level and the emphasis on architectural style or design.

Constructed on the northeast corner of the South Plaza Shopping Center (Central & Southern), the exterior is buff brick (figure 48). A wide canopy shades larger windows on the north side and the east lobby entrance. Slender steel columns support this canopy. Over the east entrance, panels of light colored ceramic tile top these columns. Another canopy shades the drive-in teller on the southwest side of the building. The original

building had floor to ceiling panels of lustra-gray walls in the lobby with the floor tiled in contrasting shades of beige & brown. Interior updates are unknown. The building still serves as a bank, remains separated from the shopping center, and appears to have good exterior integrity (figure 49).

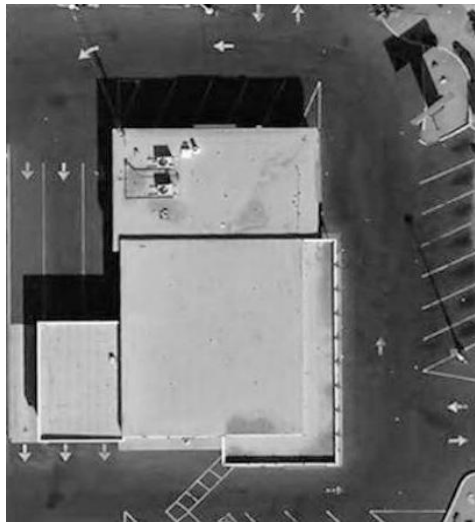


Figure 49: Aerial view. Building located on eastern side of strip mall close to Central Ave. [Google Earth]

Valley National Bank, Buckeye Road Branch

*1528 E. Buckeye Road*

Date: 1965, Drive-in teller addition 1968

Architect: unknown

Builder: C.O. Johnson & Sons



Figure 50: Southern exposure showing simple lines with blend of pillars and window walls. [Photo by Author, 2008]

This former VNB branch is a tall one-story flat roof rectangular buff-painted masonry building with window walls surrounding the east facing entrance and another window wall on the south side. A large horizontal overhang supported by square concrete pillars provides the shade (figures 50 & 51). The building wall under this overhang has a specific pattern of concrete indentations and masonry sections that mirror the placement of the pillars (figure 52). The concrete walkway under the overhang has a similar pattern (figure 53). The drive-in teller addition with pneumatic tubing is on the west side of the building. An aerial view indicates that the building is an upside down capital T shape situated on the far west side of the property (multiple parcels) and set back from the street (figure 54). Desert landscape is on the south and east sides of the

building as well as the corner of 16<sup>th</sup> Street and Buckeye Road and islands within the parking lot. The building still serves as a bank and there appears to be good exterior integrity.



Figure 51: Eastern exposure of building from parking lot. [Photo by Author, 2008]



Figure 52: Wall pattern of solid concrete and brick. [Photo by Author, 2008]



Figure 53: “Miesian” influence of patterns. [Photo by Author, 2008]





Figure 54: Aerial view with building situated on the western portion of the site.  
[Google Earth]

## Valley National Bank, Arcadia Branch

*4401 E. Camelback Road*

Date: Construction began fall 1966; opened August 6, 1967

Architect: Frank Henry of Weaver & Drover

Builder: Mardian Construction

Project Costs: \$49/sq ft

Size: 9,240 sq ft on 4.77 acres



Figure 55: Entrance faces south (view from the parking lot). [Photo by Author, 2007]

This building was four times larger than the VNB branch at 3943 E. Camelback Road which it replaced. Weaver & Drover had the commission and submitted several designs. Walter Bimson selected the design of young Frank Henry, a student of Frank Lloyd Wright at Taliesin West (figure 55). The plans needed some modification to fit the trapezoidal shape of the site. Because the site location was adjacent to an established neighborhood, VNB agreed to create a landscape barrier between the homes on the east and southeast and the new bank building (figure 56). Perhaps more than any of the other sites, this branch reflects the desire of the bank to be accessible to neighborhood constituents as well as having good automobile access from the adjacent arterial streets.

Henry's neo-expressionist design acknowledges the brutality of the desert sun and heat by its positioning on the property, and clerestory west windows, large solar bronze window walls on the northeast, and an east facing entrance. Circular forms dominate the design from the exterior and interior mushroom columns to the curvature of the exterior walls. In fact, there are no straight lines even in the interior design. Henry enhanced the stucco exterior walls with individually selected and projecting pieces of Yavapai schist. While the pattern appears random, he actually specified the locations. This same arrangement continues on the interior walls. The entrance has a fountain, benches, and plants that make the setting and the approach a very pleasant experience (figures 55, 57 & 58). Sculptures by the world renowned artist, John Waddell, grace some of the garden area surrounding the building (figure 59).

Setting the building relatively close to the northwest corner of the property, the landscaped portion maintains a park-like feel while buffering the bank traffic from the neighborhood. The dendriform "mushroom" columns found in this landscaped park, showing Wright's influence on Henry, are a connection to the structural supports, both outside and inside the building (figures 60 & 61). Benches surrounding two fountain areas mirror the seats by the entrance. Parking is to the south and east of the building although one must drive around the north side in order to enter the drive-in teller area.

Still used as a bank, this building has excellent interior and exterior integrity and is the most elaborate of the extant VNB branches. The building won the AIA Arizona Twenty-Five Award that "recognize[s] the enduring value of distinguished buildings after a period of time has elapsed."<sup>214</sup> The State Historic Preservation Office and the City of Phoenix Historic Preservation Office have determined this building eligible under

Criterion C for listing in the National Register of Historic Places despite it being less than fifty years of age.



Figure 56: Aerial view of the site. Arcadia neighborhood starts in the lower right corner. [Google Earth]



Figure 57: North side of building and landscaped planters. [Photo by Author, 2007]



Figure 58: Fountain by entrance. [Photo by Author, 2007]



Figure 59: East side of building. One of John Waddell's sculptures is to the right of the front tree. [Photo by Author, 2007]



Figure 60: Mushroom structures in park grounds. [Photo by Author, 2007]



Figure 61: Detail of concrete mushroom. [Photo by Author, 2007]

Valley National Bank, Metrocenter Branch

*2950 W. Peoria Avenue*

Date: Construction 1974; opened spring 1975

Architect: Tom Zimmerman of Mather Architects

Builder: Bernard & Co.



Figure 62: View of east side showing multiple levels of roof line and rounded corners.  
[Photo by Author, 2008]

The youngest of the VNB branches included in this study, this rectangular building has a fortress feel to its bulk providing a sense of stability so common to early twentieth century bank buildings (figure 62). This site is just north of Metrocenter Mall and to the west of I-17. All the rounded corners of this dark brown facing brick building are much like ones found on Wright's Johnson Wax Company office building. In response to the desert sun and similar to a Hopi pueblo, the windows are small, narrow, and inset almost to the point of being hidden (figure 63). Those on the east side of the building are shaded from the morning sun. The aerial view further shows an angled east

wall, providing even more shade protection for the windows. The drive-in teller is on the west side of the building. A flat trapezoid-shaped canopy faced in the same brick shelters this area. The multi-level building, similar to the multiple heights of a pueblo dwelling, has a high square center. Situated slightly off center of the property to the west, the building has parking on three sides although one can drive all the way around it. There is landscaping on three sides, Peoria, 29<sup>th</sup> Avenue, and the north side of the property (figure 64). A planter with rounded edges following the pattern of the building is near the recessed east facing entrance. Subtle details with the brick include the perpendicular pattern over the entryway and the cap on the top of the walls (figure 65). The building still serves as a bank and appears to have good exterior integrity.



Figure 63: Inset Window [Photo by Author, 2008]

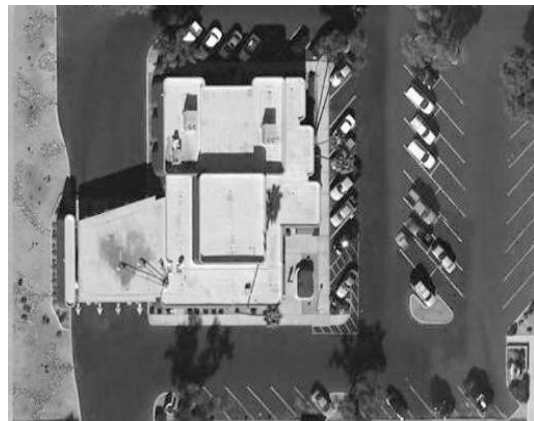


Figure 64: Aerial view showing odd shape of building [Google Earth]





Figure 65: Details of recessed entrance. [Photo by Author, 2008]

First National Bank, Six Points Branch

*1769 Grand Avenue*

Date: 1952

Architect: Edward Varney & Associates

Builder: Farmer & Godfrey



Figure 66: Main entrance set back under canopy. [Photo by Author, 2008]

Known as the Six Points First National Bank branch, this one story building sits on the corner of Yucca and Grand Avenue on a large odd shaped lot. The 5,000 square foot irregularly shaped building is a blend of desert stone, redwood, and reinforced concrete (figure 66). The native stone on the exterior is in a random rubble style and the concrete has a pattern (figures 67, 68a & b). The north wall pattern of alternating rock and concrete is particularly striking which mirrors the pattern on the drive-thru wall (figure 69). A raised roof shades the clear pane clerestory windows which provided light for the 60 x 20 foot lobby. A wide redwood fascia edges the roof. Projecting from the main entry canopy is a redwood pergola with square steel supports. Due to its location on a major highway at the time (U.S. 60), and presumably in anticipation of heavy use,

there were plans for three drive-in teller windows. The wall on the drive-in teller side is beveled (figure 70). The building most recently served as a church.



Figure 67: Drive-thru area. Entrance by the tree on the right. Roof line varies. Redwood fascia. [Photo by Author, 2008]



Figure 68a: Entrance. [Photo by Author, 2008]

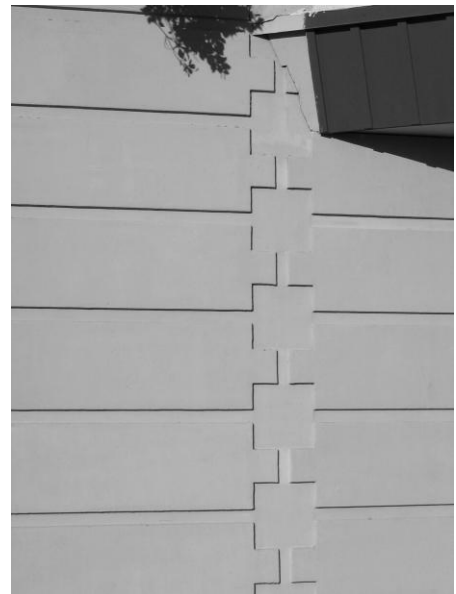


Figure 68b: Details of concrete wall by entrance. [Photo by Author, 2008]



Figure 69: North wall alternating patterned concrete & rock pillars. [Photo by Author, 2008]



Figure 70: Beveled rubble rock wall along south side of building. There is also a patterned concrete wall between the pillars of the drive-thru overhang which provides additional shade from the low sun. [Photo by Author, 2008]

### First National Bank, Sky Harbor Branch

*1 S. 24<sup>th</sup> Street*

Date: 1966; additions made in 1973 using same architectural firm

Architect: Joe Gilleland of Kenneth Oberg & Associates

Builder: E.L. Jones Construction

Initial construction cost: \$100,000



Figure 71: South door of entrance to foyer [Photo by Author, 2008]

This one-story, dark umber colored flat-roof brick building is situated on a large parcel which is bordered by Washington Street on the north, Jefferson Street to the south, and 24<sup>th</sup> Street to the west (figure 71). The former First National Bank branch, situated in the middle of the property, is well away from all three streets but drive-in service was available from all three. The drive-in island is on the east side of the building. Currently desert landscaped areas provide an additional buffer between the structure and the streets. Geometric shapes dominate this building's design from the street and aerial views (figure 72).

The glass box-like foyer juts out from the main building on the west side of the structure presumably because 24<sup>th</sup> Street was the busiest of the three surrounding streets.

Seven fluted concrete columns cast integrally with hexagonal supports resembling an umbrella frame show the influence of Wright's mushroom columns in the 1936 Johnson Wax Company office building.<sup>215</sup> These umbrellas join to form the roof with four of them forming a portico that shades the west entrance (figure 71 & 73). The coffered underside of these umbrellas delineates the triangles that make up a hexagon. The supports of the center two umbrellas form part of the solar glass window wall (figure 74). Three of these umbrella columns on the interior of the foyer have the exposed waffle pattern. The foyer section is slightly higher than the irregularly shaped hexagonal lower brick section. On the interior, the roof appears to float above the lobby because glass fills the gap between the top of the walls and the bottom of umbrellas. Face brick is on the exterior walls at the sides and rear of the building. Marble-crete coats the fascias of the overhanging roof. From the aerial view, it appears that the concrete pavement surrounding the building forms an irregular pentagon.

The City of Phoenix owns this building which houses the Airport Department.<sup>216</sup> It is unclear at this time the extent of the 1973 additions, but they do fall within the timeframe of this study. The exterior appears to have good integrity.



Figure 72: Aerial view. 24<sup>th</sup> Street is on the left. The geometric shapes are clear from this view. [Google Earth]



Figure 73: North door of entrance to foyer [Photo by Author, 2008]



Figure 74: Structural framework on underside of mushroom columns. Column support is part of foyer wall. [Photo by Author, 2008]



First National Bank, Biltmore Branch

*5050 N. 24<sup>th</sup> Street*

Date: 1970

Architect: William O. Jette of Flatow, Moore, Bryan & Fairburn

Builder: Bernard & Co.

Initial construction cost: \$206,000



Figure 75: Fixed concrete louvers on east side of building. Breezeway is behind the louvers on the right side of the picture. [Photo by Author, 2008]

This is a low one-story flat-roof concrete building with a north/south orientation. This former First National Bank building is an excellent example of Brutalism with its pre-cast concrete panels used in various ways to create solid walls and solar screens (figure 75). Set back from 24<sup>th</sup> Street just north of Camelback Road, the asphalt parking area on the east side of the building allows room for one row of cars. A sloping walkway goes from the parking area to the off-center east facing entrance. Surprisingly, a lush garden courtyard shades this entrance even though a portion is open to the sky (figure 76). Along the east wall, to the north of the entrance, fixed vertical concrete louvers provide protection from the sun for the floor to ceiling glazed windows. There is a

walkway between these panels and the building. Similar panels on the west side of the drive-in teller canopy provide continuity to the design. The rest of the exterior walls have projections that mimic these vertical panels (figure 77). The roof has a massive feel to it almost like a thick cap on the building including the drive-in teller canopy which has a slight hang over its supports. The concrete supports seen at the front entrance and under the drive-in teller canopy are like four of the panels projecting from a spindle (figure 78).



Figure 76: Recessed entry faces east. [Photo by Author, 2008]



Figure 77: Concrete pattern of louvers continues around building (southeast corner) [Photo by Author, 2008]



Figure 78: Drive-thru area. Vertical concrete louvers on west side of concrete canopy. Note design of support columns. [Photo by Author, 2008]

Bank of Douglas/Arizona Bank, East Thomas Branch

*4231 E. Thomas Road*

Date: 1961

Architect: Ralph Haver & Associates

Builder: Ray Petersen

Initial construction cost: \$85,000



Figure 79: North side of building with window wall entry (two separate doors) and two canopies.  
[Photo by Author, 2008]

This flat-roof one-story rectangular masonry Arizona Bank branch is not located on a corner. Set back nearly 30 feet from Thomas Road, the building has a north/south orientation to the street. Two entrances located in window walls are at the northwest corner. On the west side are clerestory windows. The building has two concrete overhangs or canopies (figure 79). Both have the same pattern on the leading edge which may be a metal overlay and a deep coffer ceiling underneath (figure 80). Common to many of Ralph Haver's designs, one overhang goes completely around the building while the other starts part way down the last window panel on the north side (eastern edge) and

continues around the east side of the building, forming the drive-in window canopy. One can drive all the way around the building. There is a landscaped area located at the southern end of the building. The building most recently housed a Chinese restaurant that used the drive-in window area. However, that business closed early in 2008 and the building sits vacant.



