

United States Department of the Interior
National Park Service
National Register of Historic Places Registration Form

1. Name of Property

Historic Name: Garland Bank & Trust Company
Other name/site number: Chase Bank
Name of related multiple property listing: NA

2. Location

Street & number: 111 S. Garland Avenue
City or town: Garland State: Texas County: Dallas
Not for publication: ☐ Vicinity: ☐

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this
(☒ nomination ☐ request for determination of eligibility) meets the documentation standards for registering properties in the
National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my
opinion, the property (☒ meets ☐ does not meet) the National Register criteria.

I recommend that this property be considered significant at the following levels of significance:
☐ national ☐ statewide ☒ local

Applicable National Register Criteria: ☒ A ☐ B ☒ C ☐ D

	State Historic Preservation Officer	<u>12/6/22</u>
Signature of certifying official / Title		Date
Texas Historical Commission		
State or Federal agency / bureau or Tribal Government		

In my opinion, the property <input type="checkbox"/> meets <input type="checkbox"/> does not meet the National Register criteria.	
<hr/>	
Signature of commenting or other official	Date
<hr/>	
State or Federal agency / bureau or Tribal Government	

4. National Park Service Certification

I hereby certify that the property is:

- ☐ entered in the National Register
☐ determined eligible for the National Register
☐ determined not eligible for the National Register
☐ removed from the National Register
☐ other, explain: _____

Signature of the Keeper

Date of Action

Garland Bank & Trust Company, Garland, Dallas County, Texas

5. Classification

Ownership of Property

<input checked="" type="checkbox"/>	Private
<input type="checkbox"/>	Public - Local
<input type="checkbox"/>	Public - State
<input type="checkbox"/>	Public - Federal

Category of Property

<input checked="" type="checkbox"/>	building(s)
<input type="checkbox"/>	district
<input type="checkbox"/>	site
<input type="checkbox"/>	structure
<input type="checkbox"/>	object

Number of Resources within Property

Contributing	Noncontributing	
1	0	buildings
0	0	sites
0	0	structures
0	2	objects
1	2	total

Number of contributing resources previously listed in the National Register: NA

6. Function or Use

Historic Functions: COMMERCE: Financial Institution

Current Functions: COMMERCE: Financial Institution

7. Description

Architectural Classification: MID-CENTURY MODERN NONRESIDENTIAL: Modern

Principal Exterior Materials: BRICK; STONE: Cordova Shellstone; GLASS

Narrative Description (see continuation sheets 6-10)

Garland Bank & Trust Company, Garland, Dallas County, Texas

8. Statement of Significance

Applicable National Register Criteria

<input checked="" type="checkbox"/>	A	Property is associated with events that have made a significant contribution to the broad patterns of our history.
<input type="checkbox"/>	B	Property is associated with the lives of persons significant in our past.
<input checked="" type="checkbox"/>	C	Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
<input type="checkbox"/>	D	Property has yielded, or is likely to yield information important in prehistory or history.

Criteria Considerations: NA

Areas of Significance: Commerce, Architecture (*local*)

Period of Significance: 1966-1973

Significant Dates: 1966

Significant Person (only if criterion b is marked): NA

Cultural Affiliation (only if criterion d is marked): NA

Architect/Builder: Broad & Nelson Architects

Narrative Statement of Significance (see continuation sheets 11-26)

9. Major Bibliographic References

Bibliography (see continuation sheets 27-31)

Previous documentation on file (NPS):

- ☒ preliminary determination of individual listing (36 CFR 67) has been requested. Part 1 approved on (August 13, 2021)
- ☐ previously listed in the National Register
- ☐ previously determined eligible by the National Register
- ☐ designated a National Historic Landmark
- ☐ recorded by Historic American Buildings Survey #
- ☐ recorded by Historic American Engineering Record #

Primary location of additional data:

- ☒ State historic preservation office (*Texas Historical Commission, Austin*)
- ☐ Other state agency
- ☐ Federal agency
- ☐ Local government
- ☐ University
- ☐ Other -- Specify Repository:

Historic Resources Survey Number (if assigned): NA

Garland Bank & Trust Company, Garland, Dallas County, Texas

10. Geographical Data

Acreage of Property: 1.025 acres

Coordinates

Latitude/Longitude Coordinates

Datum if other than WGS84: NA

1. Latitude: 32.911849°N Longitude: -96.648610°W

Verbal Boundary Description: WILLIAM BUSSELL ABST 156 PG 182 PT TR 23 (Parcel ID: 65015618210230000), Garland, Dallas County, Texas. Dallas County Appraisal District data accessed June 9th, 2022 (Map 2).

Boundary Justification: The boundary follows the current legal parcel and includes all the resources historically associated with Garland Bank & Trust Company.

11. Form Prepared By

Name/title: Kate Singleton, MPA; Charlotte Adams, MA; Rebecca Wallisch, MS

Organization: Post Oak Preservation Solutions

Street & number: PO Box 12747

City or Town: San Antonio State: TX

Zip Code: 78212

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Date: July 13, 2022

Additional Documentation

Maps (see continuation sheets 32-36)

Additional items (see continuation sheets 37-62)

Photographs (see continuation sheets 5, 63-77)

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

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Photograph Log

Name of Property: Garland Bank & Trust Company
City or Vicinity: Garland
County: Dallas
State: Texas
Photographer: Ellis Mumford-Russell
Date: April 28, 2021

All photographs accurately depict property conditions. No changes nor significant deterioration has occurred since the photos were taken in April 2021.

Photo 1

Oblique, Primary (North) and East Elevations
View Southwest

Photo 10
West Corridor
View East

Photo 2

East Elevation
View Southwest

Photo 11
East Retail Space
View Southeast

Photo 3

Oblique, East and South Elevations
View Northwest

Photo 12
East Retail Space
View Southwest

Photo 4

Oblique, South and West Elevations
View Northeast

Photo 13
Drive-Thru Teller Window from Interior
View South

Photo 5

Oblique, West and, Primary (North) Elevations
View Southeast

Photo 14
Floor 3 Corridor
View West

Photo 6

Primary (North) Elevation
View South

Photo 15
Floor 3 Office Suite Reception
View South

Photo 7

Primary (North) Elevation Under Canopy
View East

Photo 8

Bank Lobby
View Northeast

Photo 9

Bank Lobby
View Northeast

Garland Bank & Trust Company, Garland, Dallas County, Texas

Narrative Description

The Garland Bank & Trust Company, located at 111 S. Garland Avenue in Garland, Texas, was constructed in 1966. The building is located six blocks from the Downtown Garland Historic District on S. Garland Avenue, a major thoroughfare through the city, a portion of which is State Highway 78.¹ Designed by architecture firm Broad & Nelson during a period of significant post-war growth in Garland, the property retains many characteristics of a conservative, Modern commercial building with a tower-on-podium configuration. The mid-rise five story building has a four story tower on a one story podium providing both horizontality and verticality, with a simple unadorned exterior and flat roof. The building is of reinforced concrete construction with buff brick, Cordova shellstone, and glass forming the exterior walls over the concrete skeleton. The primary (north) and south elevations are defined by vertical buff brick pilasters, and Cordova shellstone spandrels that separate each floor. The side elevations of the tower are sparsely treated with vertical detail. The drive-thru bank teller windows and curved curb are intact on the south elevation. The one-story podium creates an overhang shading the recessed entrances into the building. The distinctly post-war site plan defined by abundant parking and landscaping is also characteristic of modern commercial buildings and shopping centers located outside of downtowns. On the interior, the first floor consists of bank, office, and retail space; the upper floors consist of corridors and offices, and the basement contains meeting spaces and a large vault. The interior has been modified over time with new materials and alteration of some of the office spaces on the upper floors, particularly floors 4 and 5. Two non-historic signs were added to the property and are non-contributing due to age. Despite these changes, the building retains sufficient historic integrity.

Setting:

The Garland Bank & Trust Company is located just west of downtown Garland, Texas. It sits on a 1.025 acre square lot (Maps 1-3). There are parking lots and low density 1950s, 1960s and 1970s commercial buildings surrounding the bank. To the east, across S. Garland Avenue, is the Good Shepherd Catholic School with surface parking. To the north, across Wilson Street is a one-story commercial building surrounded by surface parking, a drive-thru bank structure, and a church. A one-story commercial building was recently demolished leaving a parking lot immediately south of the Garland Bank & Trust Company at the corner of W. Avenue B and S. Garland Avenue. An open lot is located to the west and a residential neighborhood is located further to the west of Rodando Drive. More commercial development is situated along Main Street and along S. Garland Avenue to Forest Lane at the south.

Site:

The Garland Bank & Trust was designed with the motorist in mind, and the site plan was laid out so that the bank was accessible on all four elevations. The post-war site plan allowed for ample parking and convenient access, both for pedestrian or drive-thru services (Maps 3-6, Figures 28-29 and 38).

The building's primary (north) elevation faces north towards a surface parking lot and Wilson Street, accessible by two entrances. Along the north elevation is a concrete sidewalk with eight planting areas with pruned shrubs visible. The concrete sidewalk continues to wrap along the west elevation with concrete curbed planters adjacent to the building. An additional lot on a separate legal parcel is located to the west of the building, partially separated by curbed areas with trees and shrubs. It does not contain any historic resources. There are two non-historic signs, one at the eastern edge of the northern parking lot and one at the western edge of the northern parking lot. The eastern sign has the Chase Bank branding and logo, and the western sign is currently blank. A cement driveway, which accesses a line of drive-thru banking windows, lines the south elevation. Curbs along the south elevation allowed drive-thru patrons easy access to bank teller windows.

¹ Marcel Quimby. "Downtown Garland Historic District (Boundary Increase for Alston House) National Register of Historic Places Form, Garland, Dallas County, Texas". Garland, Texas 2017 NRIS 100001373.

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The building's east elevation faces S. Garland Avenue and a concrete sidewalk runs the length of this elevation. There is a live oak tree adjacent to the building at the mid-point of this elevation and a planting area with a trimmed bush at the southeast corner. Small concrete planters with ground cover are also located at this elevation. Motorists can enter the parking lot from Garland Avenue via a large driveway north of the building. A longer planting area wraps around the east elevation corner to the north elevation; this is planted with ground cover and shrubs.

