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EDITOR'S NOTES

This month's theme for the Wisconsin Architect, Financial Institutions, is very relevant for design professionals, since the mushrooming growth of branch banks and other financially oriented buildings has provided architects with a challenge in terms of design, utility and security.

We're pleased to feature eight financial institutions in our special section, as well as articles on related topics of interest to architects in their consideration of appropriate designs for financial buildings.

Society photographs were taken by Lois Stauber, Madison, and James Pearson, Milwaukee. We thank Diebold, Inc., for their article on security, and the featured financial institutions and architects for their contributions.

The Wisconsin Architect is the official publication of the Wisconsin Society of Architects/A.I.A., published by Wisconsin Architect, Inc. Address all editorial and advertising inquiries to: Jeanne Fioretto, Editor, Wisconsin Architect, 615 East Washington Ave., Madison, WI 53703; Phone: 608/257-8477. The Wisconsin Architect disclaims any and all liability for statements made by authors in contributed articles and by suppliers and others in advertisements.
The Wood Foundation System offers substantial advantages to both buyers and builders, according to the American Plywood Association.

To become completely informed on the Wood Foundation System, plan to attend the half-day seminar being sponsored by the American Plywood Association in cooperation with the Southeast Chapter of the American Plywood Association, 120 E. Ogden Avenue, Room 204, Hinsdale, IL 60521. Include name, address, phone and number of people attending. Include $15.00 registration for each person attending, payable to Milwaukee AWWF. You will be sent the complete agenda upon registration fee is required, but advance registration is requested. For additional information, write Masonry Institute of Wisconsin, 2733 W. Wisconsin Avenue, Milwaukee, WI 53208, or call (414) 933-9331.

To all WSA/AIA members. No registration fee is required, but advance registration is requested. For additional information, write Masonry Institute of Wisconsin, 2733 W. Wisconsin Avenue, Milwaukee, WI 53208, or call (414) 933-9331.

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CALENDAR

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<td>Earth Sheltered Structures Seminar—U/UMN at Milwaukee</td>
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<td>Advertising and Direct Mail for Design Professions—Dallas</td>
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<td>12-14</td>
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<td>27-28</td>
<td>COFPAES—A/E's Federal Marketplace for 80s Conf.—San Diego</td>
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Financial institutions have undergone significant changes in recent years. The main offices of banks and savings & loans continue to be dominant structures in almost every city and town, but in many instances, the numerous branch facilities of these institutions conduct a majority of their transactions.

Because government regulations do not allow financial institutions to compete with one another on a cost basis, banks, savings & loans, and credit unions compete on the basis of service and customer convenience. This translates into operating branch facilities in convenient locations, providing walk-up "money machines," and adding drive-up facilities. With most facilities open evenings and weekends, no longer are "bankers' hours" something to be envied.

Factors such as financial institutions focusing more attention on customer service and convenience, coupled with electronic banking and the extensive use of computers, have affected the design professional's approach to financial buildings.

In this issue we are pleased to present the varying approaches to financial institutions used by several Wisconsin architectural firms. It was with some difficulty that we selected these examples from all the submissions that were received. In addition, we are including an article on the impact of recent banking legislation, an article about the design concept of a major institution, and an article on recent developments in security measures. We extend our appreciation to all who contributed material for this issue.

The Wisconsin Architect on Financial Institutions

by Peter Schuyler, AIA
CHAIRMAN, EDITORIAL BOARD

Financial institutions have undergone significant changes in recent years. The main offices of banks and savings & loans continue to be dominant structures in almost every city and town, but in many instances, the numerous branch facilities of these institutions conduct a majority of their transactions.

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The bank site, immediate to a state highway access, is outside the heart of West Bend. The site is located on a hill with adjacent commercial and public buildings to the east, and residential to the south, north and west. The plot had limited natural features other than a few trees, which were preserved. Topography offered exciting design potential.

