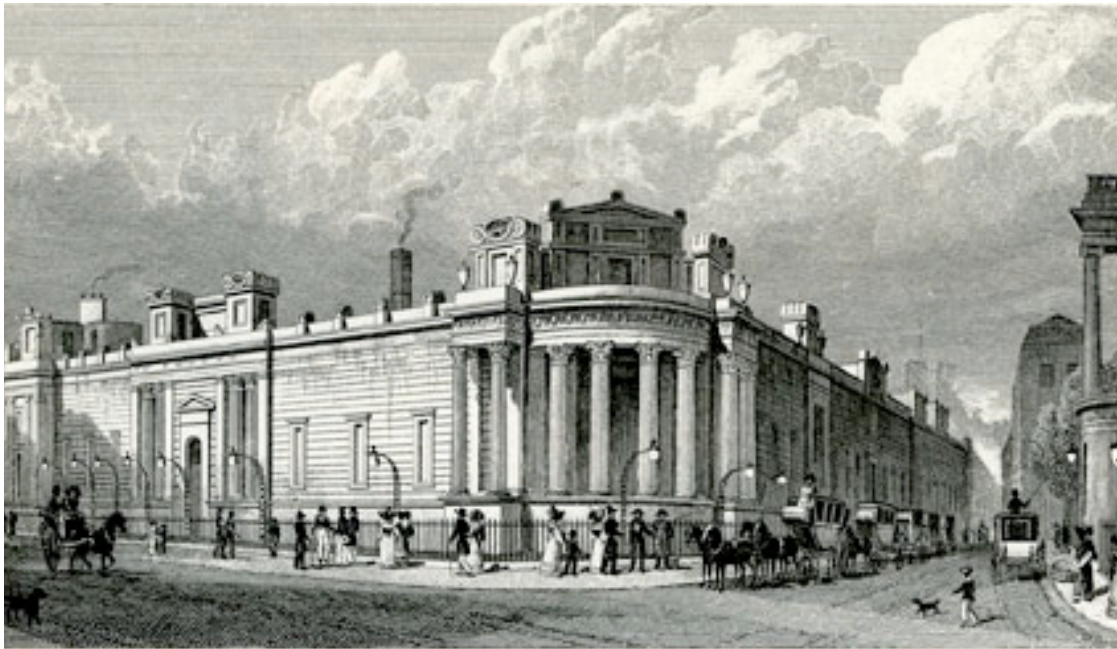


*Bankness from the Financial City to the Agricultural Town:
John Soane's Bank of England and Louis Sullivan's National Farmer's Bank*

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Introduction: The Seeds of a New Type

In 1776, as the United States first broadcasted the declaration of its eventual nationhood, Adam Smith also published his canonical work, *The Wealth of Nations*. Released one hundred years after the publication of Isaac Newton's *Philosophiæ Naturalis Principia Mathematica*, and just twenty-five years after the first publication of Diderot's *Encyclopédie*, Smith's cunning incites into the "invisible hand" of market economies helped to further codify early political economic knowledge and its embedding into the institutions of emerging nation-states.

Further yet, his text began to uncover the social transformations that follow from the spontaneous order underlying labor, exchange, and the use of money. As he said:

When the division of labor has been once thoroughly established, it is but a very small part of a man's wants which the produce of his own labor can supply. He supplies the far greater part of them by exchanging that surplus part of the produce of his own labour, which is over and above his own consumption, for such parts of the produce of other men's labour as he has occasion for. Every man thus lives by exchanging, or becomes in some measure a merchant, and the society itself grows to be what is properly a commercial society (10).

Smith was, of course, writing from what he knew. Great Britain, his place of writing, was amidst large-scale change, most significantly from a land of agrarian farmers into an industrialized nation of factories and finance. Inventions in farming, generally referred to as the enclosure of land, mechanization, crop rotation, and selective breeding, led to the British Agricultural Revolution, subsequent explosions in population, mass urbanization, and the overall freeing of labor for its diversification and further abstraction with industrialization.