Exterior:

The five-story building is reinforced concrete construction with buff brick, Cordova shellstone, and glass forming the exterior walls over the concrete skeleton (Photos 1-6). A brick elevator penthouse is centered on the flat roof of the tower; there are also utility boxes and equipment on the roof. The podium, which has a larger rectangular footprint than the tower, contains a thick canopy overhang supported by columns, both clad in Cordova shellstone panels (Photo 7).²

The north elevation of the building consists of the long, horizontal podium with the vertical tower offset towards the west end (Figures 1-4, 27, Photos 1, 2, 5-7). Original storefront windows with tinted glass and aluminum framing stretch across the eastern two-thirds of the first story podium. Within the storefront windows are two entrances. The main entrance consists of a pair of off-center, fully-glazed, aluminum frame doors with aluminum transom and narrow sidelights. A non-historic ATM machine has been installed adjacent to the entrance doors. A second entrance is located to the east of the primary entrance. The western third of the first story consists of Cordova shellstone panels and a single, inset, metal door. This entrance is utilitarian and accesses the stair. The overhanging podium canopy is supported by eight evenly placed Cordova shellstone columns, accented with a vertical tile strip of four one-inch by one-inch tiles for each row; these tiles are a light brown or copper color (Photo 7). The four-story tower is characterized by buff face brick pilasters, emphasizing verticality. Between the buff brick are evenly spaced, fixed, aluminum-frame windows with Cordova shellstone spandrels. This use of materials to emphasize the geometry of the building is a character-defining feature. Two non-historic lights are affixed to the buff brick on the second story, and large non-historic signage for Chase Bank is attached to the façade under the roofline.

The east elevation consists of the projecting podium on the first story with a continuous storefront that spans almost the entirety of the elevation and wraps around the north elevation (Photos 2-3). The storefront consists of original tinted glass and aluminum framing. A single aluminum framed, glazed door is located at the south end which accesses the first-floor retail space. Cordova shellstone columns support the overhanging canopy and are also accented with vertical strips of copper-colored tiles. The tower, significantly set back, rises above and consists of a solid, unfenestrated wall of buff face brick with evenly distributed inset vertical lines that emphasize its verticality. A large non-historic-age sign for Chase Bank is affixed near the roof.

The west elevation features Cordova shellstone panels and a central entrance with paired, fully-glazed aluminum frame doors with a transom and narrow sidelights on the first story (Photos 4-5). The west elevation matches the east elevation and features buff face brick, with an inset vertical brick pattern. Under the roofline is a large, attached sign for Commonwealth Land Title Company.

The first story of podium on the south elevation is defined by drive-thru bank teller windows (Photos 3-4). The original drawings show five teller windows, but it appears final design only included four. A curved curb allows drivers to more easily access teller windows, which are rectangular with aluminum surround and glass windows. There is a vertical stripe of Cordova shellstone behind each teller window. The bank teller lane, which was reportedly new to the area, is a character-defining feature of the building, reflecting its function as a post-war, auto-centric bank.³ The

² It's important to know there are some differences in the 1964 historic architectural drawings, and how the building was actually designed.

³ "Motor Bank Lane," *Garland Daily News*, September 25, 1966, 7.

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remaining exterior material on the podium level is brick. The tower is setback from the podium and has the same brick, fenestration, and shellstone configuration as the north elevation. It also features an affixed sign for Chase Bank under the roofline.

Interior:

The building is five stories with a basement. The first floor consists of bank, office, and retail space; the upper floors consist of corridors and offices, and the basement contains meeting spaces and a large vault (Figures 5, 30-39, Photos 9-15).

At the first floor, the primary entrance leads into a small aluminum frame, glass-enclosed vestibule opening into the large, wide-open space used as the bank lobby (Figures 5, 29-30, 33, Photos 8-13). The vestibule retains a historic directory and mail slot. An interior storefront system consisting of fully-glazed aluminum frames forms a queue for the teller booths and separates the open lobby area from a corridor that leads west to the elevator, stair, and west entrance. The first floor has been partially reconfigured. The wide-open lobby space is punctuated with square shellstone columns with recessed vertical tile stripes; columns are identical to those supporting the canopy at the exterior. Historic ten-foot-tall wood doors and trim are extant, and some plaster walls. Non-historic gyp walls and carpet also finish this space. A smaller open space at the east portion of the bank lobby is subdivided and houses teller booths. The east portion of the first story contains retail spaces and offices, the historic configuration of which is largely intact, and bank offices are located in the south portion. First-floor finishes in the bank lobby and corridor consist of VCT floors that were historically carpeted, original Cordova shellstone panel walls, and dropped lay-in grid ceilings. The vestibule and west corridor continue the shellstone walls and lay-in grid ceilings, but the flooring is VCT. The walls by the stair are finished with wood wainscoting and beadboard. Each drive-thru teller window space appears largely intact including the desk, drawer, and microphone. The glass appears to have been painted on the interior.

The second floor retains much of its historic configuration. It is organized around a double-loaded corridor with offices and conference rooms flanking the corridor. At the east end of the corridor is a large conference room and a kitchen/break room. Office finishes vary and include vinyl and carpeted flooring, acoustic tile ceilings with fluorescent light boxes, gyp walls, and wood doors. Some original wood accents are found throughout, including sliding room divider panels, lighting surround, kitchen cabinets, accordion closet doors, and some wood baseboards. Some office spaces also feature cork wall coverings (Figure 34). The concrete floors and ceiling structure are exposed in the corridor.

The third floor also retains much of its historic configuration. It is organized around a double loaded corridor with offices and conference rooms flanking the corridor (Figure 35, Photos 14-15). Like the second floor, office finishes consist of acoustic tile ceilings with fluorescent light boxes, carpet and vinyl tile flooring, and gyp walls, some with wallpaper. Extant wood or wood veneer finishes include wood doors, some extant wood baseboards, wood wall paneling, and built-in cabinetry. An original mail chute is still extant, and one office door features a leaded glass sidelight.

The fourth floor does not retain its historic configuration. It consists of irregularly spaced offices and corridors (Figure 36). Rooms consist of acoustic tile ceilings, fluorescent light boxes, carpet and vinyl flooring, and a kitchenette. Some original wood doors appear extant but have been painted. The only extant historic decorative feature appears to be a leaded stained-glass transom over the exit door to the staircase.

The fifth floor retains some of its historic configuration with non-historic partitions added. It consists of irregularly spaced offices and corridors (Figure 37). It retains one historically configured space adjacent to the elevator lobby at the northwest portion of the floor. Finishes vary, largely consisting of non-historic carpet flooring, gyp walls with wood or rubber trim, and lay-in grid ceilings and ceilings of plaster over metal lathe with adhered acoustical tile. Some original wood finishes remain, including some doors, wood or faux wood paneling, baseboards, and built-in cabinetry.

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Basement finishes are utilitarian in storage spaces; and non-historic carpet, gyp walls, and dropped lay-in grid ceilings are in meeting rooms and the historic vault. The original ten-inch-thick steel door and hinges remain in the vault. Historic air valves and other equipment remain in the vault. (Figures 31 and 39).

Vertical circulation in the building consists of a stair located in the northwest section of the tower. The stairs are concrete and have been covered with vinyl tiles. The stairs are lined with a utilitarian metal railing. The building has two elevators in the northwest part of the tower, adjacent to the stairs. The elevators retain original doors and indicators, and the historic mail chute is located beside the elevators, just east of the elevator lobby on each floor. The chute leads to the mailbox located in the vestibule on the first floor and to the mail room on the fifth floor.

Alterations:

The exterior of the Garland Bank & Trust Company remains largely intact with few changes. On the north elevation, a non-historic ATM machine was installed within the storefront on the podium level, lights were affixed to the brick on the second story, and non-historic signage was added to the tower and parking lot. On the west elevation, alterations are limited to non-historic signage under the roofline and replacement entrance doors. On the south and east elevations alterations appear limited to non-historic signage. Although historic signage has been replaced, the building historically featured large bank signage affixed under the roofline of the tower and is consistent with the bank's original intent of advertising to the vehicular traffic on adjacent roadways (Figures 1-3).

As bank tenants changed over time, the interior bank space on the first floor was altered to meet the institution's modern needs. The entrance lobby and elevator lobby on the first floor are intact, however the banking space contains modern finishes throughout. The upper floors, which have also housed a variety of tenants over time, have seen changes in their configuration, such as the removal or insertion of partitions. These reconfigurations are especially evident on the fourth and fifth floors. The upper floors have also been modified over time through the addition of some new materials. The historic vault is extant in the basement, but a non-historic vault was added at the first floor at an unknown date.

Historic photographs of the Garland Bank & Trust indicate that a small gazing pool with a fountain was originally located in front of the east elevation facing Garland Avenue, but was removed at an unknown date. Additionally, the west parking lot was historically accessed by Rodando Drive, however in the mid- to late-1970s the roadway was severed when a non-historic-age motor bank was constructed (now demolished) at that location, accessed via Wilson Street.

Integrity:

Location and Setting: Garland Bank & Trust Company possesses integrity of location and setting. The building is in its original location on a large commercial lot adjacent to a major thoroughfare. The surrounding area is comprised of residential neighborhoods to the west and commercial development along Garland Avenue to the east. Although some non-historic-age commercial and residential infill is present, the building retains its integrity of setting in a mixed-use suburban area west of downtown Garland. The bank retains its post-war site plan consisting of a large parking area to the north.

Design, Materials, and Workmanship: The exterior retains a high degree of integrity of design, materials and workmanship its tower-on-podium configuration, overall massing, horizontality and verticality, reinforced concrete construction, flat roof, and the retention of original materials such as buff face brick, Cordova shellstone panels, and fenestration pattern. The storefront windows on the podium level and fixed windows on the tower on the north and south elevations appear to be original. Furthermore, the building retains its original drive-thru teller windows and

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curved curb, which are a character-defining feature of the building. The first floor plan is mostly intact including the lobby and retail spaces. The second and third floors retain much of their historic configurations and materials, including wood and wood veneer finishes and the mail chute. Floors four and five have been reconfigured and replacement finishes added, however, since the upper floors were designed to be utilized by rental tenants and changed over time. These changes to the upper floor configuration do not drastically impact the building's integrity.

Feeling and Association: The building's combined integrity of location, setting, design, materials, and workmanship provide the feeling of a conservative Modern mid-rise suburban bank building with a distinctly post-war site plan. While the building is no longer associated with Garland Bank & Trust Company, it does continue to operate in its original function as a bank.

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Statement of Significance

The 1966 Garland Bank & Trust Company is located 111 S. Garland Avenue in Garland, Texas just west of downtown in a mixed-use suburban area. The property is nominated to the National Register of Historic Places under Criterion A in the area of Commerce at the local level of significance for the bank's role in the commercial development of suburban Garland during the post-war era. As a result of wartime growth in Dallas, Garland shifted from an agricultural town to booming industrial suburb in the 1940s and 1950s. Garland State Bank (later Garland Bank & Trust Company) opened in January of 1947 in downtown and was the first new bank established in the post-war era. The bank soon outgrew that location and moved into the new Skillern Plaza Shopping Center in 1952, until it expanded again as Garland Bank & Trust Company with the construction of the current building in 1966. The completion of the building symbolized a transformative period of economic prosperity in Garland. As the second largest bank in the community, it was instrumental in offering loans to businesses, builders and developers, and individuals as well as providing a number of other financial services contributing to the Garland's growth in the post-war era. It served as the depository for the City of Garland between 1965 and 1969.