The site demanded a solution which used different levels. The drive-up banking function was easily accommodated at a lower level. Parking was provided at the upper level, allowing immediate access to all the public banking functions.

The office and waiting areas were developed with a low ceiling of cedar, revealing a 1 1/2 to 2 level volume of shed roofs and clerestories, filtering light into the public banking areas.

The interior colors, furniture, furnishings, textures and accents were carried out in a warm color scheme. The "marine theme" was reinforced by the contemporary "nantucket" character and an accent graphic behind the tellers' area, composed of photographic reproductions of lithographs of historic sailing ships.

The roof system affords excellent insulation, aided by the hand split cedar shakes on the laminated wood roof deck. In Wisconsin's snowy climate, the roof collects masses of snow which further act as insulation. The pitches allow snow thaw drainage to occur.
Departing from the traditional, Great Midwest Savings & Loan’s new branch at West Towne, Madison, reflects a progressive design.

**PROJECT**
Great Midwest Savings & Loan Association
West Towne Branch Office

**LOCATION**
Madison

**ARCHITECT**
Glenn F. Groth, AIA
of Sheboygan

Great Midwest Savings & Loan’s first branch office was built in the Madison area. Wishing to establish an identity in a new, progressive community, Great Midwest Savings & Loan chose to break away from their use of generally conservative, and at times traditional, facades. The 2440 sq. ft. structure, plus basement and drive-up canopy, has a wood shake roof and gables, walls of California Driftwood Stone, and exposed natural aggregate walks and retaining walls. The south sloping roof incorporates the building identification pylon (because the local zoning ordinance prohibited individual street side pylons), and a passive solar greenhouse open to the lobby and teller area. The roof will incorporate active solar equipment in the future. Earth berms, matching the roof slopes, are used to complement and enhance the building mass and provide additional energy conservation features.

The interior maintains Great Midwest Savings & Loan’s traditional decor of rust colored carpet, walnut woods, and off-white Victorian print wall coverings.
TO: MEMBERS OF WISCONSIN SOCIETY OF ARCHITECTS, AMERICAN INSTITUTE OF ARCHITECTS

We are pleased to announce that the Ad Tape & Label Co., Inc. is one of eight projects selected for "Excellence in Masonry." A representative from Charles Haeuser Architects, Inc. described the project as follows:

"For a discerning client that desired a distinctive industrial facility and yet on a reasonable budget, concrete masonry was selected. The variety of textures available ensured that such a simple masonry unit could be detailed carefully into a pattern giving a unified character to both office and plant wings. Yet by added reveals and highly contrived contrasts between rock faced units and smooth, the office wing is given a somewhat more refined 'feel' combined with a human scale that demonstrates its function of people environment versus the manufacturing environment of the plant wing.

One of the very first architectural requirements both owner and the developer-contractor approved was the need for a strong visual tie wedding the plant to the office wing. The band of deeply fluted block (4" reveal) is used, minimally but sufficiently, to fulfill that purpose.

All parties were unusually sensitive to the role the homogeneous use of one masonry material used throughout played in achieving the essential unity of all the parts. Skilled masons who cared about the end result aesthetically as well as structurally were used.

It seems evident that this project is one more proof that the simplest of masonry units, the common concrete block, has considerable potential for versatility, for the uncommon distinction most architects desire to achieve in their work."

Congratulations to Charles Haeuser Architects, Inc. for "Excellence in Masonry."
EXCELLENCE IN MASONRY

ARCHITECT: Charles Haeuser Architects, Inc.
PROJECT: Ad Tape & Label Co., Inc.
Menomonee Falls, Wisconsin

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First Savings Association of Wisconsin’s new office, on Mayfair Road in Wauwatosa, is a traditionally rooted contemporary design. Care has been taken to gain maximum identity among buildings which are giants by comparison. The 20,000 sq. ft. building was completed in 1978.

