

**Architecture**

# Your Friendly Bank Knows Best

By ADA LOUISE HUXTABLE

*This is the story of the drive-in teller,  
 Bankers all think he's a very nice feller.  
 So send in the bulldozer, knock down the past,  
 Build a kind-of-colonial replica fast.*

*Drive up, right onto the village green,  
 It's service, it's progress, it's part of the scene.  
 Whizz by on wheels, just leaving your bread;  
 Long live the small town, the small town is dead.*

AND it's not happening just here and there. It's not the odd small town or the aberrant banker. It's an epidemic. To Main Street everywhere, the drive-in banks come. To the New England village, the upstate town, the places that stand for history, beauty and amenity. They come, ruining the patrimony and the scenery, over the protests of the people who live there. Your friendly banker knows best.

Let me tell you about a few friendly bankers and what they are doing to what is sometimes not so laughingly called the American heritage.

There is a friendly Brattleboro bank called the Vermont National Bank, and it has bought a landmark building in Windsor, Vt., called the Windsor House, a substantial and handsome Greek Revival structure built in 1835 on the town's historic main street. It bought the Windsor House to demolish it and build a branch with, what else?—a drive-in window. The drive-in window is a symbol of something or other. Stashing the cash easily and covertly in curlers or shirtsleeves is the issue — not environment, or art or history, or that nebulous value, the public interest, or that unique and irreplaceable thing, the character of a New England town.

There is no more historical New England town than Windsor. It bills itself as the birthplace of Vermont. There has been considerable erosion of its architectural heritage, but much remains. Many Windsor residents, proud and fearful for their town, feel that as the Windsor House goes, so goes Windsor; it is the key to the character of the business area. Windsor can either keep the fine old buildings that make it a real and felicitous New England community or it can "rubbish" itself into an all-Amér-

ican lookalike of gas stations, car salesrooms and drive-ins, including banks.

To save the Windsor House, and to keep an eye on the town's patrimony, Historic Windsor, Inc., was formed by interested citizens last fall. The friendly bank proved to be intransigent. It would not consider using the landmark structure in any way through restoration or remodeling. It claimed that such a proposal was economically unfeasible and would not provide the facilities it wanted.

Historic Windsor, Inc., went about the business of salvation very professionally. It made feasibility studies. It found a possible buyer for the Windsor House, a firm interested in restoring it for the bank's use and for business offices. The firm asked for confirmation of the bank's willingness to sell, and the bank's requirements. The bank's reply was a classic of friendliness. Disregarding preservation objectives, it said that it would not sell to an "outside profit-oriented investor or developer." It would sell only to a "public or community interest group." That effectively closed the door to practical, adaptive commercial reuse.

The bank's friendly, community-spirited reasoning: "Our directors would be subject to severe criticism by the shareholders . . . for disposing of an asset of the bank to a private party for profitable purpose, and in so doing, disrupting a planned development program of the bank which would obviously result in ultimate benefit to the shareholders . . . The arrangement you propose is not workable in that it would represent an action by the directors of our bank in violation of the trust and confidence placed in them by our shareholders."

No mention, of course, of



Gordon Sweet

The Windsor House, Windsor, Vt., a landmark in the way of progress  
 What charms to rival a drive-in teller?

the trust or confidence of ordinary citizens, of disruption or mutilation of the town's historic character or the violation of its heritage. No recognition of the fact that the shareholders' profit would be the town's permanent loss. They left something out when they made bankers. Call it, kindly, Bankers' Mental Block.

Historic Windsor got a \$20,000 grant from the Eva Gebhard-Gourgaud Foundation and a \$1,000 grant from the National Trust for Historic Preservation. It found that if it could raise funds to buy the Windsor House and make the purchase for the town, the town would then be eligible for matching funds from the Department of Housing and Urban Development, for half the purchase cost and exterior restoration.

The friendly bank did not even contribute the time for this effort by holding itself in sympathetic abeyance; it has extracted its pound of flesh. Historic Windsor has had to use its grants to take an option on the building and assume the bank's carrying charges of \$1,000 a month, which the bank is adding to its \$90,000 price. Scrooge could take lessons.

The deadline is March 15, when Historic Windsor must have \$100,000 in hand. Since the bank no longer wants to be in the building if it is saved, other uses, such as housing for the elderly, are

being explored. A town meeting and vote is scheduled for March 7. Historic Windsor has \$35,000, guts, and hope.

There is no hope in Altamont, N. Y. The script is the same, and the story has already ended in demolition. In this case, the National Commercial Bank and Trust Company, whose many branches are now known, in friendly fashion, as The Bank, bought a corner property on Main and Park Streets and proposed to demolish a large, frame, Victorian house to build, guess what?—a branch with a drive-in window.

Interested citizens began to ask questions. Why introduce a drive-in teller into what had been and should logically remain a pedestrian area? Why should a house that was a key to the architectural character of the street and town be sacrificed? The then mayor held off The Bank's project pending completion of a master plan. A new mayor and new administration proved more amenable.

Aided by The Bank's proposal and request for a zoning change from residential to commercial, plus Village Planning Board reshuffling, town officials began to see Park Street as commercial. It had always been zoned residentially except for two permitted nonconforming businesses. Observers at the public hearing say that citizen disapproval of the change

was dominant, buttressed by testimony from outside experts. Previously, Conrad Wirth, chairman of the New York State Historic Trust, had written The Bank asking that the house be saved.

Nevertheless, the new zoning passed. A referendum was conducted by some of the town's young people (the young, surprisingly, care about the past and find "progress" suspect) and 70 per cent of the residents queried were found to be against The Bank's demolition plans. A telegram was sent to The Bank, so stating. A few hours later, The Bank sent the bulldozers in. There will be a drive-in teller by the village green.

In Exeter, N. H., citizens fought the drive-in bank versus historic house battle and won. Win one, lose one, and draw. A lot of people are learning to hate banks.

In Windsor, the bank fight follows the demise of other landmarks that have already made way for filling stations and auto sales and service.

In Clearfield, Pa., a fine Victorian house built for a U. S. Senator is being replaced by doughnuts and fried chicken. "What can we say to our children," writes a Clearfield correspondent, "and what do they say to us when we sell their heritage for a mess of chicken?"

Tell them it's only money and they don't have to take out their curlers when they drive to the bank to deposit it.