The property is also nominated to National Register of Historic Places under Criterion C in the area of Architecture at the local level of significance as an intact example of a suburban bank with conservative Modern design elements characteristic of mid-rise, post-war, bank buildings in the Dallas-Fort Worth metro area. During this period, financial institutions worked to develop unique identities and marketing strategies to differentiate themselves from their competitors. While many 1950s and 1960s banks in the region employed the Modern glass or concrete box form, the Garland Bank & Trust Company hired renowned architects Broad & Nelson to design their 1966 bank using a distinct Modern subtype, the tower-on-podium, to lend the building height and prominence in a decentralized suburban setting. The quietly elegant design, modern signage, and drive-thru banking, as well as the interior with retail configuration equipped with the latest technology and state-of-the art features, conveyed a sense of stability, efficiency, and convenient services for suburban customers. The buff brick pilasters with native Cordova shellstone spandrels emphasized the building's verticality, helping to draw the attention of motorists. Many of the 1960s banks in the area have since been altered or demolished, and the Garland Bank & Trust Company is a rare intact example of a Modern suburban bank with a tower-on-podium configuration in the region. The period of significance begins with construction in 1966 and ends 1973 which adheres to the NPS 50-year cutoff.

Post-War History of Garland

Garland was established as an agricultural town in late nineteenth century, and its early growth can be attributed to the arrival of the railroads in the 1880s. By 1890, Garland had a population of 478.⁴ The town was incorporated in 1891 and by 1904 the population had grown to 819.⁵ The 1920s were marked by the arrival of the trans-continental Bankhead Highway, which was eventually re-routed adjacent to the subject building.⁶ The onset of the Great Depression dealt a significant blow to the agricultural-based community in Garland. Although the city had begun working to attract outside business, it had not achieved enough progress to protect the town during the economic crisis.⁷

⁴ Lisa C. Maxwell, "Garland, Texas," *Handbook of Texas Online*, accessed August 29, 2019, <http://www.tshaonline.org/handbook/online/articles/HDG02>.

⁵ Maxwell, "Garland, Texas."

⁶ Michael R. Hayslip, *Garland: Its Premiere Century*, (Dallas, Texas: Windsor Publications, Inc., 1991), 38.

⁷ Hayslip, *Garland: Its Premiere Century*, 46-47.

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In the late 1930s, the economy began recovering as Garland's proximity to Dallas and low land costs made it attractive to manufacturing companies.⁸ The onset of World War II was the catalyst that finally brought the expansion of major manufacturing and distribution companies to Garland, furthering its population growth, which increased nearly five-fold from 2,233 to 10,571 between 1940 and 1950.⁹ The rapid expansion of wartime industry in Garland earned it the title of third fastest growing community in Texas during that period, and local leaders were keen to take advantage of the moment. During the 1950s, Garland, along with neighboring suburbs of Irving, Grand Prairie, and Arlington who were also experiencing similar growth trajectories, hired developers and planners to study and develop city plans to capitalize on wartime growth, and cultivate distinct identities.¹⁰

Increased automobile ownership and new industry resulted in a thriving economy in Garland, dramatically altering the town from a small agricultural community to a substantial suburban manufacturing and distribution center.¹¹ In 1951 U.S. Highway 67 (later Interstate 30) was completed south of Garland, providing an expanded network connecting Garland with Dallas. In 1951 Hubert Harrison, vice president of the East Texas Chamber of Commerce, asserted that Dallas County would be a metropolitan-incorporated area within a few years, and that its time as agricultural county was coming to an end. He stated, "The city limits of Dallas and Garland are being extended so fast that soon, farming in the area will disappear."¹²

As evidence of this phenomena, between 1950 and 1960 Garland grew from 5,500 acres to 11,841 acres while the number of homes rose from 2,786 to 10,100. During that time Garland added an additional 35 manufacturing plants, employment increased from 2,900 to 10,200, and payrolls swelled from \$16.6 million to \$54 million.¹³ The population growth resulted in new housing additions and shopping centers outside the main commercial core. Industry also kept pace, with Desoto Paint, Safeway Warehouse, General Motors Training Center, and other facilities opening in Garland.¹⁴ In 1959 Garland showed a business and industrial increase of 17.6 percent, greater than any municipality in Dallas County, including the City of Dallas.¹⁵ By 1960, Garland's population reached 38,501 and by 1963 the city was second only to Irving as the fastest growing suburban city in Texas.¹⁶ In 1965 the City Manager determined there were approximately 14,000 dwellings in Garland and predicted that another 12,000 new dwellings would be constructed in the subsequent decade.¹⁷ Post-war growth continued through the 1960s, with the population more than doubling to 81,437 by 1970.¹⁸

Although there was much to celebrate, the period of the 1970s and 1980s saw Garland reckoning with the growing pains of its rapid post-war expansion. However, by 1990, Garland was Dallas County's second largest city with a variety of industries, including electronics, steel fabrication, oilfield equipment, aluminum, dairy products, and food processors. In the 2000s, Garland's population continued to grow, manufacturing companies expanded, and new industries were established in the town. By 2015, the city's population was 237,000 making it the twelfth largest city in

⁸ Justin Curtsinger, "Garland Downtown Historic District, Garland, Dallas County, Texas, National Register of Historic Places Nomination Form. 207, NRIS 100000861.

⁹ Texas Almanac, "City Population History from 1850-2000."

¹⁰ Paul J.P. Sandul and M. Scott Sosebee, eds. *Lone Star Suburbs, Life on the Texas Metropolitan Frontier* (Norman: University of Oklahoma Press, 2019), 51.

¹¹ Richard Abshire, *Garland: A Contemporary History*, (San Antonio, Texas: Historical Publishing Network, 2011), 13.

¹² Stewart, Jim. "Agriculture to Disappear," *Garland Daily News*, January 18, 1951, 1.

¹³ "78,000 City Population In 1970 Spelled out by Civic Leaders; Progress Keynote," *Garland Daily News*, January 22, 1960, 1.

¹⁴ Hayslip, *Garland: Its Premiere Century*, 67.

¹⁵ "Garland Shows Greatest Business Gain in 1959," *Garland Daily News*, January 8, 1960, 1.

¹⁶ Maxwell, "Garland, Texas;" "City Officials Proud of Mark," *Garland Daily News*, January 4, 1963, 3.

¹⁷ "Manager Predicts New Decade of Rapid Growth," *Garland Daily News*, March 1, 1965, 1.

¹⁸ Texas Almanac, "City Population History from 1850-2000."

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Texas and the third most populous city in Dallas County. The city is considered a major manufacturing and industrial hub for the metro area.¹⁹

CRITERION A: COMMERCE

Post-War Banking in Garland and Garland Bank & Trust Company

Due to concerns over bank failures during the eighteenth and much of the nineteenth century, many U.S. states, including Texas, prohibited branch banking, and thus banks throughout Texas were private enterprises.²⁰ In Garland, the first bank was established in 1895 as Citizens National Bank.²¹ By 1906, a second bank, National Bank of Garland was established, followed by a third bank in 1911, First Guaranty State Bank. First Guaranty merged with the National Bank of Garland to form State National Bank in 1912.²² After World War I, the agriculture-based economy of Garland suffered from a downturn, especially cotton.²³ As the economy stabilized after the war and cotton prices dropped, banks who had extended credit to the farmers were hard hit. Citizens National Bank, one of only two in Garland at the time, failed. However, with the help of local investors and businessmen, in 1919 it was recapitalized and renamed First National Bank of Garland.²⁴ During the Great Depression, State National Bank consolidated with First National Bank to remain solvent, leaving just one bank for the entire community of Garland.²⁵

On the heels of the rapid wartime industrial growth of Garland, the banking industry recovered and grew significantly largely due to the wide use of credit.²⁶ In 1946 Texas Banking Commission approved the charter for Garland State Bank with \$50,000 in capital stock, the first new bank chartered since the early 1910s.²⁷ The signers of the initial charter were all local businessmen.²⁸ At its opening in January of 1947, the bank was capitalized with \$100,000.²⁹ The open house attracted 200 visitors and \$56,600 in deposits.³⁰ After nine days of business, the bank had almost a quarter million in deposits and assets. Jack Morris, a vice president of the bank, stated, "Our bank is a service institution, and we intend to help the people of the Garland area build their business firms, farms, and to improve their personal financial conditions."³¹

In 1952, the Mercantile National Bank in Dallas, one of the top ten banking institutions in Texas, acquired controlling interest in the Garland State Bank, which then became an "affiliate." As branch banks were not permitted under Texas law, this allowed large financial institutions to gain a stake in fast growing banks and communities. The president of Mercantile National Bank, Melvin Brown, stated that "Although the Mercantile now owns controlling interest in the Garland bank, it will be managed for the benefit of the business, industry and people of Garland."³² Brown went on to state, "We are very happy to have this direct relationship with Garland, one of Texas' fastest growing cities."³³ The

¹⁹ City of Garland. "Garland History," <https://www.garlandtx.gov/325/Garland-History>, accessed January 4, 2022.

²⁰ Federal Reserve Committee on Branch, Group, and Chain Banking. "Branch Banking in the United States," 1931, https://fraser.stlouisfed.org/files/docs/historical/federal%20reserve%20history/frcom_br_gp_ch_banking/branch_banking_us.pdf, accessed July 5, 2022, 32-33.

²¹ Michael R. Hayslip, *Garland: Its Premiere Century* (Windsor Publications, Inc., 1991), p. 25.

²² Hayslip, *Garland: Its Premiere Century*, p. 32.

²³ Hayslip, *Garland: Its Premiere Century*, p. 35.

²⁴ Hayslip, *Garland: Its Premiere Century* p.35-36.

²⁵ Hayslip, *Garland: Its Premiere Century* p.41, 46.

²⁶ Crum, "Banks and Banking."

²⁷ Hayslip, *Garland: Its Premiere Century*, p.60.

²⁸ "Banking Board Grants Charter to Garland State Bank," *Garland News*, October 4, 1946, p. 1.

²⁹ "Announcing the Opening of Garland State Bank," *Garland News*, December 31, 1946, p.4.

³⁰ "Commission Wires Ok to Start Banking Thursday" *Garland News*, January 3, 1947, p.1.

³¹ "Individual Deposits at Garland Bank Top \$100,000 Saturday," *Garland News*, January 14, 1947, p.1.

³² "Garland Bank Becomes Affiliate of Mercantile," *Garland News*, February 12, 1952, p.1.

³³ "Garland Bank Becomes Affiliate of Mercantile."