Figure 80: Waffle pattern on underside of canopy. [Photo by Author, 2008]

Bank of Douglas/Arizona Bank, 16<sup>th</sup> Street Branch

*6015 N. 16<sup>th</sup> Street*

Date: 1963

Architect: Ralph Haver & Associates

Builder: Valcon Builders



Figure 81: Massive T-beams of roof. [Photo by Author, 2008]

This rectangular one-story flat-roof brick former Arizona Bank branch received a merit award from the Central Arizona chapter of AIA in 1963 citing it as “an entity independent and impervious to its surroundings. Conceived as an object to be looked at and into, rather than out of, it presents a somewhat solid and conservative appearance to the neighborhood.”<sup>217</sup>

Typical of Ralph Haver’s designs, the roof has massive cross beams (figure 81). These enormous single concrete tees run north/south and project beyond the building walls. A concrete east/west running beam on the north and south sides of the building further supports the roof. This frame allows the roof to form the entrance (west facing) overhang, and the drive-in teller canopy on the east side of the building (figure 82). The overhangs provide protection from the high angle of the sun during the summer months.

In addition to the angular undulation of the roofline, there are holes equally spaced on all four sides. These holes are in the “low” spots and presumably prevent pooling of rain water on the roof (figure 83). The large windows have a narrow center panel of bright yellow, orange, and red glass which accentuated the white framework (figure 84). Still used as a bank, the exterior has good integrity.

The building lies just north of the intersection of 16<sup>th</sup> Street and Bethany Home Road, but is not on the corner. It sits at a slight angle rather than perpendicular to the street (figure 85) making it more noticeable from a car making the doors more visible and “inviting.”



Figure 82: Canopy over drive-up window area. [Photo by Author, 2008]



Figure 83: Roof holes [Photo by Author, 2008]



Figure 84: Colored glass inserts. [Photo by Author, 2008]

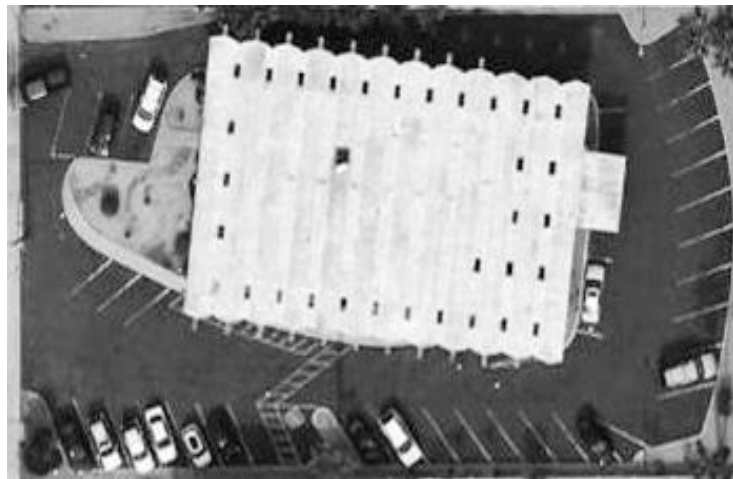


Figure 85: Aerial view showing angle of building with respect to the street on the left. [Google Earth]



Bank of Douglas/Arizona Bank, West Camelback Branch

*2750 W. Camelback Road*

Date: 1968/69

Architect: William Cartmell

Builder: Ray P. Petersen

Initial construction cost: \$100,000



Figure 86: Front entrance under roof overhang. Landscaped area on the west side of building. [Photo by Author, 2008]

This flat-roof one-story irregularly-shaped masonry building does not sit on a corner of an intersection and has a north/south orientation on the north side of Camelback. The window wall main entrance for the former Arizona Bank branch is on the south side of the building set back under the roof line to protect the lobby area from the intense desert sun. There is a small garden area by the front entrance and another on the west side of the area where there is an alcove (figure 86). A floor-to-ceiling window is at the southern end of this alcove. On the west side of the building is a large ridged concrete section which presumably housed the vault area (figure 87). Currently the building serves as an Enterprise Leasing Company office.



Figure 87: Textured concrete wall marks vault area. Note varied heights of roof line. [Photo by Author, 2008]

Bank of Douglas/Arizona Bank, Camelsquare Branch

*5044 N. 44<sup>th</sup> Street*

Date: 1969

Architect: Flatow, Moore, Bryan & Fairburn

Builder: Del E. Webb Corp.



Figure 88: Front entrance facing street. A mixture of curves and angles in the lines of the building. [Photo by Author, 2008]

This two-story flat-roof concrete former Arizona Bank branch is located in Camelsquare just north of 44<sup>th</sup> Street and Camelback Road. Bank officials wanted this new branch “to fit into the neighborhood environments in which they [the bank] build.”<sup>218</sup> An example of Brutalism, the bold style of curved eaves, projections around the windows to provide shade, and scored concrete below the clerestory window give the impression of blocks to emphasize the feeling of sturdiness which is quite appropriate for a bank (figures 88-90). At the time, the massive sculptured concrete slabs and solar bronze glass accents provided a “strong Southwestern theme.”<sup>219</sup> Part of a larger complex, there is actually a walkway from the second story to the neighboring buildings in the complex. This also provides a public entrance for the bank from the upper level

mezzanine. A Western Savings & Loan building was on the southern edge of the development although not part of it. While this building has good exterior integrity and still serves as a bank, a redevelopment plan calls for renovation of the entire complex and conversion of the buildings into office condominiums.



Figure 89: Window projections provide illusion of recessed windows. [Photo by Author, 2008]



Figure 90: Details of under roof edge and second story facing. Small upper windows only provide light. [Photo by Author, 2008]

Bank of Douglas/Arizona Bank, UpTown Plaza Branch

*51 E. Camelback Road*

Date: 1972

Architect: Dean Glasco

Builder: Ray Petersen contractor



Figure 91: Large arched recessed windows of banking area. [Photo by Author, 2008]

This one-story flat-roof slump block former Arizona Bank branch sits on the southeast corner of 1<sup>st</sup> Street and Camelback Road, just south of the UpTown Plaza. This building replaced a smaller 1953 Arizona Bank branch located on the same site. Unlike the other branch banks in this study, this building has two distinct parts. Total square footage for the building is 10,000 with 5,000 allotted for the bank on the east, 3,500 for associative bank offices with a separate entrance on the west side, and 1,500 for support facilities and a community room. The asymmetrical exterior design reflects a mixture of curved corners, squat pillars, arches over the bank windows, inset slotted windows on the west portion, and multiple heights (figures 91-94). The dark brown brick arranged in a soldier course trims the roof line. The only entrance to the bank, almost hidden away

under the north facing colonnade, actually faces the entrance of the adjoining section of the building (figure 95). Masonry columns with a textured plaster finish and laminated beams support the covered canopies. Still used as a bank, the exterior seems to have good integrity.



Figure 92: Drive-thru teller area. Mixture of heights and textures. [Photo by Author, 2008]



Figure 93: Narrow windows of non-banking area. Rounded corners of building. Overhang on right of the picture is part of parking canopy. [Photo by Author, 2008]

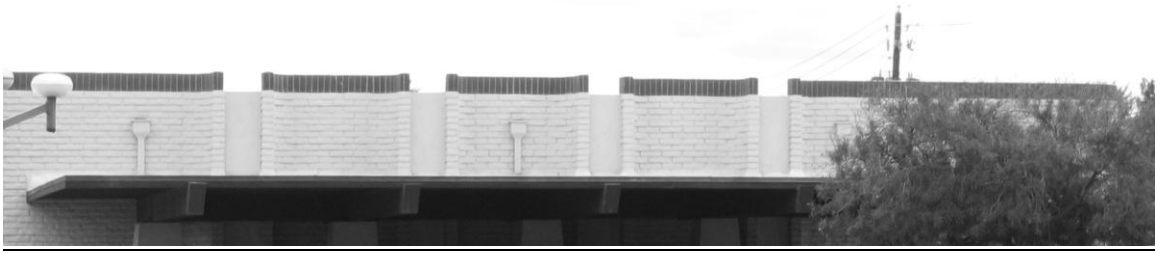


Figure 94: Unusual roof line found only on west side of building. [Photo by Author, 2008]



Figure 95: Recessed entry. Bank door hidden on the left side of recessed area (door faces west). Pillars provide look of strength and stability. [Photo by Author, 2008]

Western Savings and Loan Association, 20<sup>th</sup> Street & Camelback Branch

*1950 E. Camelback Road*

Date: 1965

Architect: Ralph Wyatt

Builder: Unknown



Figure 96: South entrance is no longer used. This side faces Camelback Road. [Photo by Author, 2008]

This 3,900 square foot tall one-story white flat-roof masonry building has particularly noticeable artwork incorporated as exterior ornamentation (figure 96). Situated on the northwest corner of 20<sup>th</sup> Street and Camelback Road, the former Western Savings and Loan branch does not have a drive-in window or drive-up island as those were not necessary elements for a savings and loan at the time of construction. The north entrance faces the parking lot.

A grand upward sloping walkway leads from Camelback Road to the original south facing front entrance. The fabric canopy over the doorway no longer exists and is



probably not original. This same south façade facing Camelback Road has two large concrete bas reliefs featuring two bare-chested men designed by noted artist Frank Martin. Reflecting the booming valley economy, the figure with a shovel and a corn stalk represents agriculture. The other figure holding a large hook presumably attached to a crane and next to a saguaro cactus represents industry (figures 96 & 97). The cactus and corn stalk provide a regional reference to the art. This type of public art with bare-chested men, reminiscent of art found on buildings during the New Deal, is one of the only examples that exists in Phoenix.

On the south wall of the building above the canopy and the bas reliefs are clerestory windows. Both the north and south portions of the building have a slight overhang. On the east and west sides are five floor-to-ceiling windows. Wyatt “cut” away the sides of the box to form planar walls that shade the width of these windows. Projecting from the roof and providing visual interest to an otherwise simple form, these planar walls are approximately three and a half feet wide and form a right angle projecting down to the ground (figures 98-99). On the east side, there are shrubs in a raised planter between the building wall and the planar walls. Additional plantings on the south side provide a nice break between the sidewalk and the building. Parking is on two sides of the building which has approximately a twenty-foot setback from Camelback Road. This building still serves as a bank, but as of this writing is vulnerable to redevelopment occurring in this area.



Figure 97: Bas relief detail [Photo by Author, 2008]



Figure 98: Planar walls shading east windows. [Photo by Author, 2008]



Figure 99: Same type of planar walls on the west side as seen in figure 86. Landscaped area between panels and wall of building. [Photo by Author, 2008]

## Western Savings & Loan, Maryvale Branch

*5102 W. Indian School Road*

Date: 1972

Architect: Alfred Beadle

Builder: Jack Jackson



Figure 100: South entrance. [Photo by Author, 2008]

This flat-roof one-story former Western Savings and Loan branch sits on the northwest corner of 51<sup>st</sup> Avenue and Indian School Road adjoining Maryvale Mall (figure 100). This Beadle design, a study in mass and voids, consists of multiple elongated rectangular frames over a center square. The aerial view shows the diagonal configuration of the building on the site with respect to the intersection, and also how the building appears to have a cross-like shape (figure 101). The long portion runs southeast to northwest, and the shorter but wider portion runs southwest to northeast.

Upon examination from ground level, one notes that in actuality, there are two distinct parts to the building. First there is the slump block structure which is nearly a square and has tall narrow windows at the “corners” (figure 102). This section housed the main part of the savings and loan. Then there is the concrete cross frame which floats over the brick portion giving the illusion from above that the building is much larger than

it appears. This frame also allows for clerestory windows that provide more light to the banking area. One portion of the concrete frame forms the canopy for the two car lane drive-through area (figure 103). The entrances are at either end of the shorter portion of the cross. The main entrance facing southwest had small but wide steps leading up to it from the street corner. Both entrances had floor-to-ceiling windows and double doors (figures 100 & 104). Desert landscaping is on the southern and eastern portion of the site. Currently the building is empty.



Figure 101: Aerial view shows multi-layered effects of the design and angle of building in relation to streets.  
[Google Earth]



Figure 102: Board covers narrow window. [Photo by Author, 2008]



Figure 103: Drive-thru teller area. [Photo by Author, 2008]



Figure 104: North entrance. [Photo by Author, 2008]

Western Savings & Loan, Camelsquare Branch

*4350 E. Camelback Road*

Date: 1972

Architect: Calvin Straub

Builder: Unknown



Figure 105: Full view. Roof gives squatty appearance to building. [Photo by Author, 2008]

This small low square former Western Savings and Loan branch is a blend of wood, stucco, and brick. The roof is a truncated hip with standing seam metal sheathing (figure 105). The overhang has a high fascia with the same seam metal sheathing. Rectangular columns support the roof overhang except on the west side (figures 106-107). The deep overhang provides shade for the windows found on all four sides. Planters were included as part of the design (figure 108). It appears that this structure is one of the few commercial properties Calvin Straub designed in Phoenix. This building was recently a target for demolition. With the changing economic climate, the developer recently announced plans, January 2009, for an office conversion of the larger development located north of this corner which may lead to rehabilitation of this property.



Figure 106: Entrance from parking lot. [Photo by Author, 2008]



Figure 107: Drive-up window area. [Photo by Author, 2008]



Figure 108: Aerial view. [Google Earth]



Western Savings & Loan, Metrocenter Branch

*10005 Metro Parkway*

Date: 1975

Architect: W.A. Sarmiento

Builder: W. P. Conally Construction Co.



Figure 109: Unusual roof draws attention to the building. [Photo by Author, 2008]

This former Western Savings and loan branch sits between Metrocenter Mall and I-17 with a frontage road to its east. With the property depressed in relation to the freeway and Western Savings and Loan only wanting a small one story building, these requirements initially posed some problems for the architect. To meet these design demands and to also improve the visibility of the building, Sarmiento created the unusual roof that still makes the building stand out from its surroundings (figure 109). Sarmiento may have found his inspiration for this ribbed, vase-shaped mass from Oscar Niemeyer's cathedral in Brasilia.<sup>220</sup>

The round masonry building plays off the curve of the neighboring frontage road and the shopping mall ring road (figure 110). Concrete arches circle the nearly all-glass

perimeter and support the roof edge. The unusually high ridged roof appears to have a skylight at the top which the architect created in the other two round bank buildings he designed in Phoenix. Originally painted a distinct white, the current occupant, a restaurant, changed the exterior color scheme to browns and oranges.



Figure 110: Aerial view. Odd shaped lot. Circular design compliments curvature of frontage road. [Google Earth]

First Federal Savings and Loan, East Camelback Branch

*2000 E. Camelback Road*

Date: 1963; demolished March 2007

Architect: Reginald Sydnor, designer for Edward Varney & Associates

Builder: Kahnweiler-Simmons Construction



Figure 111: Entrance facing Camelback Road. [Photo by Author, 2006]

This large circular reinforced concrete former First Federal Savings and Loan branch (now demolished) sat on the northeast corner of 20<sup>th</sup> Street and Camelback Road (figure 111). The building had a full basement plus a partial mezzanine. The 3,000 square foot first floor was eighteen inches above grade. The roof was “pre-cast, wedge shaped segments forming a cove shaped dome.”<sup>221</sup> Poured on the site, a crane then lifted the segments “onto 16 tapered concrete columns.”<sup>222</sup> The fluted or pleated effect and slightly pitched roof provided some shade for the floor to ceiling window walls with the main entrance having the same shaped canopy roof (figures 111 & 112). These windows had anodized bronze frames and followed the angular line of the roof. The columns that supported the roof were also angular making them a more prominent part of the design. The pattern of the roof also appeared on the decorative outside lamp covers (figure 113).