The accessibility, landscaping, and comfortable interior are expressions of First Saving’s emphasis on customer service and convenience. Hand crafted brick, slate window sills, and elegantly detailed and crafted furnishings express the solidarity of this savings institution.

The layout permits offering full service with minimum staff. The new accounts desk, tellers’ counter, and auto tellers are clustered around the tellers’ work area, while providing separate, private areas from the customer’s viewpoint.

Security and control are provided by complete TV and alarm systems, and good sight lines, with no unobservable areas.

Energy conservation is evident in the insulated masonry wall construction, minimal windows, pitched roof with insulated attic, and mercury vapor and fluorescent lighting.

PROJECT
First Savings Association of
Mayfair Branch Office

LOCATION
Wauwatosa

ARCHITECT
Orput Associates, Inc. of Br
The challenge in this project was to provide an appropriate savings and loan branch facility on a narrow site, in a residential area. Brick masonry was selected to relate to the residential buildings and to maintain unity with the surroundings. The same exterior materials, plus clear cedar, were used inside to blend with the look of the neighborhood. Clerestory windows were used to bring natural light into the public areas. The result was a pleasant, natural atmosphere where business can be transacted.

Clear Cedar and clerestory windows were combined to create a natural looking environment.
Congratulations to Paul Graven Associates for their outstanding design of Anchor Savings & Loan TRI-COUNTY BRANCH.

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Ownership of banks by holding companies, providing advantages in development, architectural planning and operation, has become increasingly predominant. One area bank holding company, organized in 1964, highlights this type of financial service organization. Heritage Wisconsin Corporation has grown, since its inception 15 years ago, to be the sixth largest bank holding company based in Wisconsin.

The parent company has been involved in the site selection and the architectural concept of the company’s banking facilities. To date, six offices of the Heritage Banks are of a similar design. “This design has been established to convey an unmistakable impression of strength, solidarity, and professionalism,” Richard G. Jacobus, founder, president and chief executive officer of Heritage Wisconsin said. “Our Heritage Bank buildings have been designed with considerable care through the joint efforts of management, architects and professional consultants to convey the ‘Heritage tradition,’” he added.

All Heritage Bank buildings constructed since 1969 have been completed in an overall block design with an exterior of Williamsburg brick and a sweeping, curved front window. These buildings, located in Fox Point, Waukesha, West Bend, downtown Milwaukee, Wauwatosa, and Glendale, have provided uniformity that helped the organization to maintain a high level of identification, and to firmly establish a solid image in the banking community.

The Main Office of Heritage Bank, in Whitefish Bay, is being expanded to twice its original size with the addition of a second story. The building will be converted from contemporary architecture to a colonial appearance through exterior walls, pilasters and corbeling in colonial red brick.

“Versatility has been another advantage of the Heritage Bank design,” James Kurtz of Kurtz Architects, Inc., noted. “With different sites and a variety of functional requirements, the basic building must be adaptable to the local terrain, operational requirements and existing building codes. Working with parent company management, we have successfully modified the basic design in each of the existing locations and preserved the original concept that management had envisioned for the building’s style,” he added.

Heritage Bank Whitefish Bay’s two branch offices exemplify the versatility of the Heritage design. In Fox Point, the bank’s North Suburban Branch is located on a wide but shallow lot, on a long city block. Consequently, the rectangular shaped building is placed in a lengthwise position with drive-through banking facilities in the rear. The bank’s Glendale Branch is placed on a corner lot, with the narrow side of the rectangular-shaped structure forming the front side, facing a busy street. Access to the drive-through facilities is gained by entering the alley behind the bank’s parking area. “The building design, placement and traffic flow was accomplished with the close cooperation of Glendale village officials,” Kurtz said.

“In addition to the common name ‘Heritage,’ uniformity in the design of our bank buildings has improved our level of recognition in the communities in which they are located,” chief executive Richard G. Jacobus said. “We believe this traditional image of Heritage Banks has been enhanced with the block-style design of our buildings and the use of brick on the complete exterior.”