These changes were quickly physicalized in large-scale alterations to the landscape of Great Britain, especially in the City of London, where the population tripled in size from three-hundred and fifty thousand in 1650 to nearly one million residents in 1800. Not only did the Great Fire of 1666 demand the service of new buildings and architecture (mainly

under the direction of Sir Christopher Wren), but the City itself was being transformed from a commercial and residential center into a district home to the financial institutions and classes that were coming to define the face of early financial capitalism. Moreover, as Berry Bergdoll has argued: “London established the pattern of urban distinctions between work and residence as well as an increasingly distinct geography of class and wealth...This, as much as new ideals of public culture, would drive the extraordinary specialization of building types in the coming century” (120).

It is the subject of this paper to trace the development of just one of those building types—that of the bank—through a comparative analysis of London’s Bank of England by Sir John Soan and Owatonna’s National Farmer’s Bank by Louis Sullivan. Through these two buildings alone, we may first see the first realization of a building that could be unique to the institution of banking, as well as the first significant transformation of this precedent both in terms of structure and visual expression. While one may argue that these differences could be reduced to the objects of these two banks alone, the proposition put forth here is that the realization of these buildings was inextricable from the social and cultural contexts, between which we may see the democratization of banking as a cultural practice from its place among the financial interests of London’s West End in 1800 to the dairy farmer of rural Minnesota one hundred years later.

Early Notions of Bankness

As Nikolaus Pevsner plainly noted in his *A History of Building Types*: “Banking begins with the discovery that a written promise to pay can take the place of a cash payment, or, in other words, banking originates in the need for credit” (193). As such, Pevsner identified yet another step beyond the economic level of complexity associated with the

creation of commercial society—that is, the further abstraction of the forms of exchange from goods, to money, to notes of credit. Though the first bankers could be found amongst the Syrians, the concept of credit as an established and regulated social practice has been a relatively modern development that accompanied the specialization of knowledge in the Renaissance. For example, the professional banker did not emerge as a social figure until 14th century Italy, where Pevsner later identified the first room for a banker in the Medici palace built in 1455 (194).

Moreover, though the practice of banking existed in various configurations up until 1800, the spatial form of banks and exchanges showed more resemblance to their institutional pre-runner: the market place or exchange, the first of which could be dated to 1531 in Antwerp when Dominicus van Waghmakere built an open space surrounded by cloisters “for the use of traders of all nations and languages” (195). This general layout persisted as the site for exchange and pre-modern forms of banking, such as the goldsmith’s trade. The immediate predecessor to the Bank of England, the London Royal Exchange, rebuilt in 1671 (after the Great Fire) was no exception to this scheme and included the neo-classical ornamentation of a façade “with its triumphal arch motif expressed by a middle archway and pairs of giant columns left and right, carrying segmental pediments” (199). Thus, instead of the program of banking giving rise to a structure specific to its activity and place within society, the sites of banking and exchange borrowed architectural forms from pre-existing building types—primarily the monastically derived cloister and the civic monuments of antiquity.

The Bank of England

The trade of gold characterized banking in England up until the 18th century; at that time, however, banking changed rapidly when the French Revolutionary Wars forced a large transfer of capital into the City of London. The resulting crisis in government finance—an altogether modern phenomena unto itself—led, in 1797, to Britain’s suspension of the gold standard and its replacement with the issue of small-denomination notes of credit—worth one, two, or five pounds—that had no convertibility into gold (Bergdoll, 121).

The development of a modern financial system in England had begun. Banks for sometime had already been trading in notes of credit. For example, Child’s Bank, owned by Francis Childs (known as the father of banking), issued its first note of credit in 1729 (Pevsner,). It was slightly before then as well, in 1694, that the British government, in order to finance the rebuilding of the British Navy after significant defeat by the French in 1690, created the Bank of England. Because no public funds were available at the time, the bank began as a private enterprise operating out of rented quarters. Over the next century, the young institution grew in size and power, eventually gaining a monopoly of joint-stock banking and becoming the source of the only traded note and legal tender in Britain by 1833. Though serving only a limited segment of the population, by the 1760s, some 60,000 Englishmen owned shares in the national debt administered by the Bank (Bergdoll, 121).