Interestingly, the exterior pattern of the roof was visible on the interior. There was a forty-eight foot by six foot mural by Jay Datus, a local artist, on a curved wall behind the teller area. The circular skylight in the center of the roof provided natural lighting over the teller area. Suspended long cylindrical lights surrounded the skylight. Another row of the same type of lights hung about half way toward the outer edge of the interior ceiling. When lit at night, the lights showcased the interior and mural. The savings and loan closed in the late 1980s and a piano store took over retaining much of the original interior. Unfortunately, a developer demolished the building in March 2007 and built a generic office building.



Figure 112: Roof columns give appear of being part of window wall. [Photo by Author, 2006]



Figure 113: Line of roof matched on light cover.  
[Photo by Author, 2006]

### First Federal Savings, North Central Branch

*5210 N. Central Avenue*

Date: building permit June 1969

Architect: Alfred Beadle

Builder: Unknown

Initial construction cost: \$85,000



Figure 114: Symmetry of glass and columns on all four sides. [Photo by Author, 2008]

This rectangular one-story flat-roof former First Federal Savings and Loan branch sits on the border of a neighborhood on the southwest corner of Oregon Avenue and Central Avenue, just north of Camelback Road. The symmetry and understated simplicity enabled the building to blend in with its neighbors. The modern design, on the other hand, distinguished the branch bank from that late 1940s residential style.

Beadle, a master at incorporating Miesian concepts in his designs, created a transparent bank with glass walls on all four sides (figure 114). The thick roof cantilevers over the building's perimeter to provide the much needed shade for the windows in this desert climate. From the aerial view, one can see that the mechanicals are in a depressed area in the center of the roof and thus do not break the smoothness of its horizontal line. Large concrete square pillars with an aggregate rock surface and

pyramidal top support the roof every three panels of the window wall (figure 115). This detail makes the seemingly heavy roof appear lightly placed and balanced on those pillars. The parking lot on the west side has two steel carport canopies adjacent to the building. Three bent steel beams support these canopies (figure 116). No drive-thru exists. This building is now offices and the exterior appears to have good integrity.



Figure 115: Column detail. [Photo by Author, 2008]



Figure 116: Parking canopy. [Photo by Author, 2008]

## Branches of Smaller Banks

### Farmers & Stockmen's Bank

*5001 E. Washington Street*

Date: 1951

Architect: Pereira & Luckman

Builder: Unknown



Figure 117: Rubble wall marks vault. Cover over ATM area is new. Area with bank sign once was windows. [Photo by Author, 2007]

This almost square-shaped Farmers and Stockmen's branch building originally sat adjacent to Tovrea Stockyards and the Stockyards Restaurant (figure 117).<sup>223</sup> Unlike the other examples in this study, this bank is not readily visible to the street since it is over 100 feet back from the main street. Being close to the Tovrea Stockyards and Stockyards Restaurant which its cattlemen customers would frequent, it was primarily there to serve a particular clientele. The orientation of the building with respect to Washington Avenue is neither perpendicular nor parallel (figure 118). (It is difficult to tell from the aerial view.)



The architect's intent was to “to produce a building with a character of financial security for men accustomed to big things and rugged outdoor activity.”<sup>224</sup> One review stated that this building was “the most distinctive banking architecture in the West.”<sup>225</sup> The front exterior façade incorporates the use of native rock on the circular portion, the site of the vault, but also in the concrete walkway (figures 117 & 119). The other exterior walls are a blend of windows and cast concrete (figures 120 & 121). Steel posts support the one-story flat-roof overhang which provides shade for the single east facing entrance. The high interior ceilings create a feeling of spaciousness. Raised cattle brands decorated the interior walls. The original front, facing northeast, was entirely window walls set back under an overhang, but the current bank has made some alterations including the addition of an ATM machine.



Figure 118: Aerial view shows curved vault area. [Google Earth]



Figure 119: Walkway detail. [Photo by Author, 2007]

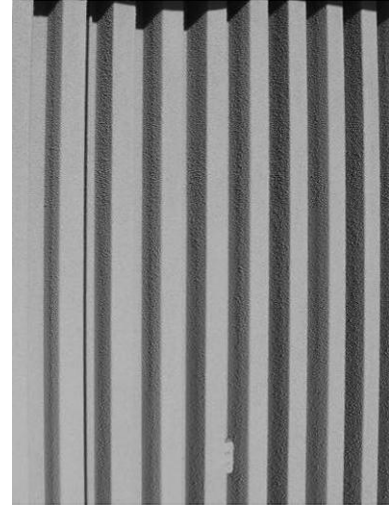


Figure 120: Ridged concrete wall. [Photo by Author, 2007]



Figure 121: Mixture of exterior wall textures. [Photo by Author, 2007]

## Pioneer Bank and Home Savings & Loan

*3443 N. Central Avenue*

Date: 1964

Architect: W. A. Sarmiento

Builder: Henry C. Beck Company



Figure 122: One of two circular buildings in the complex. [Photo by Author, 2007]

The two round buildings that housed Pioneer Bank and Home Savings and Loan were part of a larger ten acre financial complex which included a high-rise structure. David Murdock, the owner and developer of the project, was particularly enamored with the recently opened (1958) Glendale (CA) Federal Savings Building. He sought out architect W. A. Sarmiento of St. Louis to design something totally different from anything else in Phoenix.

Each circular building has 18,000 square feet of space including a mezzanine as well as a full basement that connects to the basement of the complex's tower (figure 122). The two circular buildings have identical exteriors with the same geometric theme of

circles, arcs, and parabolas found in the total complex. Heat resistant glass panels from floor to roof line and generally divided into a pattern of either two or three sections nearly encircle the building (figure 123). Gold anodized metal screens were set in the arches four feet from the glass windows but no longer exist. Their intent was to provide shade and add artistic interest. A concrete wall replaces the windows to hide the building's mechanicals. This wall has evenly spaced horizontal grooves echoing the vertical grooves on the south face of the tower (figure 124). The mechanicals for the south building are on the southeast side and those on the north building are on the northeast side. The precast reinforced concrete parabolic or inverted arches ring the building serving as the roof columns. Weighing seven tons each, they stand twenty-two feet high and measure fifteen feet apart at the top. The columns support a circular ridged patterned reinforced concrete dome roof that overhangs the columns by several feet (figure 125). Both interiors continue the geometric display. A twelve-pointed stain glass star (much like the popular spirograph figures of the 1970s) is in the center of the roof although the colors are different in each of the buildings (figure 126). Elliptical shaped stairs lead to the mezzanine (figure 127). Although the two buildings are generally identical, their drive-thrus provide the only obvious asymmetry to the site design (figures 128 & 129). One set is on the north side of the property (Mitchell Street), and the other on the south side (Osborn Road). The north ones are cast concrete and the south ones are fiberglass. The park-like area just to the east of these buildings continues the geometric theme as do the signs (figures 130-133). The two buildings now house an architecture and engineering firm but would have numerous potential options for reuse.



Figure 123: Window pattern. [Photo by Author, 2007]



Figure 124: Ridged concrete hides mechanicals. [Photo by Author, 2007]



Figure 125: Ridged concrete dome on each building. [Photo by Author, 2007]



Figure 126: "Skylight." [Photo by Author, 2008]



Figure 127: Interior staircase. [Photo by Author, 2008]



Figure 128: Fiberglass mushroom drive-thrus. [Photo by Author, 2007]



Figure 129: Concrete drive-thrus. [Photo by Author, 2007]



Figure 130: Walkway on grounds. [Photo by Author, 2007]

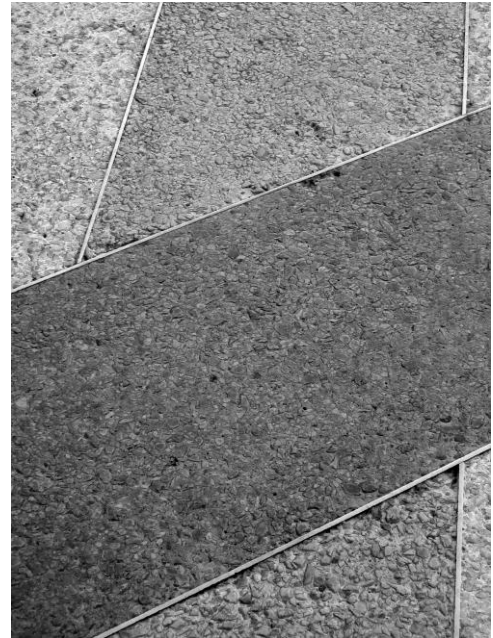


Figure 131: Close-up of walkway. [Photo by Author, 2007]



Figure 132: Parabolic shape of sign. [Photo by Author 2007]



Figure 133: Design of sign follows site's geometric theme. [Photo by Author, 2007]

### Phoenix Branch Bank Designs Compared to National Designs

As a building type, banks are one of several essential physical components found in the fabric of urban America. The standards of design and construction usually made them as recognizable and distinct as courthouses and churches. Furthermore, they symbolize the integral role banks have played in a city's commercial development. Carol Hooper wrote in a National Register multiple property nomination for Washington, D.C. banks that "in their involvement in the development of real estate, for instance, banks are oftentimes the key players in determining how, where, and when an area grows."<sup>226</sup> In Phoenix, the location and number of branch banks constructed between 1950 and 1975 not only embodied the city's modern physical and economic growth, but certainly complemented the physical growth. The design of these branch banks was truly a "publicity and marketing tool, particularly in light of intense competition between banking institutions."<sup>227</sup>

The foundation of new bank design concepts that dominated post-WWII America focused on service, interior functional arrangement, visual expression, and merchandising. Greatly discussed in the banking journals from the late 1940s through the 1960s and described in more detail in Chapter I, the stage was set for young and creative architects of the time. With this inspiration, the heads of major banks and savings and loans in Phoenix each embarked on an expansion of their institutions to meet the needs of the rapidly growing valley population and left a remarkable legacy of modern commercial architecture.

The flexibility of the modern style of architecture most readily used in designing branch banks at this time often created buildings that were generally less expensive to



build than the earlier massive classical structures. In part, construction costs were less because the designs no longer called for such expensive materials as marble. The development of less costly materials and innovative engineering techniques also helped lower costs.

Without feeling the need to “brand” their bank with the same conservative style or design for each branch, the heads of the Phoenix major banks and savings and loans sought architectural firms that would create a distinctive building for each branch that might complement its location or at best stand out from its surroundings. These modern Phoenix branch bank buildings incorporated native materials and forms, acknowledged the intensity of the desert sun, and had careful placement on siting plans to enhance visibility and appeal of the landscape design.

While the Phoenix branch banks of the early and mid 1950s generally were simple contemporary designed buildings following national trends for commercial architecture, they were still different. The late 1950s through the 1960s witnessed a flourishing period of exceptional branch banks with intriguing designs. Interior space was important and often housed murals or other works of art owned by the financial institution. Drive-in teller windows, added to older buildings or designed as separate islands for newer structures, could be as architecturally interesting as the bank building itself. The early 1970s, on the whole, saw a return to a much less sculptural design approach, while still maintaining individuality with each branch bank building.

Unlike other mid-century modern suburban branch banks across the nation, the early Phoenix examples described in this study are not often located “within a contemporary context.”<sup>228</sup> Rather they were more commonly the most modern building

in the area which made them stand out even more. And even in the examples from the late 1960s and early 1970s, the Phoenix branch banks continued to be the trend setters for their respective area.

### Trend Setting Building Type

Gwendolyn Wright noted in her 2008 book, *USA: Modern Architectures in History*, “The greatest legacy of American modern architecture may be its variety – the mixture of audacity and subtlety, high art and popular culture, dominant trends and startling originality.”<sup>229</sup> Carol Dyson and Anthony Rubano mentioned in their article, “Banking on the Future: Modernism and the Local Bank,” that “banks embraced new nontraditional vocabularies more easily than did some less conservative building types.”<sup>230</sup> As the designs of branch banks matured from the simplicity of the late 1940s to the innovative and flourishing 1960s, Wright’s as well as Dyson’s and Rubano’s observations certainly address what occurred in Phoenix.

Various architectural trends swept the country and as new architects came to Phoenix, they brought those ideas and adapted them to the local environment and culture. So we see geometric shapes, parabolas, large glass curtain walls, anodized aluminum trim, as well as design that responded to the harsh desert climate. It is interesting to note that five of the featured architects in this study had some connection to the University of Southern California School of Architecture known for its post-and-beam influence on American architecture in the latter half of the twentieth century. Three of the five graduated from that institution, two taught there, and one briefly studied there. Despite that commonality, the branch bank designs of these architects show no similarity.

Clearly the examples previously discussed such—as the Valley National Bank branches at 4401 E. Camelback Road and 201 W. Indian School Road, along with the First Federal Savings & Loan branch at 20<sup>th</sup> Street and Camelback Road, the First National Bank branches at 1769 Grand Avenue and 1 S. 24<sup>th</sup> Street, and the Western Savings & Loan branches at 1950 E. Camelback Road and 10005 Metro Parkway—illustrate a high level of creativity and originality. It is such designs that can stand the test of time and continue to stand out from other more contemporary Phoenix commercial architecture which is less creative, and tends to have a very uniform appearance. In Phoenix, that commercial sameness often features stylistic elements that may reference Spanish or Mediterranean influence. None of the banks in this study fall into this rut.

### Stature of Phoenix Bank Architects

#### Architects and Architectural Firms

Since construction in Phoenix grew at such a rapid pace in the late 1940s and early 1950s, it naturally attracted young architects to the region. Frank Lloyd Wright had established Taliesin West on 600 acres near Scottsdale in 1937 which was another attraction for young architects. Interestingly, no matter the reason that initially drew them to Arizona, most of the architects stayed.

Typical of young architects, the newcomers often joined well established Phoenix firms like Edward Varney & Associates or Lescher and Mahoney before venturing out on their own. During their time with such firms, they came to know each other's works and styles. So, when forming new firms, some like Weaver and Drover, decided to work together. Examining their training and professional relationships only hints at the

creativity they showed in their branch bank designs. While the majority of architects and architectural firms that the Phoenix banks employed during the period covered in this study were local, there were several from out of state (see Appendix VI).

Arizona, and Phoenix by extension, became a place where there were not any preconceived ideas of what things should look like. While some people may have come to Arizona to start over and “re-invented themselves,” the young architects came to create and as a result, left their mark. A mark that contributed to their vision of a modern and progressive looking Phoenix.

### Conclusion

For a good part of American history, people viewed the branch bank as merely a place that housed money. However, by the mid-twentieth century, the branch bank is much more than that. In actuality it is a significant commercial building type similar in importance as a courthouse, city hall, church, or school intended to make a design statement that suggests the success or prominence of the bank. Certainly the presidents of the three major Phoenix banks and the two major Phoenix savings and loan associations consciously intended for the design of their branch banks to be a topic of discussion and a means of garnering attention. The banks convey the development patterns of the expanding city in the 1950s through the mid-1970s as Phoenix annexed land. This in turn correlates with the population growth as the banks “followed the money.”

