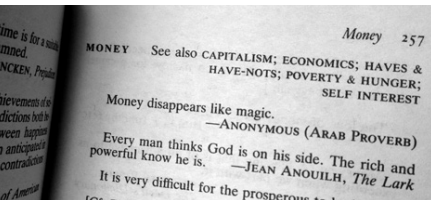## THE 'X' BANK: Capital (it fails us now)[1]

Proposition:

The 20th Century–*the century of self* [2]– saw the rise of consumerism and marginalization of anything that hints at a collective sociopolitical body. It has also seen a shift in the image of the bank from one of stability to instability. The typical bank has shed its codes of authority, monumentality, even its sense of permanence. Bank retail outlets now appear and disappear as frequently as any other endeavor subject to market pressures. Branding targeting consumer "lifestyles" with images of happy families and cute puppies sugarcoat harsh mechanisms of self interest that have brought many banks to the brink of insolvency while widening the gap between the "haves" and "have nots."

If the traditional relations of capital are indeed "failing us now," the X Bank proposes using alternate models of banking and exchange (formed in response to this crisis) as a way to explore architecture's role in the creation of communities that can coalesce around the services a newly civic-minded, "radicalized" bank might provide.

Rather than "bank as parasite", this 'X' bank would be created by a collective community with shared goals. This studio's critique of the current state of affairs will be to posit this radical bank as a viable alternative, profitable to itself and the communities it supports.

Situation:

Our site in downtown Brooklyn presents us with unique opportunities, the city's orthogonal grid relaxes at the intersection of Fulton Street, Bond Street and Dekalb Avenue creating an open plaza with generous pedestrian walkways[3]. It is a site charged with commerce, cultural exchange, and competing communities both long-term and newly-arrived. The area is increasingly awash in the "loglo"[4] of lighted signage from new developments like the retail center City Point across from our site and the Barclay's Center nearby. Its architectural fabric also poses a challenge: how will you position your architecture in relation to the Barclay "behemoth"? The relative blandness of City Point? The neoclassical Dime Savings Bank just across the street?

Predictions:

Architecture can be a projection into a possible future, a "bringing forth" as Heidegger would put it[5]. Prevailing social conditions can either be reified or challenged, making architecture a prime site of operations for the proposition of new ideas. As Robert Hughes observed, "[t]he home of the Utopian impulse was architecture rather than painting or sculpture. ...[B]uilding is the art we live in; it is the social art *par excellence*...the one art nobody can escape."[6]

By researching alternative modes of exchange that inspire "What if?" scenarios, you will position your 'X' Bank as an architectural proposal that will ask us to consider possible futures outside of current mainstream thinking.

Execution:

The creation of an architectural proposal involves the weaving of multiple threads. Your work will respond to salient threads uncovered by research and speculation. Who is this 'X' bank for? What is the ecology of communities (existing or nascent) local to your 'X' Bank? What software/hardware might they use? What will be the relationship between "meetspace" and virtual space? What can be learned from precedents like the Lower East Side People's Federal Credit Union[7] and the Actor's Federal Credit Union?[8]

NOTES

1. Taken from song title by the band Gang of Four. "Capital (It Fails Us Now)." *Another Day/Another Dollar.* Warner Brothers Records, 1982.

2. *The Century of the Self* is a four-part documentary series by Adam Curtis that ran on the BBC network in 2002. It outlines the development of public relations, propaganda, modern consumerism and their collective effect on representative democracies and social agency.

3. http://www.dbpartnership.org/dobusiness/improvement/fultonmall/streetscape

4. Neal Stephenson. *Snow Crash.* New York/Toronto/London/Sydney/Auckland: Bantam Books, 1993. p. 7

5. See Martin Heidegger's "The Question Concerning Technology," originally published in 1954.

6. Hughes, Robert. "Trouble in Utopia" and "The Future That Was". In *The Shock of the New: The Hundred-year History of Modern Art—Its Rise, Its Dazzling Achievement, Its Fall.* New York: Alfred A. Knopf, 1991. p.164

7. https://lespeoples.org/about-us/

8. http://www.actorsequity.org/benefits/creditunion.asp

9. *Dataflow 2: Visualizing Information in Graphic Design.* Edited by Robert Klanten, Sven Ehmann, Nicolas Bourquin, Thibaud Tissot. Berlin: Gestalten, 2010. p. 7

10. Foster, Hal. *Design and Crime: And Other Diatribes.* Second Edition New York/London: Verso, 2011. p.40

IMAGE CREDITS

Page 1: Taken from the book *The New International Dictionary of Quotations.* Edited by Margaret Miner and Hugh Rawson. New York: Penguin Books, 1994.