Most importantly, the influence of the Bank became increasingly evident as the financier of war for the growing British Empire. The Bank’s power became so great, even before the gold credit crisis, that in 1776, Smith could remark: “The stability of the Bank of England is equal to that of the British government. All that it has advanced to the public

must be lost before its creditors can sustain any loss...It acts, not only as an ordinary bank, but as a great engine of state” (Smith, 138).

In 1734, the Bank made its first effort to establish a permanent residence, moving to a new building on Threadneedle Street in the City of London. Nevertheless, the bank as a building type had yet to be created, instead “the elegant Neo-Palladian façade...echoed the current fashion and ideology of the English country house” (Bergdoll, 120). Furthermore, these classical influences persisted as the institution’s public image as it expanded through the 18th century under the architectural surveyorship of George Sampson and Sir Robert Taylor.

The problem of finding the bank type was one recognized by Parliament. As E.G. McGoun would later argue in his essay “Form, Function, and Finance Theory:”

The Bank of England was a new type of institution, and as such required a new type of building. There were three earlier sorts of structures in which banking took place, none of which was perfectly suitable as a model: (1) large, arcaded open exchanges; (2) private palaces; and (3) government buildings. None were dedicated solely to banking. Other commodities would have been traded in the first; the second would also have been a residence; and the third would have accommodated other governmental functions” (1088).

As the crisis of credit was reaching its climax, John Soane was appointed as the new surveyor of the Bank. In his first six years in the position, between 1793 and 1796, Soane and the Bank began to expand more than ever by order of a 1793 Parliamentary petition “‘to enlarge’ and ‘to insulate’...to the north along Bartholomew Lane and Princes Street towards Lothbury” and to make protections against the “‘ruinous condition’ and ‘various hazardous trades’ in the adjoining wooden houses ‘so situated that in case of fire the edifice of the Bank of England would be endangered’” (Abramson, 125). Altogether, the Bank of England increased its contiguous property by more than a half an acre, and in so doing forced the outwards displacement of the City’s traditional middle-class population (117).

The social tensions arising from this re-appropriation of land for the purposes of finance, coupled with the unrest already present in London, acted as motivating factors in Soane's architectural treatment of the Bank's edge. In addition to the government's concern over fire safety, there were tinges of an institutionalized fear of radicalism (even populism), which had been encountered in the Gordon Riots and then addressed with the 1795 Treasonable Practices and Seditious Meetings Acts. Thus, Soane's concept for the bank's exterior elevations began with an image of a fortified, gated, and windowless wall but was ultimately built as a screen wall that wrapped the building with rusticated surfaces and rounded corners. Yet, despite the fortress-like character of these pictures, Soane's latter designs for Tivoli Corner in 1803, and the play of the eight-foot high socle that aligned his screen wall with the higher Threadneedle Street datum, framed his design as (in his own words) "calculated for the street architecture of a populous city" (quoted in Abramson, 125).

Besides planning for the expansion and re-enclosure of the Bank's grounds, Soane was also charged with the rebuilding the main public halls accessible by London's growing class of banking customers. These structures included the Bank Stock Office, the Broker's Exchange Rotunda, and the Four Per Cent Office, all of whose timber roofs were found to be rotting away between 1790 and 1793 (Abramson, 102). Though the latter two have their place in the Bank's history, it was Soane's design for the Stock Office (in collaboration with his mentor George Dance) that embodied a true structural and typological invention.