The twenty-seven branch banks described in detail in this chapter all have varied architectural merits and a number are potentially eligible for listing in the National Register for Historic Places. Evaluating the Phoenix branch banks described in this study

based on their architecture and strong historic and cultural significance, the following chart recommends a relative preservation goal for each:

<b>Address</b>	<b>Bank</b>	<b>Goal</b>	<b>Age</b>
4401 E. Camelback	VNB	1	41
201 W. Indian School	VNB	1	51
1760 Grand Ave	FNB	1	55
1 S. 24 <sup>th</sup> St.	FNB	1	41
6015 N. 16 <sup>th</sup> St.	AZB	1	45
51 E. Camelback	AZB	1	36
1950 E. Camelback	WS	1	43
5102 W. Indian School	WS	1	36
10005 Metro Parkway	WS	1	33
5001 E. Washington	F&S	1	57
3443 N. Central	PB & HS	1	44
1400 N. 1 <sup>st</sup> St.	VNB	2	54
1845 E. McDowell	VNB	2	51
2950 W. Peoria	VNB	2	33
1528 E. Buckeye	VNB	2	43
5050 N. 24 <sup>th</sup> St.	FNB	2	36
5210 N. Central	FFS	2	39
2901 N. 7 <sup>th</sup> Ave	VNB	3	50
3001 N. 24 <sup>th</sup> St.	VNB	3	53
5041 N. 16 <sup>th</sup> St.	VNB	3	52
5044 N. 44 <sup>th</sup> St.	AZB	3	39
5056 N. Central	VNB	3	49
6002 S. Central	VNB	4	47
2750 W. Camelback	AZB	4	40
4350 E. Camelback	WS	4	36

Goal:

1=Appears to meet criteria for listing in National Register of Historic Places.

2=Potentially eligible for listing. Worthy of consideration for National Register, perhaps as part of a multiple property nomination.

3=Appears eligible for local level designation. May have age or integrity concerns that limit eligibility. However, an inventory of these properties is essential in case circumstances change.

4=Not eligible due to integrity concerns, but worthy of inventory for academic purposes and historic context.

## CHAPTER IV PRESERVATION OF BRANCH BANKS

### Introduction

For a number of years American preservation advocates have grappled with preservation decisions regarding post-World War II construction. It may be easier to delineate why buildings from the eighteenth and nineteenth centuries and the first half of the twentieth century are significant and therefore worthy of preserving as a symbol of their time. Indeed, some of these historic buildings were unique even at the time of their construction. However, considering that most of the buildings standing today in the United States were built after WWII (in 2004, over 70% were less than fifty years old),<sup>231</sup> it behooves the preservation community to understand the opportunities for preservation as well as the numerous threats to mid-century modern buildings. As an example, Custom Architecturally Designed Branch Banks are worthy of protection. So, now is the time commit to take steps to educate the public about their value and consider how to reuse each building as the situation warrants. But more importantly, the preservation community also needs to provide the tools that the general public can use to assist with any preservation campaign.

### Threats to Buildings

The appreciation and use of various architectural styles change over time. While many changes occurred rather slowly during the nineteenth and early twentieth centuries,

since WWII, tastes, styles, and building materials have changed much faster. In some respects, this has contributed to the notion that America, in particular, is a disposable society. When a new product appears on the market, people stand in line, sometimes for hours or days, in order to be the first to own it and then toss the older version away without looking back and appreciating the “old.” This pattern places great pressure on retaining and preserving mid-century modern buildings. Who wants a building that is out of fashion on the outside?

Many buildings do not appear old but are possibly eligible for listing in the National Register of Historic Places based on the U.S. Secretary of the Interior’s age guideline of fifty years. Unfortunately, others will never get the chance to reach that “magic” number. In particular, for mid-century modern buildings, there are numerous threats to their continued existence. Consideration of these threats during the evaluation process may necessitate accelerating the evaluation of a potentially eligible property. As an example, of the 127 branch banks constructed between 1950 and 1975 in Phoenix (see Appendix IV), fifty-five percent of them no longer exist.

The Custom Architecturally Designed Branch Banks highlighted in this document tell the story of a dynamic aspect of modern banking history that is just beginning to reach fifty years old. Unfortunately, no adequate documentation or explanation exists that identifies the branch bank as a national phenomenon of the post-WWII era let alone this specific building type.

### The Owner

The owner of the building can be one of the greatest threats to any historical building whether intentionally or unintentionally. If the owner lacks interest in

preserving or rehabilitating the building, demolition is probably imminent. At the worst, lack of interest ultimately leads to lack of maintenance which in turn usually spells doom for the building. The same is true if the owner is more interested in the value of the land rather than the structure. Traditional real estate logic suggests that demolition of the building might lead to a higher price for the land, although that is not necessarily true. However, if current zoning prohibits the type of building the current or future owner might propose for the site, the associated costs related to rezoning might actually decrease the assumed value of the land.

Initially, the decision maker in the preservation process of branch banks is the bank, or current owner of the building. However, dealing with powerful owners or developers is problematic. Phoenix developers often claim to have money and “promise the moon” if the site is clear. However, they often do not follow through once the building no longer stands. Nevertheless, preservation advocates must be able to respond to claims that the building or site does not meet the National Register of Historic Places criteria for listing (i.e., fifty years old, architectural masterwork, first, only, etc.) and “is merely an obsolete building with no redeeming features of significance”<sup>232</sup> with logical and reasonable counter arguments based on local significance.

The owner who appreciates the building, but lacks the funds to preserve it, also threatens its safety. Neglect to the maintenance under these circumstances is just as detrimental to the longevity of the building. However, this situation may not be as dire if the owner is willing to evaluate the benefits of historic designation at the national or local levels, or knows about and applies for federal rehabilitation tax credits or local or state historic preservation funds.



### Land Values and Zoning

One of the most apparent threats to mid-century modern buildings anywhere is land values. Since the end of the twentieth century, the U.S. has seen an escalation in property values and the prices paid for many developed and undeveloped parcels. Realtors know that location can increase the value of property, but the zoning category also has an impact on the property's value to an owner or developer.

These highly speculative times create problems when the current zoning of a property does not meet the plans of a developer. If the parcel where the branch bank sits is large, then the owner may consider rezoning the site. But this is not a new phenomenon. Such zoning changes generally mark the end for a one or two story branch bank regardless of its architectural interest or historic significance. Unfortunately, this choice may destroy the original integrity of the branch bank setting and ultimately lead to demolition unless there is a clear alternative, or preservationists can offer a viable option. Still, a proposed change in zoning may provide the opportunity for preservation advocates to intervene. In Phoenix, the process for rezoning allows for public comment in a minimum of two hearings. During each of these steps, preservation advocates have the opportunity to make a case for why the branch bank is important to their neighborhood or area. It is also during this process that public concerns may impel other city officials to step in or initiate meetings between developers and preservationists with the hope of reaching a mutual agreement on the project.

### Size of Building: Remodeling and Maintenance

Today, size matters. Branch banks were often small because the intent was to serve the surrounding area even though they may have been a full-service branch. Sites

were not necessarily of exceptional size, but even if they were, the building's design and placement on the site did not overpower its surroundings. A small, accessible, and open building lent itself to be more inviting to its neighbors. Unfortunately, this small size often raises issues due to the trend toward large scale developments. Unless the new owner is imaginative and hires an architect or contractor sharing a similar imaginative spirit, the consensus may be to demolish the building.

The small general floor plan of branch banks also contributes to the need for expansion which can greatly impact the original design. In some cases, the original architects included expansion plans in their design. For instance, the courtyard space by the entrance of the Valley National Bank branch on Thomas Road & 7<sup>th</sup> Avenue could become part of an enlarged lobby area. A few of the other branch banks featured in this study had such expansion plans in the original designs. However, the present owners may not be willing to explore these alternatives before they decide to do something else because the incentive to demolish and replace is strong, likely being seen as a better investment.

When initially assessing the exterior integrity of a branch bank, one needs to carefully determine possible additions. If possible, determine when these changes occurred and if they were part of the original design. This may be difficult if permits and original plans are unavailable. However, if the permits and plans are available and the remodel follows those plans, then the assessment should explain this. If not, then note that too. Other cosmetic changes to the exterior may be difficult to detect unless collective memory and old photographs can verify the original exterior and subsequent changes.

Delayed maintenance for any building creates long term problems regardless of the building's age. Delays in exterior maintenance become critical with mid-century modern buildings because of the lifespan of some of the construction materials. Many times buildings constructed after WWII featured experimental components. As technology improved, new construction materials evolved. However, these materials did not necessarily stay in favor or prove to be viable for an extended period of time. Thus, if the original construction materials are no longer available, there must be an evaluation of substitutions for consistency with the U.S. Secretary of Interior's *Standards for the Treatment of Historic Properties*. The evaluation of the property must assess whether changes are reversible if they were not part of the original design. Evaluation of replacement materials should also consider whether the original is still available when commenting on changes, and whether the substitute closely replicates the original.

#### Bank Consolidations and Mergers

Bank consolidations and mergers could pose an immediate difficulty for the current branch bank building stock in most communities. Mergers and consolidations often lead to the down-sizing of property holdings. The banks will sell the excess property to whoever wants it. In Phoenix, when Valley National Bank, First National Bank, and Arizona Bank became part of larger national banks, the perceived need for all the smaller branches located throughout the city diminished. Some newer or smaller Phoenix banks that wanted to expand purchased existing branch bank buildings while other types of financial institutions such as credit unions purchased a few others. Some found new uses, but many were demolished to make room for new buildings. Following the collapse of the savings and loan industry in the late 1980s, some of the new larger

banks that entered the market, such as Bank of America, purchased those buildings and either re-used, sold, or demolished them.

### Strategies for Preservation

The continued existence of any building depends on its serving a useful purpose for the owner, the economic situation of the owner, the economic climate of the area, the understanding of the building's symbolic contribution to the history of the area, and the public's desire to protect and preserve that building if it faces demolition or alteration. Rapidly growing cities like Phoenix that have rich histories despite a fairly small historic building stock, often face greater challenges in the realm of preservation (especially with respect to buildings labeled mid-century modern or less than fifty years old). Part of this attitudinal problem stems from a transient population that has little connection to and knowledge of the community's past.

Before mid-century modern buildings, such as Phoenix's Custom Architecturally Designed Branch Banks, disappear altogether, we must have the opportunity to recognize and acknowledge their place in architectural history and seek to preserve the best that remain. Education of the public becomes a key in this strategy process. It may be as simple as reminding all concerned that even significant people such as Mozart, lived a short life, but their works remain important for centuries. It is no different with architects and significant buildings. By not doing so, a noteworthy part of a community's cultural and economic history and resources will only be a fleeting memory or a picture in a book. The following information extrapolated from real examples provides some practical tools in educating the public.

### Determining the Specific Circumstances for Each Site

In developing a preservation strategy, it is necessary to assess the threat to the building. The following are some of the specific circumstances that will raise red flags regarding the longevity of a historic building:

1. Absentee owner and neglect
2. An owner wants to demolish the building to sell the land
3. The property is in escrow to a developer
4. Potential new tenant or owner

The circumstance may dictate the most appropriate initial step to take in an attempt to preserve the building. Other circumstances that may impact the advocacy process are:

1. A friendly owner with no money who is just holding the property
2. Existing use or tenant
3. No immediate threat
4. National or local designation already in place
5. Public interest
6. Potential for community and media support

These six circumstances may not require immediate action, but do require noting when watching a specific property.

### Advocacy, Education, and Appreciation

Advocacy is a means of developing a local constituency. In this study, we are looking for people who are interested or could be interested in mid-century modern architecture and buildings. Therefore, education of the public begins with explaining

why Custom Architecturally Designed Branch Banks are important. The following are suggested tools and methods in this advocacy process.

In the case of the Phoenix examples featured in this study, the Custom Architecturally Designed Branch Banks are important not merely for their architectural significance, but also for the story they tell about the city's rapid growth in the 1950s and 60s. And stories are a key to developing interest in the buildings. Far too often the public takes a building for granted as it is just the place where they do business. They have forgotten how much it impressed them the first time they walked in or how it came to be in the first place. And it may not seem old if one remembers its construction.

Creating interest in mid-century modern buildings means being proactive. Support groups for post-WWII era buildings can help others become converts not only in saving a particular building, but also to the efforts of the preservation movement. Phoenix has such a group, Modern Phoenix, which focuses primarily on post-WWII residential properties because that is the larger public interest. However, there is strength in numbers in the preservation process (see Appendix VII). One step then is to make sure that support groups such as Modern Phoenix understand that there are significant commercial buildings from the same time period. Advocates should place equal emphasis on commercial buildings' importance in the history of the community.

Expanding awareness beyond those who are already predisposed to have some interest in either the time period or preservation in particular takes time and creativity, but is not necessarily difficult. With the permission of the building owners, arrange for a tour of the interior. If that is not possible, then organize tours of the exterior emphasizing the story of the building and the area. Again, emphasize stories associated with the

building to enhance awareness of the branch bank's importance remembering that more people will relate to them than to architectural terms. Tour organizers might build on the nostalgia for the particular era of the place by having people dress appropriately and display vintage cars. Pick a theme for the tour while "stress[ing] that the historic resource is a wonderful and important example of the real thing...[and] its presence is part of the legacy that makes our community special."<sup>233</sup>

Not everyone is able to go on a tour. Thus it also becomes important to increase the interest in the buildings by putting them on display through other means. Simple methods can be promoting these branch banks on contemporary electronic platforms such as websites or blogs. Using the most current electronic means targets younger people who are becoming more aware of their community surroundings and interested in preservation. This in turn increases the grassroots foundation for future preservation efforts.

Critical in this advocacy process is the education of owners, architects, planners, developers, and city officials. All these groups at one time or another will have some impact or input on whether a historic building will remain standing. Owners and developers need to know the economic advantages of keeping and using the building. Architects, particularly those who do not work with historic buildings, need to know how to protect the exterior integrity in a remodeling project. Planners and city officials need to understand the power of preserving part of the community's history and sense of identity for future generations. All this takes time, but is certainly doable.

Other methods of display are exhibits in art museums and particularly contemporary art museums if possible. People who appreciate contemporary art should

acknowledge the importance of mid-century modern architecture. There might be lectures and workshops associated with such an exhibit which can draw more people especially if any living architects of these buildings can be the speakers. Finally we must not ignore printed matter. Magazine articles, brochures, books, postcards, and photographs all stress the value of these buildings. Each method tells its own story. After all, we are a visually oriented society and pictures do speak loudly. Ultimately, the education campaign is one of “reason and persuasion”<sup>234</sup> (see Appendix VIII). Thus education of the building’s owner, public and government officials, realtors, and architects can lead to the interest in local listing of “young” but interesting resources.

#### Evaluation of Integrity and Alteration

Advocacy and education about mid-century modern buildings cannot happen in a vacuum. We must know what buildings fall into this category. Therefore, a complete inventory of branch banks, following the U.S. Secretary of Interior’s guidelines for survey methods must occur. This process would typically involve consultation with the State Historic Preservation Office or local preservation officials. During this inventory process, those doing the inventory will research and analyze exterior changes and the impact these may have on the integrity. While this is a long process, the inventory will form the foundation for future work and historic designations. Once completed, the next step is to determine which of the branch banks are the most appropriate to consider for listing in the National Register of Historic Places.



## National Register of Historic Places

Before seeking listing in the National Register of Historic Places, check the status of the building. It may already be in the National Register of Historic Places or some prior research may exist. The easiest way to determine this is to check with the State Historic Preservation Office. If no information exists, then the first step is to determine the age of the building. If the building is fifty years or older and still has its historical integrity, then it is important to select which criterion is most applicable to the individual property based on 36 CFR 60.4:

1. Criterion A: A Property is associated with events that have made a significant contribution to the broad patterns of our history; or
2. Criterion B: associated with the lives of persons significant in our past; or
3. Criterion C: embodies the distinctive characteristics of a type, period, or method of construction, or that represents the work of a master, or that possesses high artistic values, or that represents a significant and distinguishable entity whose components may lack individual distinction<sup>235</sup>

Under Criterion A, the Custom Architecturally Designed Branch Banks featured in this study, the pattern of events is the association with local and state banking history and historical national trends of branch banking. According to National Register Bulletin 15: *How to Apply the National Register Criteria for Evaluation*, “the property’s specific association must be considered important as well.”<sup>236</sup> That is the purpose of the historic context established in Chapters I and II of this study.