In 1979, Heritage Bank was presented with the coveted “Excellence in Masonry” design award from the Masonry Institute of Wisconsin.
The vault continues to be the key to bank security. Shown here is Diebold's newest vault, U.L. rated & labeled.

Designing a Financial Building? Call the Experts!

As financial institutions are being propelled into the 80's on the power of exciting innovations in electronic fund transfer systems, these systems are becoming a daily fact of life. A concurrent fact of life, unfortunately, is new security risks never dreamed of just a decade ago. As a result, you may have already realized the value, both in terms of cost-effectiveness and efficiency, of consulting with security experts when designing a financial building.

Diebold, Incorporated, based in Canton, Ohio, is one such expert. Interfacing with architects is a primary function of this company, which began as a vault door and safe builder in 1859. Today the company finds itself counseling with architects on the power or wiring requirements of "ATM's," the automatic teller machines which are making 24 hour banking a reality for millions nationwide, as well as on the more traditional security products such as drive-up windows, vaults, etc.

Since design of a financial building, aside from aesthetics, is largely a matter of defining space to meet functional requirements, let's look at the three major design challenges you may be working with.

A primary element in your design plans for the main office will be vault size and construction. Outside advice will be invaluable to help you keep your financial client balance costs against the risk factors which can vary greatly from location to location. And, in addition to considerations like teller counter equipment and configurations, electronic security must be a high priority in your design plans. Because this building will be the hub for all future branch growth, you may want to include a monitoring console to meet the needs of monitoring distant points, within the main facility. Early consultation will help ensure that the main console is located in the most secure area and that conduit needed is planned for in advance.

A branch bank presents all the design challenges of the main building, but in a branch bank space is a paramount concern. The alarms used here must offer a high degree of protection but be relatively small in size. Once the system is "on" the heat sensor, sound detector, and door contacts must detect attacks from torches, drills, pry bars, etc.

New teller line equipment fulfills recommended security requirements governing surplus cash and provides a quick, convenient way for tellers to divert cash to a protected environment.

As always, the vault itself continues to be key in bank security needs. New features increasing the security of vaults include extra protection in locking areas, three relocking systems, a metallic security alloy within the full face of the door, two full height locking bars, daylight holdup protection, and three movement 120 hour timelocks.

With personnel safety a growing concern for the financial community, the architect may be wise to specify bullet resistant barriers in the branch or main office he or she designs today. The life safety capabilities of Diebold bullet resistant products, while not new, are certainly something to investigate. Here aesthetics and a desire for clean, uncluttered lines may have to bow to the important considerations of personnel safety.

The location of the after hour depository is another variable. After hour depositories should never be located at the rear of the branch, for example, and the building's accessibility to expressway ramps for quick get-aways should be considered when placing depositories.

Surveillance cameras and their placement are an important part of your client's floor plan. As with any camera, angling the lens into the sun will affect the picture. You'll also need to consider the camera's angle of surveillance to properly indicate their placement.

New security considerations are necessitated by free-standing mini-facilities, which house off-premise ATMs and feature 24 hour availability of funds. Of course, location of ATMs will be a primary concern, as will the inclusion of data communication lines and wiring needs. Terminals connecting the mini-facility to the main electronic monitoring system must be located here.

These are just a few examples of the architectural challenges you'll face when working on a financial building. You can benefit by having a Diebold representative on your team. This major bank equipment company's strength has always been its special relationship with financial institutions. It makes sense for you to tap this source of strength to design for today's needs, and tomorrow's.

Diebold Incorporated, Canton, Ohio, has long been considered the leader in the field of bank security. The Wisconsin Architect appreciates the cooperation of Diebold, Inc., in providing the information in the above article. It is intended to provide an overview of security considerations for architects, and not to be a product endorsement or advertisement.
Savings & Loans Express Concern about Mortgages

Public attention to interest rates has never been more intense than it is today. Concerned about both savings and lending interest rates are those in the savings and loan business, the number one providers of home mortgage loans in Wisconsin.