Quite restrained by the site's existing conditions, Soane was forced to negotiate the program of the Bank Stock Office, in addition to the foundations of Taylor's prior structure, the government's requirement for fireproofing, and the windowless, spatially and structurally confining screen of the bank's outer wall. The challenge for Soane (and Dance)

thus became a question of structuring a space with vertical fenestration atop four stone piers. In meeting this challenge, however, the final design progressed well beyond the initial design and the accepted use of a classical vocabulary. As built, the Stock Office's triple-lantern scheme included a central, circular canopy lantern-dome built from incombustible brick and clay pots and was carried on segmental arches and stubby piers, which were then flanked by obtuse groin-vaulted end bays, side-lit through the semi-circular openings in the vaults. Upon the building's reconstruction, the spatial effect of the piers, dome, and vaulting configuration, with the perimeter of the teller's desks between, could be described as tightening "the centralized geometry around the great square crossing and circular oculus and [ennobling] the character of the hall by launching the eye vertically into the floating lantern dome" (Abramson, 104-107).

Despite the never-before seen space of the Bank Stock Office, Soane's play with classical ornamentation and proportion garnered ardent criticism, even leading Soane to pursue a libel case for the publication of satirical poems about his buildings. These critiques were made in spite of the evidence that Soane's turn to simplicity in the abstract linear expression of his forms, and away from the anthropomorphizing of classical decoration, was in line with other influential architect's of his time and stemmed from Laugier's widely read *Essay on Architecture* of 1755 (Abramson, ch.5). In all, Soane's abstraction of the body from his interior architectural surfaces could be read as following contemporaneously from the abstraction of labor and exchange which contextualized the function of his endeavors in and around the new financial institution of the Bank of England.

Bankness: From the Bank of England to the National Farmer's Bank

Though as architects we are capable of understanding the full architectural accomplishment of Soane's Bank Stock Office—as both an undeniably spectacular space and as an architectural invention unto itself—the formal reactions of more classically obedient architects became the typological bases for the dispersal of banks throughout the 19th century. Yet, the main differences between Soane's invention and the later imitations of buildings by Soane's predecessor, Charles Robert Cockerell, could be reduced to the handling of the classical orders and proportioning systems. Soane's innovation of a top-lit, domed, main banking space and a U-plan for organizing the interactions between tellers and bank customers, lasted as typological conventions, even in the first purpose-built bank of the United States: Benjamin H. Latrobe's neo-classical, Roman Pantheon-minded Bank of Pennsylvania (Bergdoll, 127; Gill, 3-4). In order to once again transform the bank type, both the institution of banking and the structure of its buildings would need to change.

All of these requirements, as it so happened, were fulfilled in the construction of the first of Louis Sullivan's late career "jewel box" banks: the National Farmer's Bank of Owatonna, Minnesota. In many ways the general economic pre-conditions of the Bank of England and the Sullivan bank would be quite similar, though radical differences nevertheless remained in their scale and urban contexts.

Just as an increased complexity in Britain's institutions of finance followed from the political economic restructurings after a revolution in agriculture, Owatonna, in the early 1900s, entered its own time of landed bounty. As the bank's owner and main client for Sullivan's design, Carl Bennet, would proudly declare in his 1908 essay, "A Bank Built for Farmers," the county surrounding Owatonna "boasts of producing a larger amount of the

best butter per square mile of area than any other county in the world” (Bennet, 176). The success of the butter trade, and the advance of the most profitable period yet for Midwestern agriculture, translated into Bennet’s rationale that the “rapid increase of this bank’s business during the past five years has now made a new bank building imperative” (Advertisement in *Owatonna Journal-Chronicle*, March 15, 1907, quoted in Millet).

Yet, not only was this increase in agricultural productivity significant in the prosperity of a rural Minnesotan town of 5,000 inhabitants, the increased revenues of farmers across the Midwest (accompanied by the general rise of an American middle class) also meant that early despising views of banking institutions as extensions of elite financial interests were now empowered at the level where they could make legitimate political claims for a more progressive banking system. With the election of President Theodore Roosevelt also came progressive bankers (Bennet included), who were eager to create a new vision of banking that would align finance with the individual interests of farmers and the general population—not those of distant northern capitalists (De Wit, 163-165).