Under Criterion C, some of the branch banks featured in this study may meet more than one of these requirements. The requirement branch banks will most likely

meet is the one related to the type, period, or method of construction. Each in their own way has a distinctive style and design that makes them significant examples of mid-century modern branch banks in Phoenix. The VNB branch at 44<sup>th</sup> Street and Camelback as well as the First National Bank branch at 24<sup>th</sup> Street and Washington might also qualify as an example of a lesser known master since their level of workmanship stands out from the others in the historic context of this study.

Criterion A or C are the most likely choices to select. It is unlikely that Criterion B is applicable to any branch bank.

If the building in question is not yet fifty years old, one can defend the building for “exceptional” significance which can be at the local level. National Register Bulletin 22: *Guidelines for Evaluating and Nominating Properties That Have Achieved Significance Within the Past Fifty Years* explains the exceptions and special circumstances which may qualify such a building for listing. Therefore, it becomes important to build the case for significance on the local level in order to strengthen the argument for national designation of Custom Architecturally Designed Branch Banks as a building type. In the case of Custom Architecturally Designed Branch Banks, it may be more important to document them as a thematic group rather than individual properties. Thus, one should also refer to the National Register Bulletin 16b: *How to Complete the National Register Multiple Property Documentation Form* before embarking on preparation of a National Register nomination for these branch banks.

There are a number of justifications and benefits for seeking listing in the National Register of Historic Places. One is the honor for the owner and the building. There is a certain cachet associated with having a building listed. Many people implicitly

believe that once a building is on the National Register it is safe from demolition. While that is not true, national listing can sometimes help rally the public's interest in saving the building. From the preservationist's perspective, there is perceived "clout" associated with a National Register listing.

### Local Designation

If National Register designation is not applicable or possible due to other constraints, then local designation may be an alternative. Local designation of mid-century modern properties may be the most logical step in the process to protect properties that do not appear to meet the criteria for eligibility for listing in the National Register of Historic Places. But why seek local listing?

Generally this type of listing has more "teeth" than a National Register listing because it correlates to the strength of the local historic preservation ordinance and force of zoning. Since the criteria and standards for local designation do not focus as much on the age (fifty years old), communities may accept the historic significance of mid-century modern buildings less than fifty years old because their associative value to the community is stronger.

Yet, assessing the significance of recent past buildings can be difficult and complex. Is the building the first, the oldest, the only, the most unusual? And should this matter in the decision-making process? Today, the preservation process requires more "ongoing study and interpretation" to establish the importance of a building or site.<sup>237</sup>

The initial step in Phoenix is to survey the existing branch banks in more detail, prepare a local contextual history using this thesis, and perhaps formulate a thematic context that will be the foundation for a multiple property nomination. The completed

survey and historical context may lead to the acknowledgement of the value of the branch bank as an important building type.

With this information, the next step is to educate policy makers, such as city council members and planners, regarding the importance of these branch bank resources to the community's history and give a visual presentation of the most significant examples. This presentation should inform these officials "that by preserving the building they will show themselves responsive to the latest findings of scholarship. They will demonstrate a level of vision that will keep their city or town in the forefront of preservation planning."<sup>238</sup> Even though the City of Phoenix has a viable preservation program for designated old buildings, preservation advocates must make sure the policy makers are aware that the city's "newer" building stock in their own district also has significance, and faces constant threats from new development.

The third step is to seek local designation for architecturally outstanding buildings before they reach fifty years old. While local preservation standards generally follow the U.S. Secretary of Interior's criteria for listing in the National Register, city and state preservation officers must remember that the so-called fifty year rule is only a guideline. This means that it is possible for the City of Phoenix to designate sites such as the former VNB branch at 44<sup>th</sup> Street and Camelback Road (with the owner's permission), and to also designate significant branch banks that have already reached fifty years of age. For Phoenix, such designations provide credence to continue to survey and assess local Custom Architecturally Designed Branch Banks including noteworthy examples built after 1975.

Local listing is a way to develop pride in city's mid-century modern building stock. However, if local designation is not possible, then seek a formal determination from the State Historic Preservation Office. This will support advocacy efforts regarding the historic value of the building.

### Myth Busting

Advocates must be able to address the skepticism of the value of a mid-century modern building. Often one hears such comments about a particular building as "It's ugly." While this is really an aesthetic issue and difficult to overcome, taste should not be a consideration when evaluating the historic value of a building. Unfortunately, too few people miss such a building when it no longer exists even if it was an unique design or architecturally significant for the community. Remember though, in time people will rediscover and appreciate architectural styles and materials, just like clothing fashions. According to Robert Venturi, people "tend to abhor the architecture of the recent past and admire that of the distant past" because of our "cycles of taste."<sup>239</sup> The question is whether the building can survive that long without preservation intervention.

Advocates can counter accusations that preservation is anti-development with the argument that preservation is protecting a piece of the community's history. They can explain that the "accelerating rate of change in the built environment, [and] certain classes of buildings and structures produced only decades earlier...[have become] almost as rare as their centuries-old counterparts."<sup>240</sup>

If preservationists disagree on the merits of a building, remind them, "as well as the general public, that some of our most treasured historic landmarks were once

universally reviled.”<sup>241</sup> At one time, for example, people thought Victorian buildings were ugly.

#### Federal and State Rehabilitation Tax Credits

One justification for listing in the National Register of Historic Places is that it affords the owner the opportunity to seek federal rehabilitation tax credits which are an incentive for the owner to invest in rehabilitation of the building. Despite the over 2,000 individually listed properties younger than fifty years old, very few of their owners have actually obtained these credits. Why? In some cases, buildings have not reached the stage where major rehabilitation is necessary. On the other hand, owners may be unaware of these rehabilitation tax credits, or the process is too daunting. Either way, preservationists know that various financing alternatives can be a critical factor to enable an owner to keep and restore their historic building separately or as part of a larger development project.

#### Opportunities for Rehabilitation

Branch banks, no matter the size, are appropriate for “new” financial institutions and many of the Phoenix branch banks continue to serve as banks and credit union facilities (see Appendix IV). The designs are rather versatile enabling a building to serve many different purposes with minimum alteration and the owner may benefit from tax credits.

In Phoenix a charter school, car rental agency, restaurant, engineering firm, offices, city department, city senior center, and a retail business all utilize former branch banks for their operation. While the exterior remains the same, there may be minor or

extensive work to make the interior usable for their particular situation. Some businesses reuse the vault while others remove it. Other businesses restore as much as possible of the interior to its original condition. In either case, the building still stands as a vestige of the original branch bank functions.

#### Documentation of Losses for “Academic” Purposes

While not a method that will physically preserve a building, documentation of buildings before demolition provides information for the future. It is critical to undertake this process so there is record of the appearance for scholarly purposes and community memory even if the building is lost. At this time there would also be documentation of subtle changes.

#### Cautions

In any strategy plan, there are generally a few cautions. In the act of preserving mid-century modern Custom Architecturally Designed Branch Banks, the following are the most common:

1. You cannot save every building. That means in the advocacy process, you must pick and choose your battles carefully. Being too obnoxious, too contentious, or too vocal may cause ill feelings before the next battle and doom it from the start.
2. It is important to remind both sides of the debate that preservation of particular buildings or types of buildings is really an effort to protect a significant part of local history. This may be the key to getting public officials to notice and also a means to explain the importance to out-of-town owners who have no real connection to the community.

3. Make sure you are aware of local laws or state legislation that might impede the listing of a property in a local historic register. Such laws generally relate to zoning. In Phoenix, as well as the entire state, Proposition 207, passed in 2006, now makes listing in a local historic register difficult if the owner believes such a zoning overlay will reduce the value of the property. Such laws may require greater finesse to convince the owner of the value, often increased, in local listing. That is when financial “carrots” may come into play to make listing palatable.
4. Without squabbling in public with other preservationists, find the experts on this particular building type or period of history, and seek their assistance. According to Richard Striner, you might consider questioning the credentials of those preservationists or individuals opposed to preserving the target property. Determine if they have “done independent research on the building type, the locale, or the historical period in question...and [if] the results [have] been published.”<sup>242</sup> This may be a risky proposition, so weigh the consequences before implementing this action.
5. Assess the obstacles and the risks of pursuing national and local designation recognizing that the decision may depend on the local political climate.

### Preservation at Work

This study has identified branch banks, architects, and information that set the stage for a thematic nomination. Preservation of mid-century branch banks can happen. Several examples in Phoenix demonstrate the potential.

Looking at the pictures of the former Valley National Bank at 44<sup>th</sup> Street and Camelback Road, one can easily see the architectural genius. However, the previous



owner, Bank One, did not comprehend how the adjacent neighborhood as well as other preservation advocates truly felt about this crown jewel of the VNB branch banks (see figures 55-61). When the current owner, Chase Bank, proposed to sell the park portion of the large site to a developer who planned a four story mixed use structure, a community-wide cry said “NO.” Through extensive and extended negotiation with the owner, preservation advocates including members of the Phoenix City Council averted the change in zoning thus eliminating the development threat to the site. Although the site had no formal protection, this is a clear case of “clout.” The unique architectural design and the perception that the building was historic was a major factor driving public opinion.

Another example is the former VNB branch located at 201 W. Indian School Road. In this case, the new owners understood its architectural significance and spent a great deal of time and money to rehabilitate the building both on the exterior and the interior. Indeed, once the renovation project ended, Modern Phoenix sponsored an open house in the building at the “2007 ModPho” tour. Today it continues to stand as a monument to outstanding architectural design and the owners have expressed interest in pursuing listing the property in the National Register of Historic Places.

There are failures despite the best of efforts. For nearly twenty years, the former First Federal Savings branch on the corner of 20<sup>th</sup> Street and Camelback was home to a piano store. The store manager made every attempt to protect the interior, especially a mural by Jay Datus. He recognized the mural’s value as part of the history of the building. A developer ultimately purchased the building. When demolition was imminent in late 2006, this author arranged for the documentation of the mural *in situ* and

then paid for its removal. Six months later, the building was rubble. Success stories include a charter school's use of the former VNB branch on Willetta and 1<sup>st</sup> Street, and a former First Federal Savings branch on north Central Avenue that now serves as an office building. Nevertheless, circumstances will always change and land use changes can negate any efforts literally overnight for any preservation project.

Recently, the City of Phoenix Historic Preservation Office secured grant money from the Phoenix Office of Arts and Culture and the Arizona Heritage Fund in order to produce a book on mid-century modern commercial properties, a display of photographs from the book, and promotional postcards. Nearly one-third of the selected buildings are branch banks, primarily recognized for their strong architectural design.

### Conclusion

In Phoenix, in Arizona, and across the country, Custom Architecturally Designed Branch Banks are distinctive. It is important to document and protect them for future generations.

The threats are real. Functional obsolescence can trigger demolition. Business downsizing, which naturally happens over time, can lead to closure. And any idle building, regardless of the ownership situation, is subject to damage and neglect inside and out.

While available preservation tools and methods may not all work for every situation nor should they all be used, knowing the specific circumstances for threats allows community and preservation advocates to plan and implement an appropriate strategy. When cities such as Phoenix take the time to promote its significant mid-century modern commercial properties, others will take notice and follow suit.

In Phoenix, local designation has the force of zoning and provides the best protection for Custom Architecturally Designed Banks. Elsewhere, active citywide non-profits, statewide non-profits, and the State Historic Preservation Office may play a more active role.<sup>243</sup> Depending on the locality and particular preservation challenge, the preservation community should determine what entities are the most effective point of contact for advocacy and other intervention strategies outlined in this chapter.

## CHAPTER V

### FINDINGS AND CONCLUSION – RECOMMENDATIONS FOR FUTURE RESEARCH

#### Introduction

Preservation is not just about saving “old” buildings. It is about avoiding the erasure of important parts of our history. In this context, this statement pertains to the Custom Architecturally Designed Branch Bank in any city or state. It is the ordinary building that is just as important as the extraordinary, or those associated with great historical significance. The ordinary urban landscape jogs people’s memory of a time and place. This memory is based on physical forms such as particular buildings and personal connections to those forms, i.e., banking, entertainment, shopping, etc. There may even be a “personality” to a particular location.<sup>244</sup> Buildings stimulate the visual memory which reconnects a person with a recollection of the place, but when the building no longer exists, the memory fades. This public memory provides a broader picture of a community’s history. After all, the Custom Architecturally Designed Branch Bank was and is an integral part of the cultural and social fabric of its neighborhood and the clientele it served and often still serves in many communities.

Neither architectural nor historical significance alone should be the deciding factor in preserving Custom Architecturally Designed Branch Banks. “History *encompasses* architecture just as it encompasses everything else in the human experience of which we have a record.”<sup>245</sup>

### The Custom Architecturally Designed Branch Bank as a Building Type

Branch banks nationwide are part of the legacy of banking in America beginning in the 19<sup>th</sup> century. Branch banks are tied to the national banking trends of the early 20<sup>th</sup> century, culminating in their proliferation after WWII. Many states, including Arizona, have numerous examples as a result of banking laws that ultimately allowed branch banking. These buildings survive as a key aspect of their respective communities and reflect the prevailing architectural traditions from every time period.

This thesis identified the Custom Architecturally Designed Branch Bank as a distinct and significant building type responding to Alfred Hopkins' 1929 challenge to architects and bank owners to build structures that would provide interest to customers, enhance their surroundings, and maintain the dignity associated with being a bank. During the mid-twentieth century, while the architectural style of branch banks became visionary and progressive, the key elements and principles of good bank design did not change. These general concepts and practices of the new banking ideology empowered innovative architects to create Custom Architecturally Designed Branch Banks throughout the country.

### Conclusion

It is important to not just focus on the large iconic works of known architectural masters when advocating for the preservation of Custom Architecturally Designed Branch Banks. I have found that the Custom Architecturally Designed Branch Bank has not received major scholarly analysis, but is clearly a noteworthy cultural resource. I have also determined that Phoenix has an impressive collection of banks that span the era of 1950-1975, and in fact, Custom Architecturally Designed Branch Banks are still being

constructed with key examples appearing as recently as 2007. Based on the ongoing threat to surviving representatives of this building type found in Phoenix, there is a compelling need to emphasize preservation of branch banks. There is a strong indication that the threat to noteworthy branch banks is a concern throughout Arizona, and there is an opportunity to embrace preservation of Custom Architecturally Designed Branch Banks otherwise they will remain vulnerable nationwide.

According to Richard Striner, the purpose in saving *important* buildings from the recent past is to have physical evidence about our built environment which includes the “social and cultural history.”<sup>246</sup> “How we think about the past and how we...sort our memories reflects much about who we are as a community.”<sup>247</sup> Richard Longstreth suggests “the forces of change have accelerated to the point where we cannot allow the new to become unquestionably old before we take steps to protect it. [In doing so,] we risk losing an important part of the record.”<sup>248</sup> And as emphasized by Richard Moe, President of the National Trust for Historic Preservation, the loss of that cultural record is permanent.<sup>249</sup> These Custom Architecturally Designed Branch Banks “can tell us much about how we will value the architecture of the present and of the future.”<sup>250</sup> Preserving branch banks, one architectural type that avoids the plague of homogeneity afflicting American cities and suburbs, “assure[s] that historic preservation tells an inclusive American story.”<sup>251</sup>

Locally and nationally, the Custom Architecturally Designed Branch Bank stands as an important symbol of mid-century modern style in our history. Defending this building type as significant takes a strong step toward preserving the legacy.

Architectural and historical factors are important reasons to protect and preserve post-WWII branch banks. Still, challenges exist and preservationists must wrestle with such questions as:

1. Will Custom Architecturally Designed Branch Banks continue to be historically important, especially since bank owners continue to commission and build them?
2. Which buildings should be preserved or documented as representative branch banks in a local or national nomination?
3. How do we develop guidelines for appropriate materials for rehabilitation and restoration work since some original materials no longer are available?