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year-end financial statement for the bank indicated resources of \$1.3 million.³⁴ The bank moved to the new Skillern Plaza Shopping Center in September 1952.³⁵ The bank continued to grow during the mid- and late 1950s, with an increase in bank deposits to almost \$4 million in June 1959.³⁶

By 1960, Garland State Bank had five directors, 23 employees, and celebrated 13 years in business.³⁷ The 1960s were a decade of significant expansion for the bank funded growth of the community, including providing a loan for the construction of a bowling alley costing \$750,000.³⁸ In September 1961 the bank reported \$4.6 million in deposits, an increase over the previous year of almost 27 percent.³⁹ In July 1962, the bank announced a name change from Garland State Bank to Garland Bank & Trust Company. The president noted that the name change was done to reflect "the bank's readiness to expand its services to meet the needs of its customers." At that time, the staff had grown to 35 and assets were approximately \$7 million.⁴⁰

At the beginning of the 1960s as the population grew to 50,000 residents, two more banks were established.⁴¹ Fearing increased competition and unsure if Garland could economically sustain another banking institution, First National Bank (Garland's oldest, largest, and the only bank that survived the Great Depression) and Garland Bank & Trust Company unsuccessfully opposed the charter for the proposed Southern Bank and Trust. Then President of Garland Bank & Trust Company Roi Mitchell stated his opposition, "We are taking care of present banking business in Garland. There are eighteen other banks and twelve savings and loan associations in a 10-mile radius of the location, besides a number of credit unions that are competing for the same dollars."⁴² The bank needed to find a new way to distinguish itself from the new competition.

In 1963, as other banks in town had announced plans to construct new buildings, the newly minted Garland Bank & Trust Company planned to construct a new building to house the growing company and to keep pace with modern banking facilities in Garland and the Dallas-Fort Worth metro area. President Albert Armstrong was hired amidst the planning process, eventually playing a significant role in the design of the building.⁴³ Armstrong started working in the banking industry in 1924, eventually becoming vice president, president, and chairman of the board for banks in Duluth, Minnesota and Wausau, Wisconsin.⁴⁴ Armstrong moved to Dallas in 1951 to work for Mercantile National Bank as a vice president, spending 13 years there before his recruitment to Garland Bank & Trust Company.⁴⁵ Since Garland Bank & Trust was an "affiliate" of Mercantile National Bank it was logical for Mercantile to encourage one of their vice presidents to run the small bank in order to ensure its success.

In 1964, Garland Bank & Trust Company had \$6.1 million in deposits, a slight decrease from its previous year.⁴⁶ However, by March 1965 there were \$7.3 million in assets and deposits were \$6.2 million. In September of that year, assets were \$7.5 million and deposits had reached \$6.4 million.⁴⁷ The bank was also chosen by the City of Garland to

³⁴ "Statement of Condition," *Garland News*, January 4, 1953.

³⁵ "Garland State Bank Open For Business Jan. 2, 1947," *Garland Daily News*, January 17, 1960, p. 76.

³⁶ "Banks Report Deposit Hike Over Last Year," *Garland Daily News*, July 7, 1959, p.1.

³⁷ "Garland State Bank Open For Business Jan. 2, 1947," *Garland Daily News*, January 17, 1960, p. 76.

³⁸ "New Bowling Alley Spade Work Starts Here Today," *Garland Daily News*, January 28, 1960, p.1.

³⁹ "Statement of Condition," *Garland Daily News*, October 12, 1961, p.2.; "Garland State Has Big Year," *Garland Daily News*, February 25, 1962, p.17.

⁴⁰ "Name Change Announced for Garland State Bank". *Garland Daily News*, July 22, 1962, p.1.

⁴¹ Michael R. Hayslip, p.73.

⁴² "Third Bank's Fate Studied by State," *Garland Daily News*, June 12, 1963, 1.

⁴³ "Garland Bank Chief Resigns," *Dallas Morning News*, September 11, 1963, p.17.

⁴⁴ "Funeral Services Set for Garland Banker," *Dallas Morning News*, February 14, 1971, p.39.

⁴⁵ "Funeral Services Set for Garland Banker."

⁴⁶ United States Congressional Record, "Proceedings and Debates of the 88th Congress, Second Session, Volume 110, Part 7, Setting the Record Straight on Dallas," Washington, D.C.: United States Printing Office, 1964, p.9201.

⁴⁷ "Statement of Condition," *Garland Daily News*, April 11, 1965, p.10; "Statement of Condition," *Garland Daily News*, October 10, 1965, p.8.

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be their depository in 1965 and in 1969, for two year periods each time, evidence of the community's trust in the banking institution.⁴⁸

When the bank moved into its new building in 1966, it was the fourth largest suburban bank of the 24 suburban banks in Dallas County, after First National Bank of Garland, and Irving Bank and Trust and Southwest Bank & Trust in Irving, with assets of over \$15.5 million.⁴⁹ That year the bank also joined the Dallas-based Capital Southwest Corporation, a Small Business Investment Company (SBIC), which provided loans and investments to small, independent businesses, as a shareholder, furthering its goal of growing and supporting the local community.⁵⁰ Garland Bank & Trust Company touted its efforts, stating "the bank is now staffed and equipped to provide complete banking services for the area's manufacturing companies...Garland is also literally helping to build the Garland area through its real estate loans."⁵¹

President Armstrong promoted the bank's ethos of offering a diverse array of services, stating "industrial accounts will find expert help in meeting corporate financial needs, just as individuals will find that a bank is the only place to get real 'bank rate financing' on automobile or home appliance. Organizations and retail merchants will find expanded services for their banking needs."⁵² In addition to promoting its personal and business banking services, Garland Bank & Trust also marketed to the broader community, claiming itself as a "treasury" for community organizations, including "social clubs, PTAs, garden clubs, churches and church-related groups, bowling leagues, and school and college funds."⁵³

The bank introduced Mastercard credit cards to their customers in 1967. Loans, mainly interim construction loans for business and residential construction, increased \$1.3 million between 1966 and 1967. During 1967, the bank also increased the loan limit from \$162,500 to \$250,000.⁵⁴ The Garland Bank & Trust Company was doing well enough that the board of directors voted for a two-to-one stock split to double outstanding shares to 80,000.⁵⁵ From 1967 to 1968, net deposits grew \$1.9 million; at the end of 1968 total resources were \$14.1 million and the number of stockholders had grown from 75 in 1964 to 222 in 1968.⁵⁶

The bank was named the depository for the Garland Christian School in 1969 as they raised funds to construct a new school.⁵⁷ That same year, the bank provided interim construction funding for the Garland Medical Complex, which included doctors' and dentists' offices and a senior citizens home.⁵⁸ Between 1960 and 1969, assets had grown from \$4.7 million to \$14.3 million, and loans from \$2.8 million to \$8.8 million. Deposits increased by a sum of \$1.3 million from 1968 to 1969.⁵⁹ A *Garland Daily News* article stated that while most Dallas County banks showed a decline in deposits, at the end of 1969 Garland Bank & Trust grew. The article also stated that the bank would continue to "channel the financial resources...into proper areas of the community so it will prosper".⁶⁰ It noted that the bank kept at least \$1 million in funds for interim construction loans and that they had "assisted in the construction of several

⁴⁸ "Garland Bank and Trust Named City Depository," *Garland Daily News*, December 8, 1965, p.1; "Garland Reappointed Depository for City Funds," *Garland Daily News*, November 6, 1969, p.1.

⁴⁹ "Bank to Open New Offices," *Dallas Morning News*, August 27, 1966, p.7.

⁵⁰ "Garland Bank Joins SBIC Shareholders," *Garland Daily News*, September 25, 1966, 29.

⁵¹ "5-Story Building Rises on Garland Avenue," *Garland Daily News*, January 9, 1966, page 3.

⁵² "Open House Set Today," *Garland Daily News*, September 25, 1966, 23.

⁵³ "Garland Bank is 'Treasury'," *Garland Daily News*, September 25, 1966, 28.

⁵⁴ "Garland Bank and Trust Reports 1967 as Most Progressive Year," *Garland Daily News*, February 25, 1968, p.60.

⁵⁵ "G B & T Proposes Stock Split, Harper Named New Director," *Garland Daily News*, October 15, 1968, p.4.

⁵⁶ "Garland Bank and Trust Seeks New Ways to Serve," *Garland Daily News*, February 23, 1969, p.60.

⁵⁷ "Garland Bank and Trust Named Christian School Depository," *Garland Daily News*, September 16, 1969, p.5.

⁵⁸ "New Medical Center Groundbreaking Held," *Garland Daily News*, October 12, 1969, p.14.

⁵⁹ "Garland Bank and Trust Triples," *Garland Daily News*, February 22, 1970, p.67.

⁶⁰ "Garland Bank and Trust Triples."

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hundred homes, churches, warehouses, manufacturing facilities, medical buildings and nursing homes.”⁶¹ The financial support for small businesses was also noted in the article. “One of our more gratifying areas of assistance has been having a part in the growth of a surprising number of our customers who started out as one man operations and are now successful businesses providing jobs for dozens of Garland families.”⁶²

Several of the Garland Bank & Trust Company directors served on the boards of the local Chamber of Commerce, the Jaycees, and other organizations, and the bank often sponsored the arts and local school activities.⁶³ As such, the Garland Bank & Trust Company was a substantial resource to the local community during a period of immense growth and change.

In 1973 Garland Bank and Trust remained the second largest bank in Garland, behind First National Bank, recording over \$16.7 million in deposits that year. That year, Garland Bank & Trust was once again awarded the contract to serve as depository for the city.⁶⁴ They advertised themselves as the only bank in town to pay 5% interest on Christmas savings accounts.⁶⁵ In 1975 Garland Bank & Trust reported total deposits of over \$21 million, although due to rising inflation that number decreased to \$17.6 million in 1976.⁶⁶ In the 1980s, the bank was acquired by Mercantile National Bank, and eventually renamed MBank. In 1989 MBank failed and was subsequently acquired by Bank One Texas and later JP Morgan Chase in 2004, who currently occupies the ground floor of the building.⁶⁷

Construction and Opening of Garland Bank & Trust Company

During the early 1960s, Garland Bank & Trust Company’s competitors announced plans for the construction of new, modern banking facilities. To remain competitive, Garland Bank & Trust Company developed plans to construct a new building in 1963 and the land was purchased in February 1964.⁶⁸ They selected a parcel on South Garland Avenue that, at the time, was the location of a sandwich shop, a tourist court, and was adjacent to Wyatt’s Cafeteria. Once the land was acquired, the Company publicly announced construction of its new building in June of 1964.⁶⁹

A February 1965 article announcing the commencement of construction stated that the building, designed by Broad & Nelson would “utilize reinforced concrete, face brick and Cordova shellstone, with extensive use of exterior and interior glass walls on the first floor.”⁷⁰ Dyer Construction Company was awarded the construction contract and broke ground on the project on July 2, 1965.⁷¹ Construction was completed in July of 1966.

The *Garland Daily News* published a multi-page feature on the building on Sunday, September 25, 1966, the day of the bank’s grand opening and corresponding open house. The newspaper included numerous photographs of the building and articles highlighting its state-of-the art features, such as the electrohydraulic Mosler Magna vault (the only one of its kind in a bank in North Texas) and the motor banking lane with Diebold electronic traffic control

⁶¹ “Garland Bank and Trust Triples.”