Other Midwestern banks with similar institutional aspirations also sought designs from notable architects of the time, such as Frank Lloyd Wright’s First National Bank in Dwight, Illinois, built in 1904 (De Wit, 177). Yet, it took the particular character of Carl Bennet as an enlightened patron to both encounter and then commission the peculiar character of Louis Sullivan, whose thoughts on the nature of ornament, and the oft-quoted dictum “form follows function,” Bennet had encountered in 1905 (Bennet, 183; Weingarden, 49). As Bennet would go on to state in his aforementioned essay:

The classic style of architecture so much used for bank buildings was first considered, but was finally rejected as being not necessarily expressive of a bank, and also because it is defective when it comes to any practical use....Since more land was available than was

needed for strictly banking purposes...the problem resolved itself into the construction of a 'monumental' bank building (183).

Thus, the Bank's desires, in concert with Sullivan's commitment to the realization of an architecture "founded upon the superb underlying qualities of the American people," proceeded with the explicit mission to transform the American bank type (Sullivan, 1905, 453).

In contrast to the bank structure established by Soane and his neo-classicist detractors, Sullivan's National Farmer's Bank dispensed with columns, piers, domes, and the symbols of classical ornament altogether. Instead, the Bank was designed out of a basic cube, which allowed Sullivan to abstract the semi-circular windows tucked beneath Soane's side vaults into a centrally-framed and enlarged place on the building's load-bearing façades. While Soane would refer to the linear definitions of his architectural elements in his decoration, Sullivan would further distance his system of ornamentation from the classical orders in re-assigning its origins to abstracted geometric orders associated with the "awakening" of the primal shapes of the square, triangle, and circle.

Urbanistically, similar to Soane's successful synchronization of the Bank of England's exterior screen wall with the surrounding topography and the movement of the eye and body around the building's perimeter, Sullivan further enshrined this convention in the bank type by wrapping the corner of the National Farmer's Bank with a base of similar height. But whereas the fortress-like qualities of Soane's screen wall also suggested an oppositional relationship between the Bank's guarded interests and those of the displaced populace, the National Farmer's Bank shared its interior with the passing public, offering teller window-like apertures at eye level which rotated with passersby around the building's corner.

Thus, while Soane's Bank of England established a new typology for the space of banking, this type was not to be transformed again until Sullivan's National Farmer's Bank in 1908. It was here, in Owatonna, that Sullivan's architecture united with the programmatic desire to eschew the conventional use of the classical orders as if to signify the institutional differences between the National Farmer's Bank and the hegemonic banking institutions once embodied by the Bank of England. In so doing, the relationship between banking and the public had fundamentally changed as one hundred years elapsed between the construction of the two buildings.

In terms of the bank type, where Soane's Bank Stock Office was structurally inventive, such as in its use of the canopy dome supported on four piers, site restraints served as the motivating forces of design especially the foundations of earlier construction and Soane's exterior screen wall around the Bank's perimeter. Furthermore, as was stated above, the physicality of both of these obstructions stemmed directly from the emergence of the Bank of England as an early financial institution seeking to define its place in the industrializing City. Sullivan, in turn, was freed by the existing conditions of the National's Farmer's Bank to pursue a typological transformation of the bank into a space that was tied physically in program and structure, not to convention, but to the civic and architectural identity of its outermost enclosure—a street corner in Owatonna's town square. Thus, on the Bank's orders, Sullivan turned the bank inside-out—taking the semi-circular of the pendant vault, enlarging it to scale of a city block, and repositioning it as an open screen where the bank abutted the public realm. Nonetheless, the generative source of differences between the Bank of England and the National Farmer's Bank remains endemic to the inherent dissimilarities of their social contexts.

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Comparisons of the Bank of England and the National Farmer's Bank in terms of their urban contexts, their plans which reveal different structural systems but similar organizations of program around a central square, their interior arch motifs, and their flat exterior facades axially split by abstracted porticos.