#### Recommendations for the Future

Defining and explaining the value of Custom Architecturally Designed Branch Banks using Phoenix-centric examples is only the beginning. The following recommendations expand the scholarly analysis of this building type and associated issues related to mid-century modern buildings:

1. Expand this survey of Custom Architecturally Designed Branch Banks to communities surrounding Phoenix, Tucson, and other Arizona cities and towns to establish a statewide historic context.
2. Expand this study nationally, ideally as a means to lead to the preparation of a national historic context that establishes the Custom Architecturally Designed Branch Bank as a nationwide architectural phenomenon.
3. Study current types of Custom Architecturally Designed Branch Banks that face functional obsolescence and establish guidelines for appropriate reuse to ensure that representative examples remain viable.

4. What methods are available for sensitive rehabilitation of branch banks? Are they affordable? Do current laws allow them or are constraints, such as building codes, problematic?
5. Develop a method(s) or plan to overcome the obstacles and myths related to listing “young” (less than fifty years) examples of Custom Architecturally Designed Branch Banks in the National Register of Historic Places.
6. Identify compatible alternative building materials for those used in the original construction of mid-century modern buildings. Careful study of such materials can assist preservationists in determining exterior integrity and the basis for acceptance of historic eligibility. This may result in expansion of Preservation Brief 16: *The Use of Substitute Materials on Historic Building Exteriors* so that the narrative directly addresses “new” materials.

Additional scholarly analysis is only half of the preservation process. The other half is the preparation of a specific preservation plan. In the case of the Phoenix banks detailed in this thesis, the next step is to develop a city-wide, and ultimately a statewide action plan. Such a plan will strengthen the case for identifying, documenting, and preserving Custom Architecturally Designed Branch Banks in Arizona.

The basics of this statewide preservation plan begin with the distribution of this thesis to officials at the State Historic Preservation Office and city preservation offices throughout Arizona. Also receiving copies would be advocacy groups such as the Arizona Preservation Foundation (a statewide preservation organization), the National Trust for Historic Preservation,<sup>252</sup> and Recent Past Network, as well as affiliate groups such as historical societies, public libraries, television and other media outlets, and each



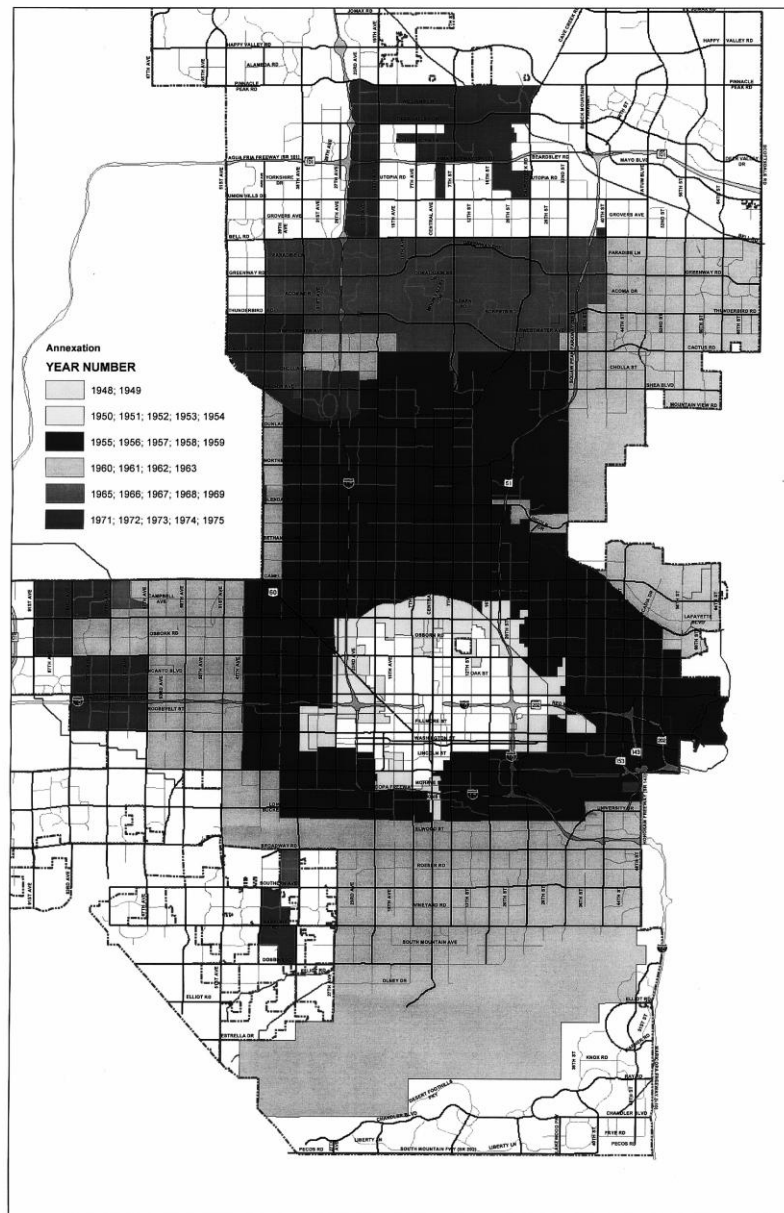
bank described in this document. Publication and presentation of the results of this research will further promote the Custom Architecturally Designed Branch Bank as a significant building type and establish a basis for their appreciation by the general public.

Many of the suggestions for taking action can also apply in states with strong preservation non-profit advocacy organizations (local or statewide) and State Historic Preservation Offices. The options and urgency to protect and preserve Custom Architecturally Designed Branch Banks will vary on the situation, location, and prevailing attitude toward mid-century modern architecture, in general, and of the branch bank as a unique subset of the designs of the recent past.

This thesis establishes a solid approach to attaining success and ensuring that Custom Architecturally Designed Branch Banks in Arizona will merit increased protection stemming from a newfound recognition of their architectural and cultural importance.

## APPENDIX I PHOENIX ANNEXATIONS

This map shows Phoenix annexations in five year periods from 1950-1975 plus 1948-1949. The manner in which the growth occurs connects in part to new subdivisions and existing subdivisions built within Maricopa County that originally were some distance from Phoenix's central core. When compared to the Phoenix growth shown in Appendix II, one can see how rapidly the area grew from the 1940s through the 1980s.

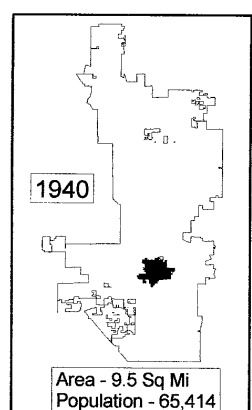
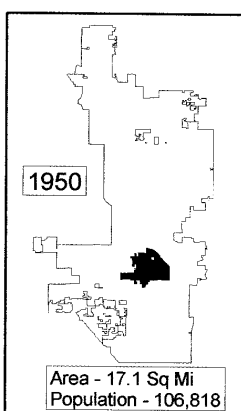
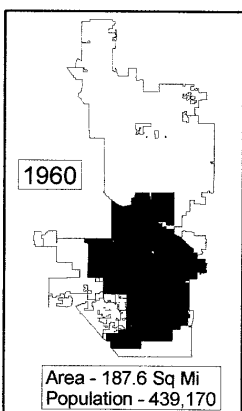
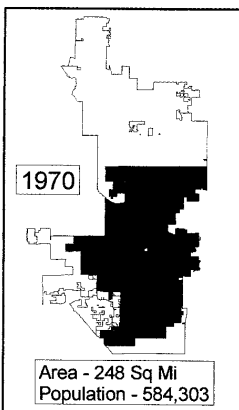
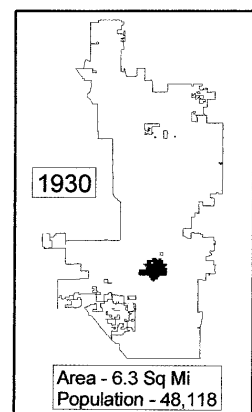
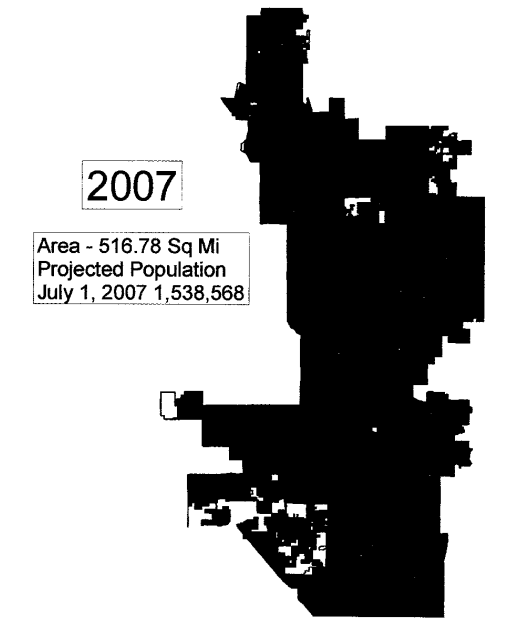
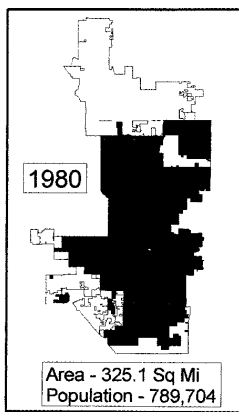
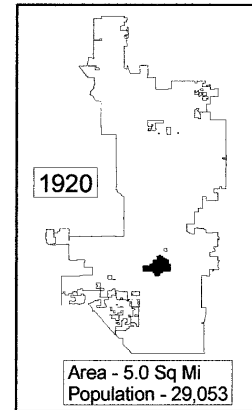
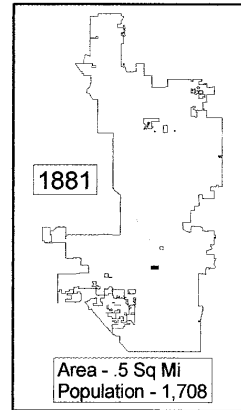
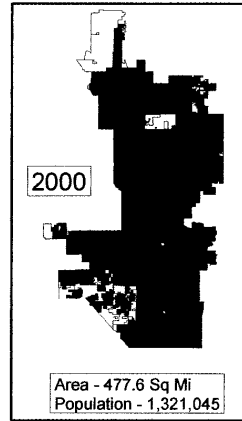
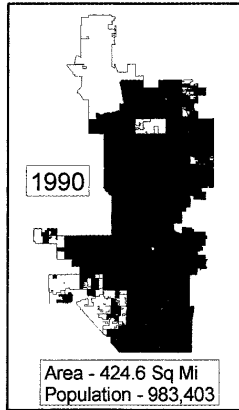


[City of Phoenix Planning Department, 2007]

## APPENDIX II

### PHOENIX GROWTH

This map shows Phoenix population in relation to the current city limits by decade, 1920-2007. While the area and population nearly doubled from 1940 to 1950, the area increased over ten times from 1950 to 1960. The population increased four times during the same period. The increase from 1960 to 1970 both in square miles and population was measurably smaller than the previous decade.



Population figures are from the Census, and the area is from the City Clerk.

Planning Department  
May, 2007

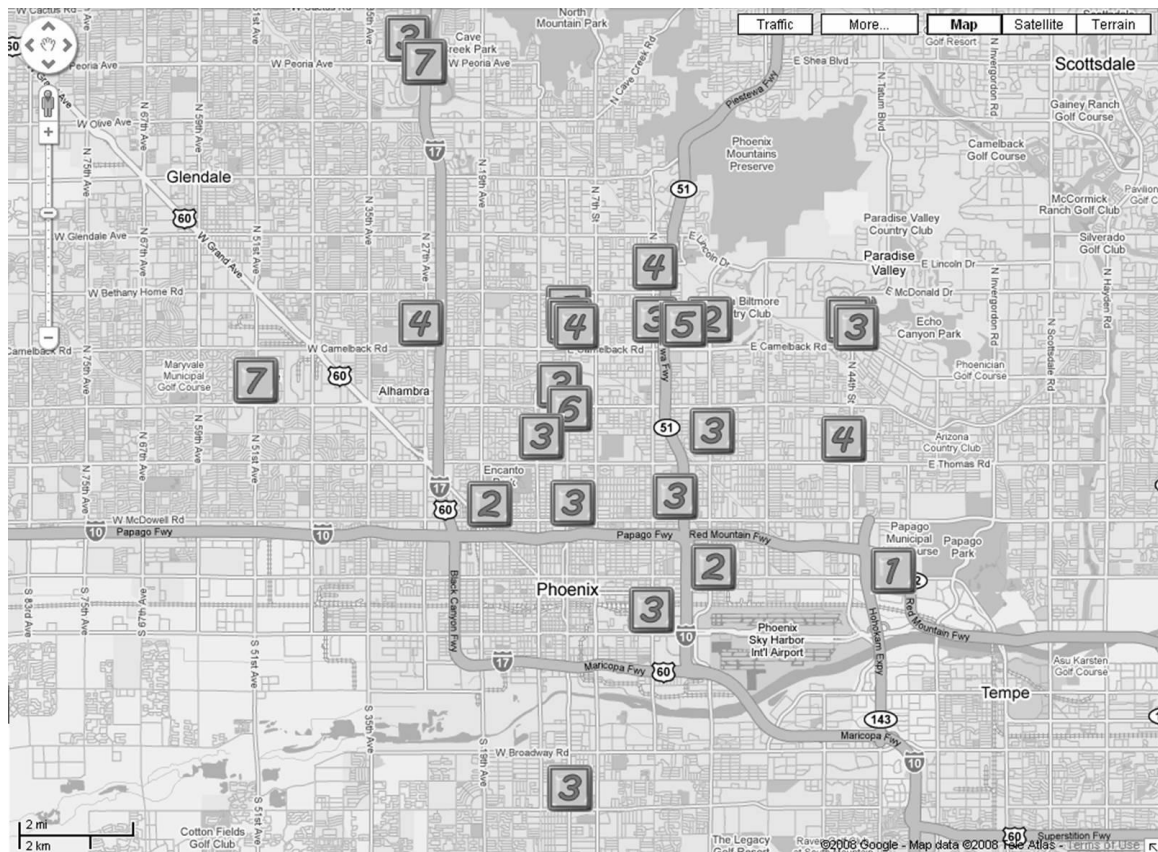
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[City of Phoenix Planning Department, 2007]



















### APPENDIX III










#### GEOGRAPHIC LOCATION OF PHOENIX BRANCH BANKS IN STUDY

This map demonstrates that the location of the branch banks examined in this research mirrors the annexation and growth patterns of Phoenix. It also shows the clustering in selected areas.