Page 2: "Consulting engineer's graphical analysis of forces in a Guastavino dome, St. Paul's Chapel, NY, December 4, 1906" Ochsendorf, John. *Guastavino Vaulting: The Art of Structural Tile.* New York: Princeton Architectural Press, 2010. p. 164.
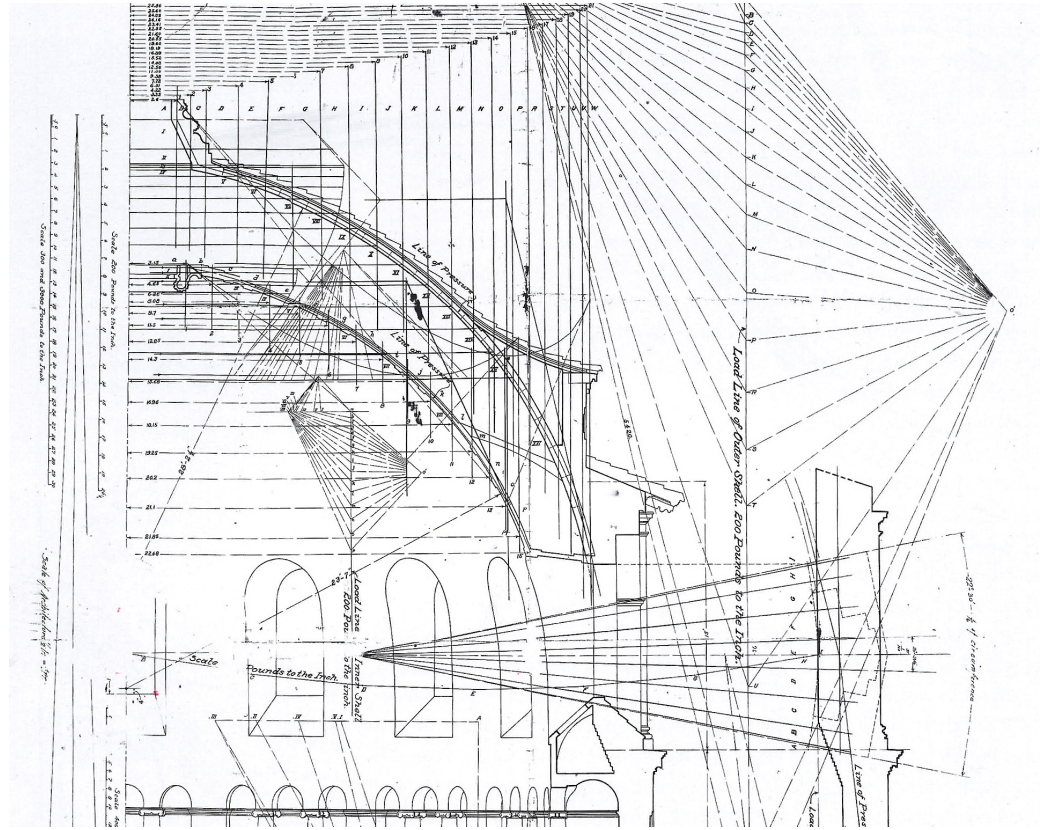
The purpose of visualization is insight, not pictures.[9]

Drawing and delineation will serve as the site for the collection of "intelligence" gathered in 2D and 3D explorations. You will operate with drawing at the intersection between digital and physical model studies. Your drawings—your architecture—will get "smarter" as intelligence is deposited in a palimpsest of information that will be readily used as a design tool.

Why this curve, swirl or blob here, and not that one?
—Hal Foster[10]

Your architecture will respond to specific criteria and yet not everything will be justified as the product of a linear design process. Analysis, research, and explorations will lead to intuitions, "leaps into the void" that are then analyzed, tested and synthesized. Your ideas will have architectural consequences, you will construct your site (both physical and sociopolitical), your program, and your architectural response to structural, environmental, and programmatic pressures.

Design can only be taught by production (a continual process of "bringing forth") and subsequent criticism. This studio proposes that the creation of architecture is a conversation, an argument among friends.