⁶² “Garland Bank and Trust Triples.”

⁶³ “Garland Bank and Trust Triples.”

⁶⁴ “Deposits Climb to \$107 million,” *Garland Daily News*, October 21, 1973, 1; “New library contract let,” *Garland Daily News*, November 21, 1973, 1.

⁶⁵ “Ad,” *Garland Daily News*, November 11, 1973.

⁶⁶ “Statement of Condition,” *Garland Daily News*, April 27, 1975, p. 12; “Statement of Condition,” *Garland Daily News*, January 18, 1976, p. 3.

⁶⁷ “US Bank Locations,” <https://www.usbanklocations.com/mbank-garland-16526.shtml>, accessed June 2, 2022.

⁶⁸ “Planning Ahead,” *Garland Daily News*, February 24, 1963, p.2; “Elections, Growth Top Early 1964 Happenings”. *Garland Daily News*, January 3, 1965, p.1.

⁶⁹ “Garland Bank to Begin Work,” *Garland Daily News*, June 7, 1964, page 1.

⁷⁰ “Bank Building Work to Start,” *Garland Daily News*, December 6, 1964, page 1.

⁷¹ “5-Story Building Rises on Garland Avenue,” *Garland Daily News*, January 9, 1966, page 3.

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(Figures 1-4).⁷² The completion of the bank added a “landmark to the city skyline” and was described as an “architectural achievement of standout proportions.”⁷³ The newspaper praised every aspect of the building, from the “quiet elegance” of the decor to the “broad expanses of glass” seen from any direction.⁷⁴ The bank boasted that it had one of the few air conditioned vaults in the entire state and Southwest.⁷⁵

The bank occupied the first floor and basement of the new building, while the upper floors were leased to tenants, such as home mortgage lenders, attorneys, insurance agencies, and accounting agencies. The first floor lobby had an open floor plan and modern feel which allowed tellers and other staff to efficiently meet customers’ needs with a wide array of financial services. The grand opening feature advertised how each office floor had individual thermostats and two fully-automatic elevators serviced the entire building.⁷⁶ Retailers also occupied spaces along the first floor of the east side of the building.

In 1968 it was reported that 71.7 percent of retail space was leased, with agreements in place that would bring it to 81.6 percent the following year.⁷⁷ Related entities leased office space on the upper floors until the 1980s, including the Ryan Mortgage Company and Varo Inc. Executive Office.⁷⁸

During its operation in the 1960s and 1970s, a period of immense residential, commercial, and manufacturing growth in Garland, the Garland Bank & Trust financed numerous new schools, churches, recreational facilities, and small businesses, facilitating the town’s transition from rural town to Metroplex satellite city.⁷⁹ With only a handful of banks in Garland, the Garland Bank & Trust was instrumental to the success of local residents and businesspeople seeking to take advantage of Garland’s potential.

CRITERION C: ARCHITECTURE

Early Twentieth Century Bank Architecture

Like other prominent buildings, banks have historically conveyed a powerful message through their architecture that expresses the serious nature of their purpose—to serve as secure financial institutions that play a large role in local economic stability. Historically banks have been mainstays of their communities, in both small towns and large cities alike, and reflecting both local and broader national values surrounding money. As one writer noted, “They do not, to be sure, express what economists or philosophers think about money, but they do reflect acceptable public attitudes about money. They are kind of visible folklore about the transactions of lending and saving.”⁸⁰

In the late nineteenth and early twentieth centuries, banks and public buildings were often designed in the Beaux Arts or Classical Revival styles, meant to communicate strength and stability.⁸¹ However, the stock market crash and subsequent Great Depression had a profound impact on the public’s perception of banks. As banks across the U.S. shuttered, and citizens lost their life savings, these monumental institutions were no longer testaments to the strength

⁷² Garland Daily News, September 25, 1966, page 7.

⁷³ “Architects Record Major Achievements,” Garland Daily News, September 25, 1966, page 28.

⁷⁴ “What’s New in Bank Features?” Garland Daily News, September 25, 1966, page 24.

⁷⁵ “Garland Bank & Trust Company,” *Garland Daily News*, September 25, 1966, p. 9.

⁷⁶ “Garland Bank is ‘Treasury,’” *Garland Daily News*, September 25, 1966, 28.

⁷⁷ “Garland Bank and Trust Named Christian School Depository,” *Garland Daily News*, September 16, 1969, p.5.

⁷⁸ Garland City Directories

⁷⁹ The term “Metroplex” (portmanteau of metropolis and complex) was not used to describe the Dallas-Fort Worth metro area until 1972.

⁸⁰ “What’s Happening to Banks?” *Architectural Forum*, Vol. 115, No. 4 (October 1961), <https://usmodernist.org/AF/AF-1961-10.pdf>, accessed May 19, 2022, 99

⁸¹ “What’s Happening to Banks?” *Architectural Forum*, 100.

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of a booming American economy.⁸² Bank design began to shift away from the traditional, Classically-inspired architecture of the past. Architects explored new, modern ideas, although early iterations still referenced the past. In the late 1920s through 1930s, Art Deco and Modern Classical emerged, which retained the symmetry of Classical buildings, but with abstracted and restrained detailing, which reduced overall construction costs.⁸³

In the late 1930s, German Walter Gropius and Ludwig Mies van der Rohe, founders of the Bauhaus school, emigrated to the United States and brought with them the tenets of European modernism that would quickly supplant historicist and transitional styles. Around the same time, American architects Henry-Russell Hitchcock and Philip Johnson wrote *The International Style Since 1922* in 1932 followed by an exhibit at the Museum of Modern Art. International Style as it became known, embodied principles of European and American modernism. The shift in architectural preference came at a crucial time for banks trying to recover from the reputational devastation of the 1930s failures. Adopting new, modern styles allowed banks to break from the visual and aesthetic association of richly decorated Victorian-era banks, and rebrand their services using sleek, modern materials, particularly glass. The use of glass and wide-open interiors suggested transparency, which was particularly important to the rising middle class customer base.⁸⁴ However, due to wartime shortages it was more than a decade before this was adopted on a large-scale for bank buildings.

Post-War Bank Architecture

While the automobile became one of the main forces facilitating the reconfiguration of the urban landscape after World War II, Modernism was taking root, and architects and bankers reconsidered how banking institutions should interact with the public. The monumental buildings of the turn of the century conveyed that banking was the business of the government, corporations, and the ultra-wealthy. With more focus on the client, post-war banks were designed to be unpretentious and inviting, resulting in large windows at the entry level, a separate area for loan applications, and more connection between banker and customer.⁸⁵

A new and fast-moving credit economy fueled by mortgages and automobile and personal loans vastly increased banking profits. To capture the explosive growth, a bank had to be as appealing as possible to the largest number of people. Banks simply could not risk being perceived as stuffy and outdated. The most reliable way to attract people to your bank was to sell friendly convenience.⁸⁶

Banks started modeling their buildings after retail establishments, with customer service at the forefront. The end of wartime limitations on materials in the late 1940s freed architects to design bank and office buildings with steel and glass, and “an architecture that promoted openness of the façade with glass was exactly what the bankers wanted—to eliminate the stone façade that hid the (supposedly evil) machinations of banking. The new emphasis on customer service went hand-in-hand with the new modernist aesthetic.”⁸⁷ Perhaps the most notable example of the 1950s, post-war, modern, glass bank was the Manufacturer’s Trust Building in New York by Skidmore, Owings, & Merrill (1954).⁸⁸

⁸² Carol Dyson, and Anthony Rubano. *Preserving the Recent Past 2, Banking on the Future: Modernism and the Local Bank* (Washington D.C.: Historic Preservation Education Foundation, 2000).

https://dahp.wa.gov/sites/default/files/Banking_on_the_FutureModernism_and_the_Local_Bank_0.pdf, accessed May 19, 2022, 2-43, 2-44.

⁸³ Charles Belfoure, *Monuments to Money: The Architecture of American Banks* (North Carolina: McFarland & Company, 2005), 212-213.

⁸⁴ Belfoure, *Monuments to Money*, 245.

⁸⁵ Perry Coke Smith, “What Bankers Want of Their Buildings,” *Architectural Record*, Vol. 97, No. 3 (March 1945), 88-89.

⁸⁶ Dyson and Rubano, *Banking on the Future: Modernism and the Local Bank*, 2-44, 2-45.

⁸⁷ Belfoure, *Monuments to Money*, 245.

⁸⁸ Belfoure, *Monuments to Money*, 248-249.

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By the late 1950s the International Style banks were constructed with “clean, crisp boxes with window walls,” although they often utilized native materials like local stone to lend buildings an organic quality.⁸⁹ Service-oriented design was also expressed through openness on the interior, as teller cages were replaced with counters, vaults were situated front and center for transparency, floor plans were opened, bright lighting and warm color palettes were employed, and artwork was installed. Large exterior signage was used to attract the eye of the increasingly distracted customer, and modern technology in the form of drive-thru service windows allowed busy suburban parents who did not want to find parking or shuttle their children out of the car to conveniently conduct their business and be on their way.⁹⁰

The automobile culture of the post-war years impacted the placement of buildings and required accommodations for parking. On-site parking adjacent to the building became an integral part of the post-war site plan for Modern commercial buildings. Larger lot sizes with abundant parking and became the dominant visual feature of the building, contrasting the smaller parcels found in older downtowns.⁹¹

In the 1960s, the ideals of Modern banks continued to evolve. Inspired by renowned architect Le Corbousier, some architects used precast concrete to create unique forms, like the Mount Clemens Savings in Loan in Michigan (1961), while others drew inspiration from the space age, such as the State Capitol Bank in Oklahoma City (1963).⁹² The glass box gave way to different geometries, including circular banks, and diamond, football, and fan shapes.⁹³ In line with modeling bank buildings after retail establishments, these new forms were designed to be distinctive enough to catch the eye of the auto-oriented consumer, and thus themselves serve as advertisements which could be easily identifiable from a passing car. Examples in the Metroplex included the 1965 Midway National Bank in Grand Prairie (extant, 530 S. Carrier Pkwy) (Figure 6) and the 1964 First National Bank of Carrollton (demolished, Elm, Broadway, and 6th) (Figure 7).⁹⁴

In Dallas, the expression of Modern design in commercial architecture was more moderate, where, “design has been infused with Middle-Western stolidity—conservative, somewhat lacking in excitement.”⁹⁵ Furthermore, in the suburban areas, banks, and their designs, adjusted to meet the shifting demands of their setting and clientele. In keeping with the conservative approach of design preferred in Dallas, many of these 1960s suburban banks were square or rectangular, massed, boxy buildings with masonry and glass exterior walls and minimal ornament (Figures 8-12). These included:

- 1961 Grand Prairie State Bank – 200 W. Main Street (altered)
- 1962 First National Bank Arlington, Preston Geren, Architect – 200 E. Abram (demolished)
- 1962 Dallas County State Bank in Carrollton, Deran and Shellmire, Architects – 1101 Josey Lane (demolished)
- 1962 First National Bank Duncanville, William Hidell, Jr., Architect – 303 S. Main Street (altered)
- 1965 Allen State Bank in Allen, Royall W. Strode, Architect – Location unknown
- 1965 Irving Bank and Trust, Robert Wilkinson, Architect – S. Main Street and E. Irving Boulevard (demolished)

⁸⁹ Belfoure, *Monuments to Money*, 246, 259; Alan Colquhoun, *Modern Architecture* (Oxford: Oxford University Press, 2002), 239..