[James W. McPherson, III, 2008]

-  1951 Farmers & Stockmen's Bank (Pereira & Luckman)  
5001 E. Washington St., Phoenix, AZ 85034
-  1952 First National Bank (Edward Varney & Assoc.)  
1769 Grand Ave., Phoenix, AZ 85007
-  1966 First National Bank (Joe Gilleland of Kenneth Oberg & Assoc.)  
1 S. 24th St., Phoenix, AZ 85034
-  1970 First National Bank (Flatow, Moore, Bryan & Fairburn)  
5050 N. 24th St., Phoenix, AZ 85016
-  1954 Valley National Bank (Weaver & Drover)  
1400 N. 1st St., Phoenix, AZ 85004
-  1955 Valley National Bank (Weaver & Drover)  
3001 N. 24th St., Phoenix, AZ 85016
-  1956 Valley National Bank (Weaver & Drover)  
1845 E. McDowell Rd., Phoenix, AZ 85006
-  1956 Valley National Bank (Weaver & Drover)  
5041 N. 16th St., Phoenix, AZ 85016
-  1957 Valley National Bank (Hermann Jacobi of Weaver & Drover)  
201 W. Indian School Rd., Phoenix, AZ 85013
-  1958 Valley National Bank (Weaver & Drover)  
2901 N. 7th Ave., Phoenix, AZ 85013
-  1959 Valley National Bank (Unknown)  
5056 N. Central Ave., Phoenix, AZ 85012
-  1961 Valley National Bank (Unknown)  
6002 S. Central Ave., Phoenix, AZ 85042
-  1965 Valley National Bank (Unknown)  
1528 E. Buckeye Rd., Phoenix, AZ 85034
-  1967 Valley National Bank (Frank Henry of Weaver & Drover)  
4401 E. Camelback Rd., Phoenix, AZ 85018
-  1975 Valley National Bank (Mather Architects)  
2950 W. Peoria Ave., Phoenix, AZ 85029
-  1961 Bank of Douglas/Arizona Bank (Ralph Haver & Assoc.)  
4231 E. Thomas Rd., Phoenix, AZ 85018
-  1963 Arizona Bank (Ralph Haver & Assoc.)  
6015 N 16th St., Phoenix, AZ 85016
-  1969 Arizona Bank (William Cartmell)  
2750 W. Camelback Rd., Phoenix, AZ 85017

-  1969 Arizona Bank (Flatow, Moore, Bryan & Fairburn)  
5044 N. 44th St., Phoenix, AZ 85018
-  1972 Arizona Bank (Dean Glasco)  
51 E. Camelback Rd., Phoenix, AZ 85012
-  1963 First Federal Savings & Loan (Reginald Syndor of Edward Varney & Assoc.)  
2000 E. Camelback Rd., Phoenix, AZ 85016 (DEMOLISHED)
-  1969 First Federal Savings & Loan (Alfred Beadle)  
5210 N Central Ave., Phoenix, AZ 85012
-  1964 Pioneer Bank/Home Savings & Loan (W.A. Sarmiento)  
3443 N. Central Ave., Phoenix, AZ 85012
-  1965 Western Savings & Loan (Ralph Wyatt)  
1950 E. Camelback Rd., Phoenix, AZ 85016
-  1972 Western Savings & Loan (Alfred Beadle)  
5102 W. Indian School Rd., Phoenix, AZ 85031
-  1972 Western Savings & Loan (Calvin Straub)  
4350 E. Camelback Rd., Phoenix, AZ 85018
-  1975 Western Savings & Loan (W.A. Sarmiento)  
10005 N. Metro Pkwy E., Phoenix, AZ 85051

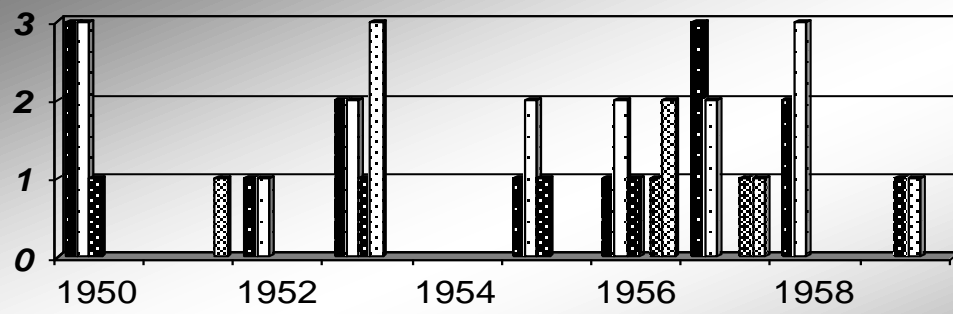


#### APPENDIX IV

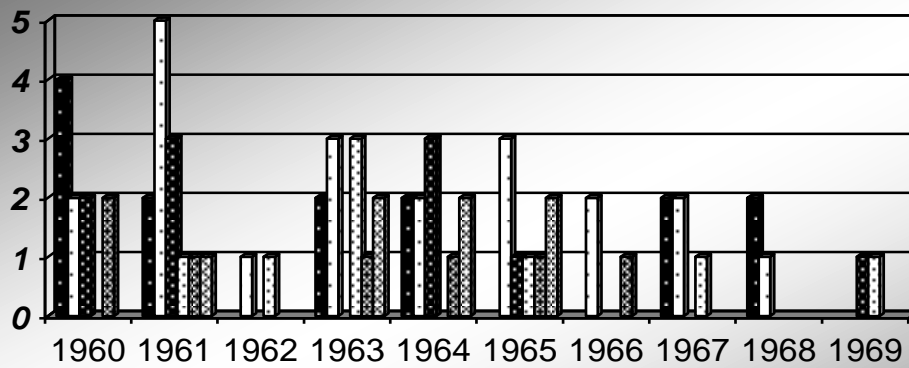
### NUMBER OF BRANCH BANKS CONSTRUCTED PER YEAR IN PHOENIX, AZ

The following graphs divided by decade compare the number of branch banks built each year within the city of Phoenix from 1950-1975. In this manner, one can easily see that over a twenty-five year period, there was only one year, 1954, when none of the featured banks built a new branch in Phoenix. The numbers in these graphs came from raw data of all standing and demolished branch banks in Phoenix, Arizona built between 1950 and 1975. Phoenix City Directories, building permit research on all sites, two statewide industrial journals (*Arizona Architect* and *Arizona Builder*), Maricopa County Assessor records, and bank internal publications were the sources for the data. For properties on the list for which no building permits were located, the first entry in the city directory for the branch bank minus one year became the date of completion.

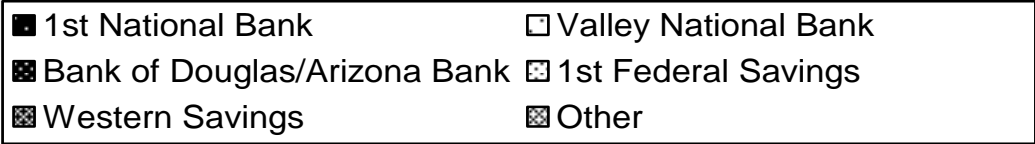
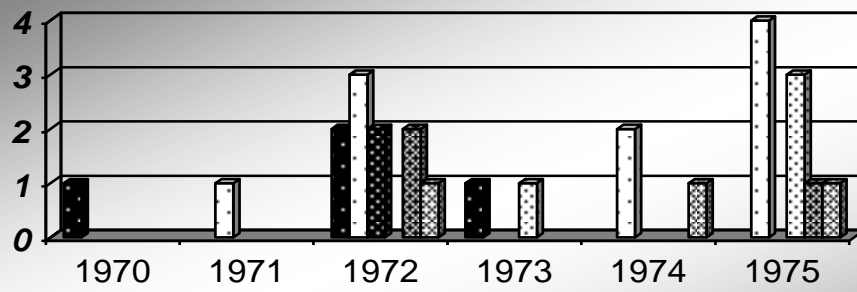
There appears not to be any pattern in the number of branch banks built. For instance, Valley National Bank built three branches in 1950 and 1958, two branches in 1953, 1955, and 1956, one branch in 1952, and none in 1954 and 1959. Yet in 1961, Valley National Bank opened five branches. The two savings and loan associations expanded at a much slower pace.



■ 1st National Bank      □ Valley National Bank  
 ▨ Bank of Douglas/Arizona Bank    ▤ 1st Federal Savings  
 ▩ Western Savings      ▦ Other



■ 1st National Bank      □ Valley National Bank  
 ▨ Bank of Douglas/Arizona Bank    ▤ 1st Federal Savings  
 ▩ Western Savings      ▦ Other



## APPENDIX V

### PHOENIX BRANCH BANK LOCATION, DATE OF CONSTRUCTION, AND STATUS

The following charts separated by the banking institutions featured in this study list the construction or completion dates of documented Phoenix branch banks, the address, architect if known, and the current status of the building if known.

#### Valley National Bank

<b>Location</b>	<b>Date</b>	<b>Architect</b>	<b>Status</b>
319 E. Dunlap	1950		Demolished
1822 W. Van Buren	1950		Demolished
1400 1 <sup>st</sup> St.	1950		Demolished
110 W. Indian School	1952		Demolished
2124 E. Van Buren	1953	Weaver & Drover	Demolished
1820 W. Van Buren	1953	Bennie Gonzalez	Demolished
1400 N. 1 <sup>st</sup> St	1954	Weaver & Drover	School
501 E. Dunlap	1955		Mortuary
3001 N. 24 <sup>th</sup> St.	1955	Weaver & Drover	Chase Bank
5041 N. 16 <sup>th</sup> St.	1956	Weaver & Drover	Chase Bank
Sky Harbor	1956	H.H. Green	Demolished
201 W. Indian School	1957	Hermann Jacobi of Weaver & Drover	Office
1845 E. McDowell	1957	Weaver & Drover	Sr. Center
2901 N. 7 <sup>th</sup> Ave	1958	Weaver & Drover	Chase Bank
6145 N. 35 <sup>th</sup> Ave	1958		Demolished
2105 W. McDowell	1958		Demolished
5056 N. Central	1959		Offices
5858 W. Camelback	1960		Demolished
3701 E. Thomas	1960		Demolished
7022 N. 7 <sup>th</sup> St.	1961		Chase Bank
6002 S. Central	1961		Compass Bank
12602 N. Black Canyon Hwy	1961		Demolished

2738 E. Washington	1961		Demolished
10662 N. 32 <sup>nd</sup> St.	1962		Demolished
3033 N. Central	1963		Demolished
6030 N. 19 <sup>th</sup> Ave	1963	Weaver & Drover	Chase Bank
3943 E. Camelback	1963		Demolished
3241 W. Indian School	1964		Chase Bank
4135 W. Thomas	1964		
1640 W. Jefferson	1965	Weaver & Drover	Demolished
1528 E. Buckeye	1965		Chase Bank
4609 W. Glendale	1965	John Dellisanti	
5628 E. Thomas	1966	Frank Henry of Weaver & Drover	Offices
2027 E. Camelback	1966		Demolished
17140 N. Cave Creek	1967		Demolished
4401 E. Camelback	1967	Frank Henry of Weaver & Drover	Chase Bank
2323 W. Camelback	1968	Henry M. Arnold	Demolished
2430 E. Camelback	1972		Demolished
1920 W. Peoria	1972		
2929 E. Indian School	1972	David Sholder & Associates	Demolished
6804 W. Indian School	1974		Demolished
12808 N. Black Canyon Hwy	1974		Demolished
9610 Metro Parkway East	1975		Demolished
2950 W. Peoria	1975	Mather Architects	Chase Bank
1202 S. 7 <sup>th</sup> Ave	1975		
3980 E. McDowell	1975	Donald E. Surface	

Fifty-four percent of these branch bank buildings no longer exist. In a few cases, a new building replaced an older one on the same site.

First National Bank

<b>Location</b>	<b>Date</b>	<b>Architect</b>	<b>Status</b>
2606 N. Central	1950		demolished
701 S. Central	1950		In use
1506 E. McDowell	1950	Lescher & Mahoney	Retail
4427 S. Central	1952		demolished
1769 Grand	1953	Varney & Assoc	Church
211 E. Camelback	1953	Varney & Assoc	demolished
3002 N. Central	1955		Wells Fargo Bk
5027 N. 7 <sup>th</sup> Ave	1956		demolished
4254 E. Thomas	1957		demolished
2910 E. Sky Harbor Blvd	1957		demolished
8010 N. 27 <sup>th</sup> Ave	1957		demolished
3236 E. McDowell	1958	Varney & Assoc	demolished
2721 W. Van Buren	1958		Retail
4010 E. Thomas	1960		Compass Bank
4111 N. 24 <sup>th</sup> St	1960		demolished
730 W. Camelback	1960		demolished
5815 N. 19 <sup>th</sup> Ave	1961		Wells Fargo Bk
5120 W. Indian School	1961		demolished
5033 N. 7 <sup>th</sup> St	1961		Wells Fargo Bk
3522 Grand	1963		demolished
3800 N. Central	1963		demolished
3450 W. Glendale	1964		Wells Fargo Bk
1821 E. Camelback	1964		demolished
7832 N. 12 <sup>th</sup> St.	1967		demolished
1 S. 24 <sup>th</sup> St.	1967	Joe Gilleland	City Dept
4427 S. Central	1968		demolished
2323 W. Camelback	1968		demolished
3450 W. Polk	1970	Reginald Sydnor	Wells Fargo Bk
5120 W. Indian School	1972	J. Fredrick Fleenor	Demolished
5050 N. 24 <sup>th</sup> St.	1972	William O. Jette	Wells Fargo Bk
9668 Metro Parkway	1973		demolished

Sixty-one percent of these branch bank buildings no longer exist.

Bank of Douglas/Arizona Bank

<b>Location</b>	<b>Date</b>	<b>Architect</b>	<b>Status</b>
21 E. Camelback	1950		Demolished
51 E. Camelback	1953		Demolished
2733 W. Camelback	1955		Demolished
3647 E. Indian School	1956		Demolished
3131 N. 19 <sup>th</sup> Ave	1959		B of America
3404 N. Central	1960		Demolished
3334 N. 16 <sup>th</sup> St	1960		B of America
9108 N. 3 <sup>rd</sup> St.	1961		Demolished
1944 W. Bethany Home	1961	Lester Byron	Demolished
4231 E. Thomas	1961	Ralph Haver	Empty
4949 W. Indian School	1964		
6015 N. 16 <sup>th</sup> St.	1964	Ralph Haver	B of America
2200 N. Central	1964		Demolished
720 E. McDowell	1965		Office
2750 W. Camelback	1969	William Cartmell	Car Rental Off.
5044 N. 44 <sup>th</sup> St.	1969		Bank of AZ
3030 N. Central	1972		Demolished
51 E. Camelback	1972	Dean Glasco	B of America

Fifty percent of these branch bank buildings no longer exist.

Western Savings & Loan

<b>Location</b>	<b>Date</b>	<b>Architect</b>	<b>Status</b>
2950 N. Central	1956	Calvin Butler	Demolished
3200 N. Central	1957		Demolished
521 E. Dunlap	1960		Demolished
5042 W. Indian School	1960		Demolished
3800 E. Thomas	1961		
2002 W. Bethany Home	1963		Demolished
350 E. Dunlap	1964		Demolished
1950 E. Camelback	1965	Ralph Wyatt	B of America
8014 N. 27 <sup>th</sup> Ave	1966		Demolished
4350 E. Camelback	1972	Calvin C. Straub	Empty
350 E. Dunlap	1972	Ross L. Jensen	
5102 W. Indian School	1972	Alfred Beadle	Empty
10005 Metro Parkway East	1975	W.A. Sarmiento	Restaurant

Fifty-three percent of these branch bank buildings no longer exist.

First Federal Savings & Loan

<b>Location</b>	<b>Date</b>	<b>Architect</b>	<b>Status</b>
2933 N. Central	1953	T. Lawrence Milligan	Demolished
4201 S. Central	1953	T. Lawrence Milligan	B of America
2200 N. Central	1953	Lescher & Mahoney	Demolished
Glendale & 4 <sup>th</sup> Ave	1959		Demolished
522 E. Dunlap	1961	H. H. Green	Demolished
5830 N 19 <sup>th</sup> Ave	1962	H. H. Green	
400 W. Camelback	1963	H. H. Green	Demolished
4325 E. Thomas	1963		
2000 E. Camelback	1963	Reginald Sydnor	Demolished 2007
4550 E. Thomas	1965	Joe Wong	
8903 N. 7 <sup>th</sup> St.	1967		Demolished
5210 N. Central	1969	Alfred Beadle	Office
3029 E. Lupine Ave	1973		Demolished
10459 N. 28 <sup>th</sup> Dr.	1975		B of America
1701 W. Bethany Home	1975		Demolished
9863 Metro Parkway West	1975	Robert Baltes	Demolished

Nearly sixty-three percent of these branch bank buildings no longer exist.