Home buyers, sellers, and lenders all have felt the force of the state's maximum interest ceiling of 12%. When the marketplace forced interest rates to that ceiling last year, the Savings League of Wisconsin introduced a bill to eliminate the 12% ceiling. The Senate Committee on Business and Financial Institutions held a hearing on the bill in Madison on August 28. A few weeks later mortgage interest rates moved above 12%. The ceiling remained in effect. And the prediction of the League proved correct. Home loans just were not available—or were available only under certain conditions.

Late in December, President Carter signed a law that provided a 90-day exemption on mortgage interest ceiling laws. Since this meant only temporary relief, further federal or state action is necessary to help assure stability in mortgage lending.

Now, Wisconsin home buyers may apply for loans at competitive market rates, but there is another problem: a reduced supply of mortgage money. This problem is caused by the decline in the consumer saving rate and by the competition of alternative investments.

What's happened to the consumer saving rate? Consumer saving is substantially below the long-term trend of 6% of disposable income—and in a steady slide. Bills proposing tax incentives to encourage saving have been introduced. Unless these bills are passed, we will continue absorbing the impact of a reduction in personal saving, home lending, real estate investments, and construction.

We probably never again will see a time when passbook savings interest rates will be in the 2-3% range and home mortgage loans in the 4-5% range. Yet, success in wiping out a large portion of inflation is essential to make saving interest rates more attractive and allow mortgage interest rates that will make home buying a practical choice for more people.

Wisconsin Statute of Limitations Found Constitutional

Late in 1979, Judge Leander J. Foley, Jr., Milwaukee County Circuit Court, entered a decision finding that the reinstated statute of limitations was constitutional. This decision means that construction related legal claims, not filed within six years after completion of construction, will not be allowed. This decision could be appealed, and in the process could be overturned. But, currently, the statute has been deemed constitutional. Because Judge Foley's decision is a circuit court decision, and has not been indexed and published, it is important that all persons in the construction industry be aware of this case, and call it to the attention of lawyers, design professionals, contractors, subcontractors, materialmen, or suppliers who may involved in litigation where the statute of limitations is an issue. Due to the significance of this decision, it is available on request from the WSA office.

NEWS BRIEFS

Eric Englund, WSA Executive Director

WSA Welcomes New Executive Director

New WSA Executive Director, Eric Englund, is not new to the WSA. Having filled the role of legal counselor for the society for many years, Englund made a comfortable transition to his new role as director.

When asked about his goals for the WSA, Englund said he saw two primary goals for 1980. They were, to increase public awareness of the nature of architecture, and to assist in providing programming and activities members feel are important to an active and healthy WSA.

Membership Actions

Gary Paul Brink, AIA, SW Chapter
Robert G. Graves, AIA, SW Chapter
Dale Langfoss, AIA, NW Chapter

James S. Norris, Associate, SW Chapter
Randall K. Schneider, AIA, SW Chapter
David Ray Spindler, AIA, SE Chapter
T. Keith Thomas, Associate, SW Chapter

In 1953, Jack Shepherd designed a special brick. Best Block agreed to pay 5¢ for every one of those bricks sold, to the Wisconsin Architect Foundation. Over $20,000 has been given to the Foundation to date, representing more than 400,000 bricks. Continuing in that "5¢ a brick" tradition, this year's check for $1,000 was presented during recent ceremonies in Milwaukee. Left to right, Paul Brunson, Chairman of the Board, Best Block; Robert Dean, Sales Manager; Jerome Sayles, President; John Barron Shepherd, Architect and Brick Designer; and William Davis, Past-President, Wisconsin Architect Foundation.
CLASSIFIED RATES

The Federal Civil Rights Act of 1968 prohibits discrimination in employment because of race, religion, sex or national origin. The Age Discrimination in Employment Act of 1967 prohibits arbitrary age discrimination in employment. The Wisconsin Architect accepts Position Open advertising only on the condition that the advertiser has no intent to discriminate unlawfully.