⁹⁰ Dyson and Rubano, *Banking on the Future: Modernism and the Local Bank*, 2-44, 2-46, 2-47.

⁹¹ Richard Longstreth, *The Buildings of Main Street* (Washington, D.C.: National Trust for Historic Preservation, Preservation Press, 1987), 37.

⁹² Belfoure, *Monuments to Money*, 253-254, 256.

⁹³ Dyson and Rubano, *Banking on the Future: Modernism and the Local Bank*, 2-47, 2-48, 2-49.

⁹⁴ “New Bank Building Opening Date Planned for Middle of November,” *Grand Prairie Daily News Texan*, September 28, 1965, 1; “First National Bank of Carrollton Plans New Building Start,” *Carrollton Chronicle*, February 06, 1964, 1.

⁹⁵ American Institute of Architects, *Dallasights*, 28.

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- 1967 Plano Bank and Trust, James A. Russell, Architect - 1201 N. Central Expressway (demolished or unrecognizably altered)

Modest design features were employed, including decorative concrete or metal solar screening in combination with large expanses of masonry (Grand Prairie State Bank and Dallas County State Bank in Carrollton), or glass curtain walls (First National Bank of Arlington and the Irving Bank and Trust). Overhanging canopies were common in metro area banks as they provided solar protection from the heat of the Texas sun.

In Garland, in the early 1960s Garland Bank and Trust's competitors also built modern new bank buildings. In 1963, Colonial National Bank opened new, temporary bank quarters at the Walnut Creek Shopping Center at Walnut and Jupiter Road in western Garland. That year, the First National Bank also constructed a new building on Avenue A and 7th Street in downtown Garland (demolished, Figures 14 and 15). Designed by Wright, Rich, and Associates, the single-story (with basement) building consisted of marble panels set in white cement with full-length glass windows at the front entrance. Narrow floor to ceiling windows inset into masonry panels adorned the remaining elevations. On the interior, high-end finishes included teak plastic woodwork, gold trim around the teller cages, marble columns, and a large bronze statue. Located within Garland's downtown commercial core, the First National building used luxurious materials like marble with gold accents to project its financial security and prominent location. A stand-alone, drive-in motor bank was constructed east of the main bank building across 7th Street.⁹⁶

In 1964 the newly established Southern Bank & Trust constructed a building at Kingsley and First Street in a suburban area in south Garland designed by Smith and Ekbland (Figure 13). Unlike the flashier First National Bank, the single-story building was modest, with brick siding and large bank of storefront windows at the front entrance. Architectural detailing was limited to a concrete canopy that shielded the storefront windows at the entrance, with large, affixed signage mounted to the canopy.⁹⁷

When Garland Bank & Trust Company began planning their new building outside the commercial business district, they realized they needed something to set them apart from their leading competition. Garland Bank & Trust utilized the height of the tower-on-podium configuration. The building's height also ensured that large signage, which was illuminated at night, could be affixed several stories above the surrounding neighborhood, and itself serve as an advertisement to be seen throughout Garland. Furthermore, the bank was designed to provide top-notch convenience, with access from all four sides, angled drive-thru teller windows and intercoms, and a 24-hour depository.

In the 1970s, the banking industry in Garland continued to grow, and the other banks in town embarked on building campaigns. In 1970 Colonial Bank broke ground on a new suburban bank and office building in the Walnut Creek Shopping Center at 3306 Walnut Street (extant). The five-story bank building, designed by Fred L. Vance and Gene Hildinger, was only the second building at that time, after Garland Bank & Trust, to be five-stories tall.⁹⁸ However, later that year First National Bank of Garland announced plans for a taller, six-story office addition with glass curtain walls adjacent to their bank building on 7th Street in Garland, also designed by Wright, Rich and Associates (demolished).⁹⁹

⁹⁶ "Architect Proud of New Building," *Garland Daily News*, August 9, 1963, 14.

⁹⁷ "Week's Permits Top \$1 Million," *Garland Daily News*, March 15, 1964, 1; "New Local Bank," *Garland Daily News*, October 13, 1964, 18.

⁹⁸ "Colonial Bank Groundbreaking," *Garland Daily News*, April 5, 1970, 11.

⁹⁹ "FNB will build 6-story tower," *Garland Daily News*, December 18, 1970, 1.

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Garland Bank & Trust Company as an Expression of the 1960s Mid-rise, Suburban Bank

In 1963 Garland Bank & Trust hired Albert Armstrong as President, and he was a key figure in the creative decision-making for the bank's new building.¹⁰⁰ To plan the new facility, Armstrong toured banks in four states, driving over 3,000 miles to review a variety of new buildings and determine the best design.¹⁰¹ A *Garland Daily News* article announcing the building's grand opening stated that when Armstrong made his trip, he quizzed the bank presidents and managers on what they would do differently if they had the opportunity.¹⁰² The bankers responded that they would have used less trendy finishes and opted instead for those that patrons expect for a traditional, stable financial institution.¹⁰³ The bankers lamented the use of "flashy decor, high ceilings and brightly-colored furniture."¹⁰⁴ As a result, Armstrong opted for "quiet elegance" and "warmth" with the extensive use of wood including walnut and dark oak, light gray terrazzo, and creamy white shellstone.¹⁰⁵

The bank hired well known firm Broad & Nelson, who had completed numerous high-profile Modern buildings throughout Texas, to design their new building. Broad & Nelson had previously completed the Mercantile Dallas in 1956 (demolished) and a large addition to the Mercantile Commerce (later Continental) in downtown Dallas in 1958.¹⁰⁶ For this building, however, Broad & Nelson, in collaboration with Armstrong, adapted the Modern style to meet the needs of the client and its customers. Completed in 1966 the Garland Bank & Trust Building incorporated many of the tenets of the Modern, post-war bank, articulated through its use of smooth surfaces, verticality, and sleek lines. However, unlike the downtown First National Bank of Garland, with its marble and gold accents, the Garland Bank & Trust building was understated and approachable, incorporating local materials to appeal to the suburban consumer of Garland.

The building's plan and elevations emphasized simplified geometric-rectilinear forms. It had a strong sense of horizontality, with the wide plinth on the first floor with the upper floors set on it, creating a canopy to shade the entrances and windows from the hot Texas sun. The building was also designed with the characteristic materials of reinforced concrete and glass, albeit executed in a simplified aesthetic with minimal ornament. Buff brick articulated in vertical pilasters, elongated the building. Native Texas Cordova shellstone spandrels below the windows define the openings, and clad the first story exterior walls and columns beneath the canopy. The window, pilaster, and spandrel pattern was similar in design to Broad & Nelson's work on the Mercantile Continental Building, thus creating a visual link between the small, suburban bank in Garland and the large, renowned banking institution in Dallas (Figure 20). Historic oversized signage marked the building (Figures 1-3), emblematic of the post-war shift in bank design which modeled buildings after retail establishments and catered to the auto-oriented public.

Lastly, the building's convenience-oriented design, with the bank drive-thru bank teller windows and large surface parking lot, catered to the needs of suburban living. The motor bank lane, with its modern Deibold electronic traffic control, and window curved to match the curb pattern, allowed cars to pull through the banking windows easily. The new form of motor bank reportedly reduced customer waiting time by 30 percent.¹⁰⁷

¹⁰⁰ "Garland Bank Chief Resigns". *Dallas Morning News*, September 11, 1963, p.17.

¹⁰¹ "What's New in Bank Features." *Garland Daily News*, p. 24.

¹⁰² "What's New in Bank Features." *Garland Daily News*, p. 24.

¹⁰³ "What's New in Bank Features." *Garland Daily News*, p. 24.

¹⁰⁴ "What's New in Bank Features." *Garland Daily News*, p. 24.

¹⁰⁵ "What's New in Bank Features." *Garland Daily News*, p. 24.

¹⁰⁶ Robert Mawson, "Dallas Landmark Commission Nomination Form - Mercantile Bank Building," accessed July 11, 2022, <https://dallascityhall.com/departments/sustainabledevelopment/historicpreservation/HP%20Documents/Landmark%20Structures/Mercantile%20Bank%20Building%20Landmark%20Nomination.pdf>.

¹⁰⁷ "Motor Bank Lane," *Garland Daily News*, September 25, 1966, 7.

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When it was completed, the building became the tallest building in town, with five stories and a basement.¹⁰⁸ The building's height was a symbol of prominence, towering above the suburban skyline it reflected Garland Bank & Trust Company's endeavor to compete with the leading corporate and banking institutions in the Dallas-Fort Worth metro area during that era. Armstrong acknowledged that their new building was not revolutionary, but rather "he readily admits that many of the features are to be found elsewhere in the South and Southwest. But no other bank, he insists, offers them in the combination found in the bank's new building."¹⁰⁹ In Garland, considered a manufacturing blue-collar town in the 1960s, the conservative Garland Bank & Trust building, designed by architects who were well-known regionally and state-wide, was a waypoint in the town's evolution from rural town to suburban city.

Upon completion of the Garland Bank & Trust building, Armstrong boasted that it was "the most utilitarian, the most convenient" bank he had seen.¹¹⁰ The Garland Bank & Trust Building epitomized the needs of a suburban bank in the post-war era, with enough modern design features to make it feel current, but subdued and humble enough to appeal to the rural ideal of suburban families. Despite the building's reliance on well-established modern forms and design, Garland Bank & Trust was the first tower-on-podium office building in Garland and the first Modern, mid-rise building constructed in suburban Garland outside of downtown. Thus, the bank urged their customers to "Select the one that is bigger, better, and friendlier, with the "Know How" and the facilities to handle ALL your business and personal financial requirements."¹¹¹

In downtown Garland, other examples of post-war Modern buildings included the First National Bank (Wright, Rich and Associates, 1963) and the Home Savings Association Building (Fehr and Granger of Austin with Garland architects Wright, Rich and Associates, 1965). First National Bank is no longer extant, and the Home Savings Association is extant but received drastic alterations in the 1970s when it was bought by the City of Garland (see Figures 24 and 25). Other Modern influenced buildings were constructed throughout Garland but were primarily one-story masonry and glass box buildings, including the Southern Bank & Trust bank building, with limited architectural ornament or design details. Although eventually surpassed in height in the 1970s, the Garland Bank & Trust Company remains the only extant, mid-rise, post-war, Modern bank and office building in the community that retains a high degree of historic integrity.