Others

<b>Location</b>	<b>Date</b>	<b>Architect</b>	<b>Status</b>
Farmers & Stockmens Bank 5001 E. Washington	1951	William L Pereira of Pereira & Luckman	B of America
Pioneer Bank	1964	W.A. Sarmiento	Office
Home Savings & Loan	1964	W.A. Sarmiento	Office

All of these branch bank buildings still exist.



## APPENDIX VI

### ARCHITECTS AND ARCHITECTURAL FIRMS

This appendix provides information on the architects and architectural firms that played an important role in the design of Phoenix branch banks. The list provides, when known, educational background and mention of significant work whether it was in Phoenix or elsewhere. While the background information is not comprehensive, the intent is to have a better understanding of the architects' skill and the importance of these branch bank designs along with their role in creating the Custom Architectural Designed Branch Banks in Phoenix.

#### Edward L. Varney, Jr.

Edward L. Varney, Jr. attended the University of Southern California before transferring to the University of California at Berkeley where he received his Bachelor's in Architecture in 1938. He came to Phoenix that same year and worked as a draftsman for local architect Orville A. Bell on the second Arizona Capitol addition. Varney founded his own firm in 1941, having such partners as Charles Gilmore and Reginald G. Sydnor and a number of other men who went on to form their own firms in Phoenix. He retired in 1985.<sup>253</sup>

#### Ralph Haver, Sr.

Ralph Haver, Sr. graduated from the University of Southern California in 1941. He came to Phoenix in 1946 where he worked 1 ½ years for Edward L. Varney. After

leaving E.L. Varney, Haver formed the firm of Haver, Nunn & Collamer and later Haver, Nunn & Jensen. From 1957-1964, Haver served as a member of the Phoenix Building Code Advisory Board.<sup>254</sup> He and members of his firm designed a number of distinct local commercial buildings such as the Wigwam Resort in Litchfield Park, furniture stores, and the original Cine Capri Theatre at 24<sup>th</sup> Street and Camelback Road. Haver is particularly remembered for his small contemporary flat-roofed houses in Phoenix and Scottsdale.

#### Reginald G. Sydnor

Reginald G. Sydnor received his Bachelor's in Architecture from the University of Michigan in 1952. He came to Phoenix in 1956, having previously worked in the state of Washington for two different firms. He joined Edward L. Varney & Associates, and became a partner in 1963 (Varney Sexton Sydnor Associates). A member of AIA, he started his own firm in 1980 (Sydnor Architects), maintaining that for ten years. He relocated to California where he practiced for three years before retiring in 1993.<sup>255</sup>

#### Weaver and Drover

Weaver and Drover, a local Phoenix firm, consisted of Frederick Penn Weaver, Jr. and Richard E. Drover. This firm designed more than thirty banks for Valley National Bank and other notable local buildings such as the Hayden Library at Arizona State University. Weaver graduated from the University of Southern California (USC) in 1936 and associated with the firm of Gilmore and Varney (later Varney & Associates) from 1938-1949 before forming Weaver and Drover in 1950. He was a member of AIA, the Phoenix Building Code Advisory Board (1954-1955), the Phoenix Planning and Zoning

Commission (vice-chair in 1959), and the Phoenix Citizens Growth Committee in 1956.<sup>256</sup> Drover graduated from the University of Illinois, Champaign-Urbana in 1939 with a Bachelor's in Fine Arts. Awarded the Plym Fellowship, he traveled in Mexico studying Aztec and Mayan architecture in 1942-43. After serving in the Navy during WWII, he worked for Monroe Bowman & Associates and Naes & Murphy in the Chicago area. He came to Phoenix in 1948 and first worked for Edward L. Varney & Associates where he met Fred Weaver with whom he formed the firm of Weaver & Drover in 1950. Following Weaver's death in 1968, the firm became Drover, Welch & Lindlan Architects, now known as DWL. In a 1975 article, Drover stated, "I've never used stylized architecture because even though it may look good today it will stick out like a sore thumb when the styles change." In the same article he also mentioned that "with the proper materials using a clean, uncluttered design, a building can look up-to-date throughout its life."<sup>257</sup> The examples of Weaver & Drover branch banks in this study pay close attention to the desert environment by providing various methods of shade for the windows and entrances to the buildings.

### Frank Henry

As a student at Phoenix College, Frank Henry met Frank Lloyd Wright who had a winter residence, Taliesin West, in the valley. Wright encouraged him to study and pursue a career in architecture. Henry graduated from Arizona State University in 1960 where he studied under Charles Montooth and Fred Langhorst, former Wright apprentices. He was the first person to receive a Bachelor of Architecture from an Arizona institution. The AIA selected his graduate thesis as the most outstanding in architecture in 1960. In 2008, Henry is still active as an architect and teacher. In

addition to the Valley National branch banks, he also designed local church master plans, university buildings, and hospitals.

#### Calvin C. Straub

Calvin C. Straub graduated from the University of Southern California (USC) with a Bachelor's in Architecture in 1943. He served in the Navy in Europe during WWII. Following the war, he practiced in California (Buff, Straub and Hensman) and taught at USC.<sup>258</sup> He left California and began teaching at Arizona State University where he was on faculty from 1961-1986. One of his academic expertises was multiculturalism in architecture. He received the Distinguished Professor Award from the Association of Collegiate Schools of Architecture in 1988-89, and a distinguished alumni award from USC in 1994.<sup>259</sup> His works received more than thirty honors and in 1958, he was one of the architects for Case Study House #20 (the Saul Bass residence), *Arts & Architecture's* prestigious program lasting from 1945-1962.<sup>260</sup>

#### Alfred Beadle

Alfred Beadle has the most unusual background of the Phoenix architects highlighted in this study. He began his building education by helping his father, a kitchen and restaurant contractor. During WWII, he served with the Seabees. He came to Phoenix in 1951 and immediately designed and built his own home. He learned while doing, moving from using the most popular materials of the day, wood and brick, to glass and steel. *American Home* featured one of his homes in January 1955. Unfortunately, Beadle's large commercial commissions irritated many local architects. He did not hold a license in Arizona which temporarily forced him out of business. A retired architect,

Alan Daley, from the east who heard of his plight specifically formed a local Phoenix firm so Beadle could obtain the requisite number of apprentice hours necessary before taking the state architectural licensing examination. Beadle's works are highly regarded. His Triad Apartments was *Arts & Architecture* Case Study Apartments #1 and the Beadle House 11, listed as a Record House by *Architectural Record* in 1965, also won a Design in Steel award in 1964.<sup>261</sup> His works have been included in several museum exhibits.<sup>262</sup>

#### H(Herbert) H(Harmon) Green

HH Green studied at the University of Minnesota, Grinnell College and the Chicago School of Architecture from 1901-1905. Receiving a foreign travel fellowship from the Chicago Architectural Club, he traveled throughout Europe in 1906-1907. Before founding HH Green Associates in 1924, Green was partner in two firms: Hyland & Green in Chicago, and HH Green & Homer D. Smith in Phoenix. Notable works in Phoenix include the Heard Museum, The Professional Building as associate architect with Morgan, Walls, & Clements (Los Angeles), and a number of public buildings.<sup>263</sup>

#### Dean L. Glasco

Dean Glasco graduated from the University of Kansas with a BS in Architecture in 1955. Following service in the US Air Force, he eventually came to Arizona where he organized his firm in 1960.<sup>264</sup>

#### Ralph L. Wyatt

Ralph Wyatt graduated from the University of Oklahoma in 1943 with a BS in Architectural Engineering. He worked as a draftsman for Holabird & Root and for two other firms before moving to Phoenix in the mid-1950s. He worked for Weaver &

Drover from 1956-1958 before organizing his firm in late 1958. He later formed the firm of Wyatt & Reece.<sup>265</sup>

#### Henry M. Arnold

Henry M. Arnold graduated from Virginia Tech in 1947 with a BS in Architectural Engineering and in 1948 with a MS in Architecture. Following employment in Virginia, he moved to Phoenix in 1954.<sup>266</sup> He worked as the chief draftsman for John Brenner & Associates before becoming partner in 1957. He left Brenner & Arnold in 1961 to form his own firm.

#### William H. Cartmell

William Cartmell graduated in 1950 from the University of Nebraska with a BS in Architectural Engineering. He was a principal with Cartmell and Rossman (Phoenix) from 1960-1967 and formed the firm of Cartmell Miller Associates in 1968. In the greater Phoenix area, Cartmell designed a number of buildings on the Arizona State University campus.<sup>267</sup>

Little information is available about some other local architects who designed Phoenix branch banks. These include Calvin M. Butler who began work in Phoenix as a designer for the local firm of Lescher & Mahoney in 1947, and by 1953, was self-employed; and Hermann Jacobi who worked for Weaver and Drover.

Two prominent nationally known architects and one architectural firm designed branch banks in Phoenix: William Pereira from Los Angeles, W.A. Sarmiento from St. Louis, and Flatow, Moore, Bryan & Fairburn from Albuquerque, New Mexico.

### William Pereira

William Pereira graduated from the University of Illinois in 1930. He first worked for Holabird & Root (a Chicago firm) before going out on his own. He won twenty-two out of twenty-five industrial-design competitions in Chicago's 1933 Exposition. He moved to California in 1938 and became part of the University of Southern California faculty following the war. He formed Pereira & Luckman in 1950 (Charles Luckman was his classmate at the University of Illinois). Some of Pereira's designs include the San Francisco Transamerica Pyramid, the Los Angeles CBS Television Studios, and master plans for Irvine Ranch. Frank Gehry apprenticed with his firm.<sup>268</sup>

### W.A. Sarmiento

W.A. Sarmiento, born in Lima, Peru in 1922, studied engineering and architecture in Lima. He moved to the United States in 1950 because of the unrest in Europe (his first choice) following WWII. In order to obtain a license in architecture in the U.S., it was necessary for him to take courses at a U.S. institution and then take the architecture examination. He took architecture classes at Washington University in St. Louis. He subsequently went to work for the Building Bank and Equipment Corporation in St. Louis, Missouri. The firm, founded in 1917, specialized in designing all aspects of financial institutions. Sarmiento became the lead architect and worked there for ten years before forming his own firm of Sarmiento Architects with offices in St. Louis and San Francisco. Notable financial buildings designed by Sarmiento include the First Security Bank building in Salt Lake City. This 1955 International Style building, using one of the earliest versions of a curtain wall construction, was placed in the National Register of

Historic Places in 2005. The 1959 Glendale (California) Federal Savings is in the Corporate International Style. He also designed the Financial Center in midtown Phoenix.

Flatow, Moore, Bryan & Fairburn

Flatow, Moore, Bryan & Fairburn, an Albuquerque, New Mexico firm, eventually became one of the largest firms in that state. Flatow and Moore were instrumental in diversifying architectural styles in New Mexico. Max Flatow obtained a degree in architectural engineering from the University of Texas (UT) in 1941. In 1945, he moved to New Mexico as a member of the Manhattan Project where he designed buildings for research of the atom bomb. In 1947, Flatow opened an office in Albuquerque. Flatow's earliest partner in this architectural firm was Jason P. Moore his college roommate who received a bachelor's in architecture from UT in 1939.<sup>269</sup> Moore taught architecture at Texas A&M University after the war, but joined Flatow in 1948 as a partner. Known for designing many prominent public buildings in Albuquerque, New Mexico, Flatow and Moore also designed plans for an extensive number of hospitals and technical facilities in the western portion of the United States. According to architect George Pearl, "Flatow and Moore did more than any other firm to break the tradition of dull, oversimplified Territorial architecture that had prevailed in Albuquerque through the late 1940s."<sup>270</sup> Moore described the firm's philosophy in 1990. "I've never thought that we had a signature. Each new building is a new creative process."<sup>271</sup>

Garlan Bryan, the firm's chief executive officer and financial manager, joined the firm in 1947 as a draftsman and became a partner several years later. In the early days of the firm, Flatow functioned as the public relations man; Moore, the designer; and Bryan,



the manager. In 1985, Bryan was named "Architect of the Year" by the New Mexico Society of Architects.

Robert W. Fairburn studied at Syracuse University and received a bachelor's degree in architecture from Rensselaer Polytechnic Institute in 1949. Fairburn joined the firm in 1949. He received a master's degree in architecture and urban design from Cranbrook Academy of Art in 1950. William O. Jette, the designer of the First National Bank Biltmore Branch highlighted in this study, received a BA in Architecture from Rensselaer Polytechnic Institute in 1956 and a MA in Architecture from Cranbrook Academy of Art in 1957. He joined Flatow, Moore, Bryan & Fairburn in 1960.<sup>272</sup>

## APPENDIX VII ADVOCACY TO DO LIST

This list is a modified version of one that Modern Phoenix formulated as a reaction to the culture of teardowns of mid-century modern residential properties in Phoenix. The list comes with the caveat: “We are ONLY able to succeed in these efforts IF WE KNOW ABOUT BUILDINGS IN DANGER! If we don't know, WE CAN'T HELP.”<sup>273</sup>

- Most importantly, tell somebody. Anybody. Start up a dialogue about why this property is important to you, and what you can do about it.
- Inform your local preservation group as soon as you can, even if you assume we already know. We might not.
- Make a public announcement on that group’s website.
- Alert realtors who specialize in marketing mid-century modern properties. Ask them if they have already seen the property listed on the preservation group’s website.
- Go door-knocking, even if it is just one house. Talk with your neighbors. Inform them on the impact that teardowns have on the fabric of an entire community. There are tons of printable PDFs at the National Trust for Historic Preservation site that are particularly helpful for those without internet access. If the owner is elderly, boost web page printouts to a larger font size; they'll appreciate it.

- Use the GIS Maps at the County Assessor's website, if available, to find out who has recently purchased a significant commercial property in your area, and use the information on public record to reach out to them. Sometimes they may be purchasing a number of parcels for a larger development project.
- Research the building or architect. This will help you determine the building's cultural significance and whether others value it like you do.
- Contact the city Historic Preservation office and ask if they can help.
- Contact the state preservation organizations and consider applying for a "Most Endangered Historic Places" listing. The designation may assist in receiving positive publicity and aid.
- Contact the Regional Office of the National Trust for Historic Preservation. Let them know and ask for their assistance in saving these resources as part of its new *Modernism + Recent Past Initiative*.
- Use the National Trust for Historic Preservation to upload photos and videos for its "This Place Matters" campaign. Then send the link out to everyone you know for an instant viral campaign!
- Write your Mayor or city council member a note about how disappointing it is to not have any mid-century modern zoning overlays for the city's most vulnerable areas. With proper budgeting for research on mid-century properties, owners would become more aware of the value of their properties, and become less motivated to sell for teardown prices.

## APPENDIX VIII COMMUNICATION TOOLS

This chart<sup>274</sup> provides a comprehensive set of communication tools one can use in an organized advocacy campaign depending on the urgency of the situation and the audience.

<b>Universe of Communication Tools as Part of Comprehensive Communications Plan</b>			
<b>Print</b>	<b>Electronic</b>	<b>Interpersonal</b>	<b>Other</b>
Annual report Bookmark Brochure (General & Membership) Calendar Crisis communications plan Directory Elevator speech Fact sheet Flyer Info packet (standardized) Invitation Key messages Letter template Logo, tagline Newsletter Op-ed Postcard Poster Press release Proclamation Report Speech Thank you note template	Blog Directory E-mail Masthead E-newsletter Event calendar Fax alert Phone “hotline” PowerPoint Screen saver Survey (Candidate) Television show Video/CD/DVD Web banner/button Website	1:1 Award ceremony “Boot camp” Breakfast, monthly Conference Media briefing Media workshop Meeting Open house Phone call Speakers bureau Teleconference Town hall Town hall post-event Videoconference Webcast Teacher workshop Trade show (statewide) Traveling exhibit	Ad campaign Award program Banner Billboard (roadside & terminal) Board game Conference display unit Distribution lists, e-mail Distribution lists, mail Flag Hat Media coverage Postage stamp Presentation binder Public libraries Scout badge Stickers Tchotchkes Tee shirt

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