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All display ads are billed at rates listed on the Wisconsin Architect advertising rate card, which is available on request.

Send ad copy and requests for information to the Wisconsin Architect, 615 East Washington Avenue, Madison, WI 53703.

POSITIONS OPEN

Specification Writer Needed—Full time position, architectural and structural specs only. Experience and enthusiasm take precedence over education. Salary commensurate with ability. St. Paul office is logical place of business, but Hudson office also feasible. Contact: Chuck Wahlberg, Hirsch/BWBR Architects, 201 Sibley Street, St. Paul, MN 55101. Phone (612) 222-3701.

Project Architect—ENR Top 400 Construction Firm, building in the Upper Midwest, is looking for an imaginative design architect who enjoys challenge of design/build projects. This is a new position with a construction firm which has demonstrated a commitment to keep design in design/build projects. Top salary for qualified person. Excellent opportunity for growth with firm. Must be registered in Wisconsin. Replies will be handled confidentially and must contain sufficient information to establish basis for further discussion. Send resume and other data to Box A, c/o Wisconsin Society of Architects, 615 E. Washington Ave., Madison, WI 53703. Equal opportunity employer.

Architect—Leading N.W. design firm has immediate opening for Senior Production Personnel with 6 years comprehensive experience in institutional, commercial, medical and industrial projects. Challenging position with opportunity for professional growth. Contact: Zümer Frasca Partnership, 111 S.W. Oak, Portland, Oregon 97204, Phone (503) 224-3800 EOE.

Architect—Registration not required, relocate to Rice Lake. Responsible for conceptual design and actual drawing production. Some client contact. Send resume: Gary Kucko, Architectural Design Studio, 1135 North Main Street, Rice Lake, WI 54868.

ARCHITECT—Desire re-location in the Central Wisconsin area. 12 years experience in design, production, renderings and management. European education. Salary negotiable. Call collect after 6 p.m., (602) 971-8415.

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Architecture — Sculpture for People

Houses of the West by Elizabeth Kendall Thompson, FAIA, is an Architectural Record Book. Published in 1979, by McGraw-Hill Book Company, the book contains 410 photographs over 188 pages.

Houses of the West, edited by Elizabeth Kendall Thompson, FAIA, former senior editor of the Architectural Record, is a delight to browse through or study carefully. It features a collection of houses built to compliment the owner’s lifestyle. In many cases the dweller’s lifestyle was the most important consideration in determining the style of the house itself.

The building site was another key factor considered in the overall design—indeed, the landscape became an integral part of the design. In all of the 41 houses in this book, the site was too beautiful to be dominated by the house and was carefully used as a component of the design.

The use of wood in the homes was also outstanding. This new Architectural Record Book is a superb collection of innovative designs and creative site planning.

A sense of spaciousness is achieved by the generous use of glass and the expert orientation of floor plan to the best view. The use of cantilevered decks and landscaped terraces also reveals many ways of utilizing almost impossible sites. The drops in elevation, the warm affinity between house and site, and the balanced use of contrast, transition, and opposition in both design and texture, make this book an encyclopedia of originality and architectural expertise. It is a blending of visual delight and fresh design concepts with great structural integrity.

Also demonstrated is the challenge of the flat site. The houses included show what interest, privacy and drama can be achieved with the most boring beginnings. Although somewhat more formal, these designs bring the ambiance of the outside, indoors, with courtyards, privacy walls, unusual window treatment and economical use of available space.

Although it is not a primer of vacation houses, one might get a sense of a year-round vacation merely by living in these delightful treasures.

—by Elizabeth Mead, Editorial Board
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