

A farm bank made it in town

Editor's note: Mercury music critic Ifan Payne teaches in the KSU College of Architecture's predesign professions, and occasionally comments on architecture.

By IFAN PAYNE

It's the little bank that could and did.

It's the little bank that left the farm and moved to the city.

It's a bank that has no front or back, but possesses an architecturally pleasing middle.

Says Alan Bell: "This building reflects the kind of business we are...it has an open feeling to it, and we feel that we have an open approach to our customers."

The bank is the Citizens Bank and Trust, the building in question is the new facility on Seventh and Humboldt Streets and Alan Bell is president of the bank.

As Mike Toy, who handles public relations for Citizens says, "this was a 'need' building", and all those who

remember the old facility at the same location will appreciate how much of a necessity expansion was for a bank that has come a long way since its early days in Randolph.

To start at the beginning.

Walt Bell was an International Harvester dealer in Randolph when

Citizens Bank & Trust Co. will hold two open houses this weekend. A private reception will be from 3 p.m. to 6 p.m. Saturday, and a public open house grand opening will be from 1 p.m. to 4 p.m. Sunday. There will be drawings for those registered at the latter with a grand prize as the interest on \$1 million for one day at 8 percent—or \$219.17

he joined the Citizens State Bank bank, chartered in 1905, in that small farming community. At that time the

president of the bank was Mike C. Oberhelman, but he subsequently went onto greater success in the banking community, first in Topeka and then in Evansville, Illinois.

Meanwhile, Walt Bell took over the running of Citizens State and became president of the bank.

Times may not have been easy, yet in many ways the depression did not hit that small farming community as hard as it did many another. But as Alan Bell, Walt Bell's son, says, "It was a stable community, a farming community and back then inflation was stable.

"We were just a typical little bank in a little town. There was not much community mobility so that there was a long continuity of people in the town...We got through the depression by mutual trust, and I don't even know of any foreclosures during that time...and we had minimum or even, maybe, no loan losses up to the time we moved."

The big move...

It came when the big dam was build and the big lake filled up to swallow the little community and its little bank.

So in 1958 the Citizens was forced to move to Manhattan, to a location on Seventh and Humboldt Streets: Citizen's Bank, assets \$1.5 million...two officers and two employees.

But thereafter many things went right for the friendly bank.

The location of the new buiding was good, "And we had the first drive-in bank in Manhattan. More importantly, we had parking, lots of parking," says Alan Bell.

So business prospered.

"Our growth has been steady, not by leaps and bounds...we still try to be a small bank.

Depends on your definition: There are now 46 employees, and until recently they were housed in every nook and cranny of the old building, including the basement.

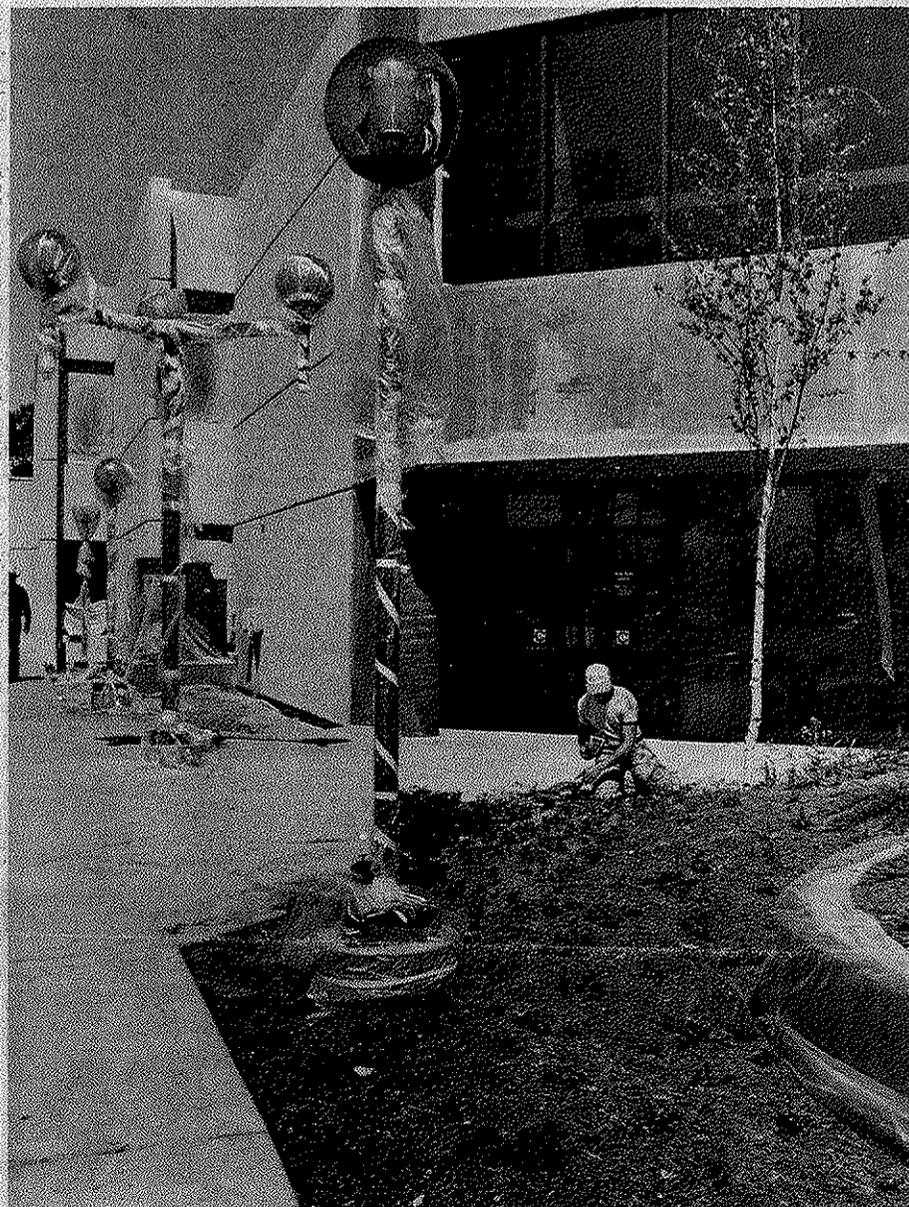
So a new facility became imperative, but the decision to expand was not an easy one. Consideration was given to moving to a new location.