Tower-on-Podium Commercial Building Typology

The Garland Bank & Trust Company is modest version of the tower-on-podium typology, a distinct Modern subtype. One of the earliest iterations of the tower-on-podium mid-century office building was the Lever House in New York designed by Skidmore, Owings, and Merrill with Gordon Bunshaft as Principal Designer. Completed in 1952, the building revolutionized office construction in the U.S. The Lever House featured a 2-story horizontal base with a large, 21-story tower rising above and was clad in blue-green glass and stainless steel.¹¹² Upon its completion, it was hailed as a marvel of modernity, with its glass curtain walls appearing to float above the base of the building, and it served as precedent for many commercial buildings throughout the U.S. in the post-war era.¹¹³

The first usage of the Modern tower-on-podium typology in the Metroplex appears to be the Republic National Bank in Dallas (NRHP 2005). Designed by New York-based Harrison & Abramowitz with local associated Gill & Harrell, the original 1955 building consisted of an eight-story bank pavilion with 36-story tower clad in decorative aluminum panels and green-blue glass windows. As the first large-scale commercial building constructed in Dallas during the

¹⁰⁸ "New 5-Story Building Adds Landmark to City Skyline," *Garland Daily News*, September 25, 1966, 27.

¹⁰⁹ "What's New in Bank Features?" *Garland Daily News*, September 25, 1966, page 24.

¹¹⁰ "Armstrong Calls New Building Finest He's Seen in Many Years of Banking," *Garland Daily News*, September 25, 1966, 26.

¹¹¹ "Ad." *Garland Daily News*, April 6, 1968, 13.

¹¹² New York Landmarks Commission, *Lever House*, 1982, <http://s-media.nyc.gov/agencies/lpc/lp/1277.pdf>. accessed May 19, 2022, 1.

¹¹³ New York Landmarks Commission, *Lever House*, 12.

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post-war era, the Republic National Bank building influenced other tower-on-podium buildings that followed. The bank pavilion featured large open lobby with terrazzo and marble finishes, gold leaf balcony, several floors of tenant space, and the tower consisted solely of tenant rental space. Additions were added to the building in the mid-1960s and 1980.¹¹⁴

Although larger cities in the U.S. saw variants of this modern office building typology in the 1950s, in Texas, the interpretation was more conservative. Exchange Park was designed by Dallas firm Lane, Gamble & Associates as a mixed-use development. The first building constructed was Exchange Bank in 1956. The 14-story building featured a double-height podium structure with smooth wall panels, large storefront windows, and projecting canopies for the public-facing portion of the building. Rising from the podium was a large, rectangular tower with continuous bands of windows with blue spandrels and projecting sun visors built into the façade.¹¹⁵

In the 1960s, businesses and banks throughout the Dallas area continued to employ and adapt the tower-on-podium typology, evident on the First National Bank Tower building (George L. Dahl and Thomas E. Stanley – 1965, NRHP 2017). The monumental 52-story skyscraper consisted of a large, massed, nine-story marble base with a 40-story glass tower displaying the influences of the International Style and New Formalism. When it was completed, it surpassed the Republic National Bank as the tallest building west of the Mississippi.¹¹⁶ The bank base was supported by large, inverted, tapered, marble columns that allowed the bottom three floors of the podium to be encased in floor-to-ceiling glass curtain walls. Located in Dallas's Central Business District, the First National Bank Tower was an elaborate version of the tower-on-podium Modern office building, constructed using high-end materials to signify its prominence.

By the mid-1960s, and the tower-on-podium expanded to smaller towns, cities, and suburban areas throughout Texas, however, these were often more modest in style and materials than their urban counterparts. In Irving, Texas, in 1964 the Southwest Bank & Trust constructed their new suburban bank building using this distinct building form. It consisted of a large rectangular podium with overhanging roof forming a canopy along the ground floor entry space.¹¹⁷ An offset tower rose above the podium with glass curtain walls. The building is extant (2520 W. Irving Blvd) but has undergone significant alterations which have rendered it unrecognizable as a 1960s tower-on-podium bank building (Figures 16 and 17). The present-day Bank of America and Prosperity Bank buildings (extant), located at N. Grant Avenue and W. 7th Steet in Odessa, are examples of more modest, tower-on-podium buildings, although their location in the downtown core necessitated some decorative flourishes. Additionally, the present-day Moody Bank at 2302 Postoffice Street in Galveston (extant) employs this distinct typology, with a large double-height podium of floor-to-ceiling glass with overhanging masonry canopy. The multi-story tower rises above the podium with vertical window columns divided by buff brick pilasters that emphasize the building's verticality.

The Garland Bank & Trust Company, with its single-story base and four-story tower set back on the podium, represents a restrained, modest example of the tower-on-podium commercial office building in a suburban context. Bank President Armstrong had requested an approachable design, with just enough Modern influence to convey that the bank was state-of-the-art and contemporary without being overwhelming. Thus, in keeping with the client's vision,

¹¹⁴ Jay Firshing and Anna Mod, "Republic National Bank National Register Nomination," 2005, NRIS # 05000243, https://catalog.archives.gov/OpaAPI/media/40971745/content/electronic-records/rg-079/NPS_TX/05000243.pdf, accessed July 7, 2022, 7.5.

¹¹⁵ "Exchange Park: 1950s Cutting Edge," *AIA Dallas*, <https://www.aiadallas.org/v/columns-detail/LOST-FOUND-Exchange-Park-1950s-Cutting-Edge/va/>, accessed May 19, 2022.

¹¹⁶ Steven Brown, "Vacant Dallas First National Bank Tower is Getting a Record-setting Redo to the Tune of \$450 Million," *Dallas Morning News*, May 7, 2019, <https://merriman-maa.com/vacant-dallas-first-national-bank-tower-is-getting-a-record-setting-redo-to-the-tune-of-450-million/>, accessed June 2, 2022.

¹¹⁷ "Irving Financial Institutions See '64 Deposits Topping \$71 Millions," *The Irving Daily News Texan*, February 23, 1964, 40.

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Broad & Nelson designed the Garland Bank and Trust building using a recognizable Modern form, the tower-on-podium, to give the building height and prominence, while keeping the rest of the building simple and restrained.

While many high style urban examples of the tower-on-podium subtype are extant throughout Texas and the Metroplex, it appears that few suburban examples in the area are intact and retain historic integrity. Thus, the Garland Bank & Trust Building is an excellent example of a Modern, tower-on-podium bank building, designed by well-known architects versed in high-style Modern design, but adapted for a suburban context.

***Broad & Nelson, Architects*¹¹⁸**

The firm of Broad & Nelson was formed in 1946 by Thomas Dohoney Broad and Donald S. Nelson and they became known throughout Texas for their Modern designs for banks, government buildings, schools, and fraternal buildings across the state into the late 1960s.

In the early 1950s, the firm worked on the Sanatorium Clinic in Paris, as well as several Federal Housing Administration affordable housing projects, including one in Ballinger, Texas and one in Cisco, Texas.¹¹⁹ They also completed projects on the Auditorium at Kilgore College (Figure 22), the Tuberculosis hospital in Tyler, Our Lady of Good Counsel High School in Oak Cliff, and the Benjamin Franklin Junior High School in Dallas (Figure 21).¹²⁰ Their institutional and educational buildings were largely modest Modern buildings with an emphasis on geometry, and hallmarks included long banks of windows, brick siding, and minimal ornamentation.

However, in 1955 the firm was hired to design a new 19-story office tower as part of the Mercantile Bank complex in downtown Dallas (demolished). Donald Nelson had previously worked with architect W.W. Ahlschlager on the renowned 1942 Mercantile National Bank of Dallas, and his association with the architect and company likely garnered them the commission. Shortly thereafter, the firm was also hired to complete an 8-story addition on the Mercantile Commerce (later Continental) Building in 1958 (extant, NRHP 2006) (Figure 20). Both the Mercantile Bank Dallas and Mercantile Continental buildings employed long vertical bands of brick pilasters, with regularly placed windows separated by masonry spandrels. The new building and additions referenced the original 1942 Mercantile building's fenestration pattern, and its use of buff brick pilasters to emphasize verticality and inset windows and terra cotta spandrels to emphasize its horizontality.¹²¹ The Garland Bank & Trust building's design and fenestration pattern was influenced by its larger neighbors in Dallas, yet with more restraint appropriate for its suburban setting.

In the 1960s, Broad & Nelson completed several other high-style Modernist buildings in Dallas, including the Terminal at Love Field (1957), and the Dallas County Government Center (1969). They also designed numerous Modern buildings throughout Texas, including the Texas Memorial Grand Lodge in Temple (1950, NRHP 2012) (Figure 18) and the Scottish Rite Library and Museum (1969) in Waco, and the Experimental Science Building (1951) at the University of Texas at Austin.

The Love Field Terminal was one of the firm's most notable and representative modern designs (Figure 19). The building featured metal and glass curtain wall technology with green colored panels. The building's simple, rectilinear form further established its Modern style, while the material itself served as its ornamentation. Like the Love Field

¹¹⁸ Largely adapted from Donald S. Nelson Collection, Alexander Architectural Archives, University of Texas Libraries, The University of Texas at Austin.

¹¹⁹ "Cisco Buzzes with New Construction," *Abilene Reporter News*, March 13, 1951, 22; "Sanitarium Staff Moving Into New Clinic This Week." *The Paris News*, March 26, 1951, 1.

¹²⁰ "Dedication Held at Catholic HS," *The Irving Daily News Texan*, May 9, 1962, 2.

¹²¹ Mawson, *Dallas Landmark Commission Mercantile Bank Building*, 4-5.

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Terminal, the Garland Bank & Trust Company relied on simple, unadorned rectilinearity. Rather than using swaths of color, however, Broad & Nelson chose a textural accent, Cordova shellstone (in places inlaid with narrow strips of colored tile), to bring visual interest to the neutrally toned subject building.

Broad & Nelson had also designed the Garland Memorial Hospital which was completed in 1964 (although altered, in use by the Veterans Administration as a medical center).¹²² Executed in tandem with the Garland Bank & Trust Company, was the Dallas County Government Center in downtown Dallas (Figure 23). The firm again used natural materials rather than color to add visual interest to the building. The large rectangular block building form is accented with concrete sunshades at the windows and clad in large stone panels. Like the Garland Bank & Trust Company, the side elevations are left unfenestrated, emphasizing the rectilinear form of the building.