"Manhattan has been good to this bank...this whole area has been good to this business...We could have left downtown, but we like it as an area and feel attached to it.

So the decision was made to expand the existing facilities which included a main building and an adjacent drive-in unit.

Although careful consideration was given to the choice of architect for the new construction, disappointment has been expressed amongst local architects that the decision was made to engage an architect from outside the

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Staff photo by Holly Miller

Jim Ellis of Raintree Gardens plants marigolds at the courtyard entrance of Citizens Bank.

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community: Alvin Row of Lenexa, Kansas.

Alan Bell explains, "We had to go with an architect who was a specialist in the design of bank buildings." Several architects were interviewed, but Alvin Row "fitted our style and way of doing things. He has a small office, and has done many banks...I had seen a bank that he did and liked it—this was the Independence State Bank—plus he had a lot of experience in banking."

Once he had the commission, Row's problem was not an easy one to solve.

"We had the problem of expanding an existing bank and connecting it with the existing drive-up that was 90 feet away," he says. "We had to design a bank that would tie the two facilities together."

The project turned out to be a major site-study problem. The architect continued, "This was not an easy job from the architectural standpoint. We had a site where existing floor levels were not exactly the same and we had to get the different roof levels to work together. This suggested the use of *Drivit* material which allowed for the use of wide panels hung on existing fascias."

The design problem in fact turned out to be one of infilling, or spanning, between two unaligned existing buildings and of working a site layout that allowed for easy and obvious access from the parking lot that is 'behind' the building. Thus the building does not have a 'front' or a 'back' to it, but rather, in the words of the architect, "It's just a building that has three entrances to it."

Despite the constraints of the existing site and buildings both the architect and bank president Alan Bell feel that the new building provides for exceptional customer service.

The interior turns on the diagonal axis of the main through-lobby, and the open internal spaces echo the 'open' and welcoming feeling that the bank wishes to project. Similarly, the interior colors and textures (Ray Wahlschlaeger was the interior decorator) were selected to portray the warmth that the bank feels for its customers and that it is hoped will make the customers feel at home.

"None of our officers are hidden from view, everyone is out in the open," explains Alan Bell. "There are no high ceilings and no sophisticated

areas...We are very low-key and prefer a quiet approach to most things."

Are there no problems with the building then?

Well, yes, the roof (or more accurately, the parapet) does leak already and even the officers of the bank winced at the bunker gray of the temporary exterior finish and hope that the intended limestone cream of the final exterior color will help the building blend with its urban context.

To this observer, the interior is indeed well planned and a far more pleasant place than is normally expected of a bank...yes, it is warm and inviting and friendly and unsophisticated. The exterior form of the building responds well to a tricky design problem and overall massing is well-scaled to its surroundings. On the other hand the articulation of the facade (especially the size of the panel module) is not sufficiently small-scaled to make for a happy relation to human scale or to the richness of the articulated fabric of the surrounding limestone buildings, and the detailing of components (windows, for example) is bland and unimaginative, characteristics that are most obvious on the Humboldt frontage. However the 'rear' elevation is not without interest and the landscaping plan looks as though the plantings will enhance the appearance of the building, even though a greater contribution to the environment of downtown could have been made with more sensitive planning of the parking.

Most of all, though, the decision to remain downtown rather than to move to a more suburban location is an indication of an investment in the future of the area.

As Alvin Row says, "We wanted something that looked clean and sophisticated...We didn't want something that looked institutional and overwhelming. We sure didn't want it to be far out contemporary and it isn't. It's just a nice, clean building."

Citizens Bank and Trust—current assets \$55 million—is the country bank that made good in the big city. But every effort has been made to express the fact that this is still the same old friendly, small-town Randolph bank that just happens to have grown up a little, put on some weight, and has just gone out and bought itself a new suit to fit its portlier figure.