Thomas Dohoney Broad (1893-1985)

Thomas Broad, born in Paris, Texas and graduated from the School of Architecture at the University of Texas in Austin in 1915. He then attended graduate school in architecture at Harvard University from 1915 to 1916. When his hometown of Paris suffered a fire in 1916, Broad returned home to help rebuild the city in the newly formed partnership of Curtis, Broad and Lightfoot. Afterward, Broad spent two years in the U.S. Army Air Corp before working for Wight and Wight of Kansas City from 1919-1923. In 1923, Broad established a firm in Dallas with Lester Flint designing commercial buildings throughout the South in the 1920s and 1930s, including the Medical Arts Building in Shreveport, Louisiana (1928, NRHP 1997). From 1933-1938, Broad took a leave of absence from the firm and worked for the Civil Works Administration, the Texas Relief Commission, and Texas Rural Communities. He was later placed in charge of the design division of the Resettlement Administration and the Farm Security Administration for Texas and Oklahoma. While working for these federal programs, he designed farm communities in Wichita Falls, Ropesville, and Highlands, all in Texas. Flint and Broad also designed several buildings in Dallas, including the Jefferson Boulevard Medical and Dental Building (extant) on Jefferson Boulevard in Oak Cliff, and the Reo Motor Building at 2106 North Harwood, the heart of automobile row.¹²³

After the death of Lester Flint in 1938, Broad became the sole owner of the firm and went on to design well-known Dallas buildings: Administration Building at Love Field (1939) and the Dallas Masonic Temple (1941, NRHP 2009), as well as eighteen buildings for the Buckner Orphans Home.

Broad was President of the Dallas Chapter of the American Institute of Architects, a member of the Jury of Fellows, and a trustee of the American Architectural Foundation.¹²⁴ Broad served on the State Board of Architectural Examiners from 1937 to 1951 and served on the board of directors of the Dallas Museum of Art and the Dallas Council on World Affairs. He was also elected to fellowship in the American Institute of Architects.

Donald S. Nelson (1907-1992)

Born in Chicago, Donald Nelson received a Bachelor of Architecture degree from the Massachusetts Institute of Technology in 1927. Nelson also studied at the Ecole Nationale des Beaux Arts in Paris, France in 1925 and received the Paris Prize from the Society of Beaux Arts Architects in 1927. In 1929, Nelson returned to the United States and joined the Chicago firm of Bennett, Parsons, and Frost, with whom he participated in the design of the 1933 Chicago Century of Progress Exposition, including the United States Government Building and many other corporation

¹²² "Bank Building to Start Work". *Garland Daily News*, December 6, 1964, p.1.

¹²³ Marcel Quimby and Kate Singleton. "Dallas Downtown District (Boundary Expansion), Dallas, Dallas County, Texas, National Register of Historic Places Form". 2008, NRIS8001299.

¹²⁴ Quimby and Kate Singleton. "Dallas Downtown District (Boundary Expansion)."

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buildings at the fair. In 1935 Nelson was hired by George L. Dahl, chief architect of the Texas Centennial Fair and worked with him to design Fair Park, completed in 1937 (NRHP 1986). Afterward, Nelson remained in Dallas and established a private practice from 1937-1940. During this time, he was selected by the Federal Fine Arts Commission to be the architect for the federal memorials for the Texas Centennial. During WWII, he served as Chief of Planning and Design for the United States Army Air Force in Washington, DC (1942-1946). Nelson was associated with W.W. Ahlschlager on the first phase of the Mercantile National Bank of Dallas constructed from 1940 to 1942 (1940-1947, NRHP 2006, 2008). The Mercantile National Bank Building began a new era and a new image for Dallas' banks.¹²⁵

Conclusion

Garland Bank & Trust Company is nominated to the National Register of Historic Places under Criterion A in the area of Commerce and Criterion C in the area of Architecture at the local level of significance. The period of significance is 1966-1973.

¹²⁵ Marcel Quimby and Lila Knight. "Dallas Downtown District , Dallas, Dallas County, Texas, National Register of Historic Places Form". 2006, NRIS 061206.

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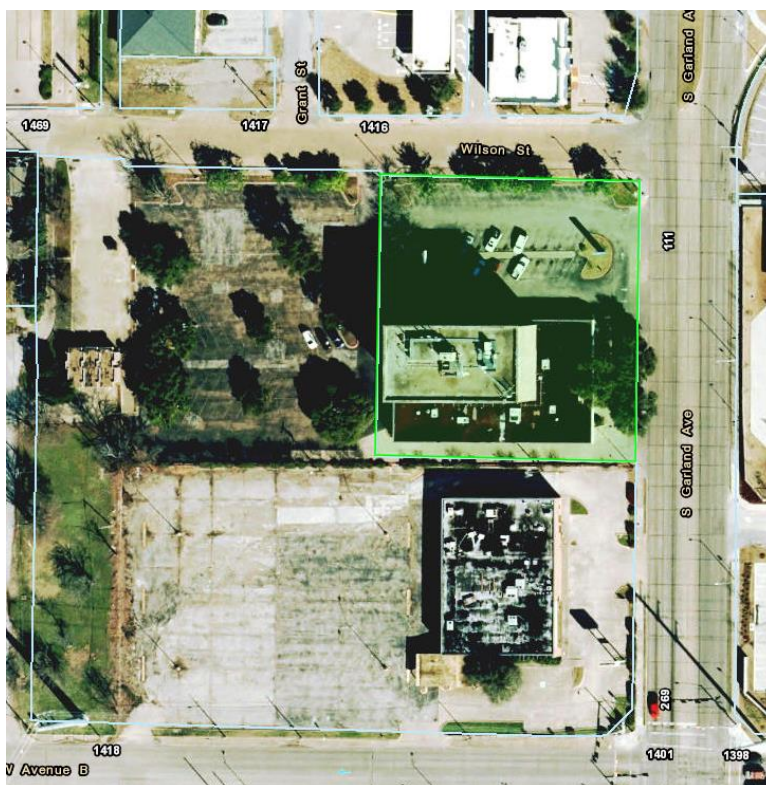
Garland Bank & Trust Company, Garland, Dallas County, Texas

Maps

Map 1: Dallas County, Texas



Map 2: Dallas County Appraisal District Map showing legal parcel as nominated boundary. Accessed June 9, 2022.



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Map 3: Google Earth Map accessed June 9th, 2021.



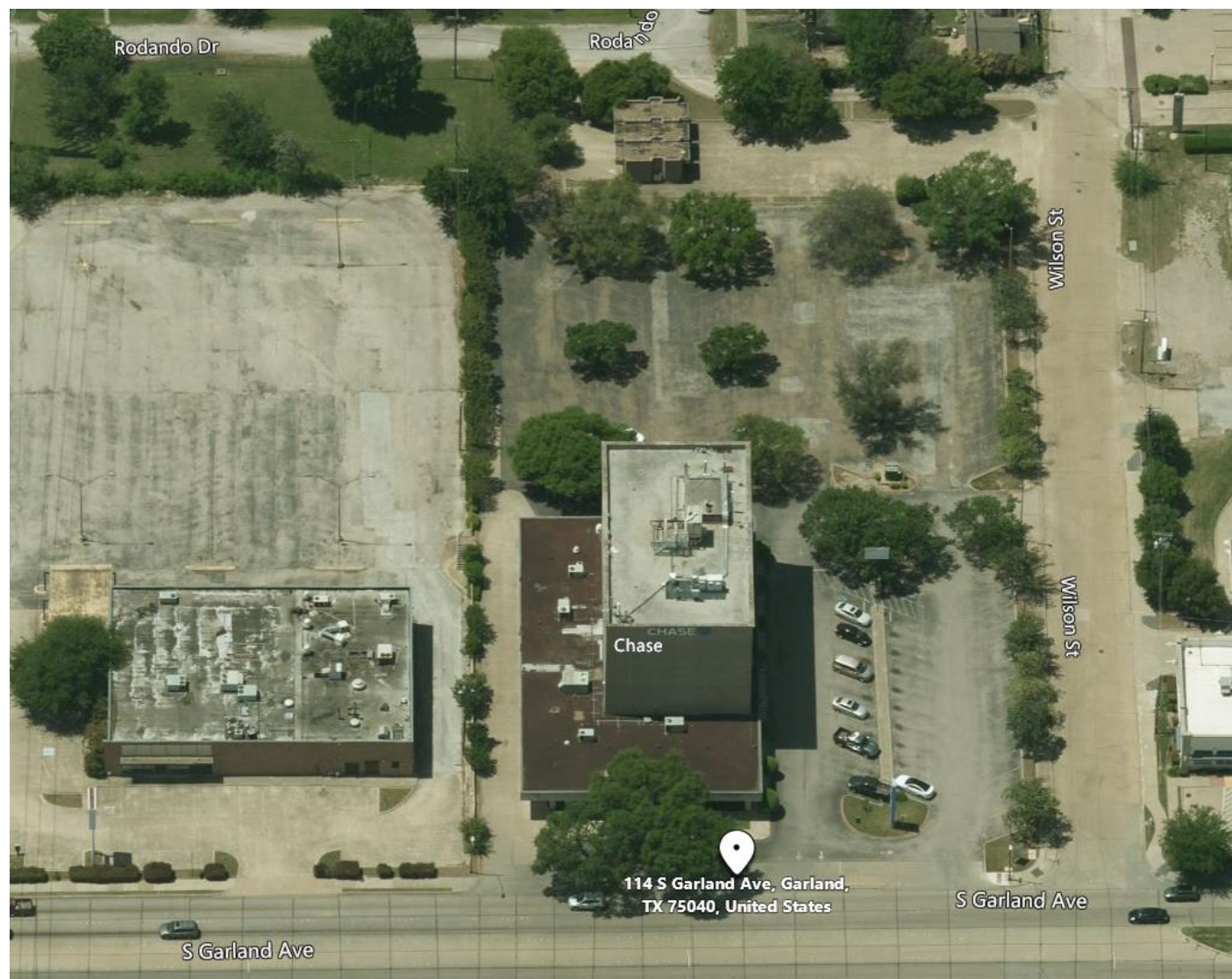
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Map 4: Bing Map showing north elevation.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Map 5: Bing Map showing east elevation.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Map 6: Bing Map showing south elevation.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Figures

Figure 1: Architects Rendering of Garland Bank and Trust Building, Image courtesy of the Alexander Architectural Archives, University of Texas.



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Figure 2: Subject building 1966. Courtesy from *Garland Daily News*, Sep. 25, 1966.



Figure 3: Subject building at night. Courtesy of *Garland Daily News*, September 25, 1966.



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Figure 4: Garland Bank & Trust drive-thru lane. Courtesy of *Garland Daily News*, September 25, 1966.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Figure 5: Garland Bank & Trust Interior. Courtesy of from *Garland Daily News*, September 25, 1966.



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Figure 6. Midway National Bank in Grand Prairie. Located at 530 S Carrier Pkwy, Grand Prairie, TX 75051, the building is extant. Courtesy of *Grand Prairie Daily News Texan*, September 28, 1965, 1.

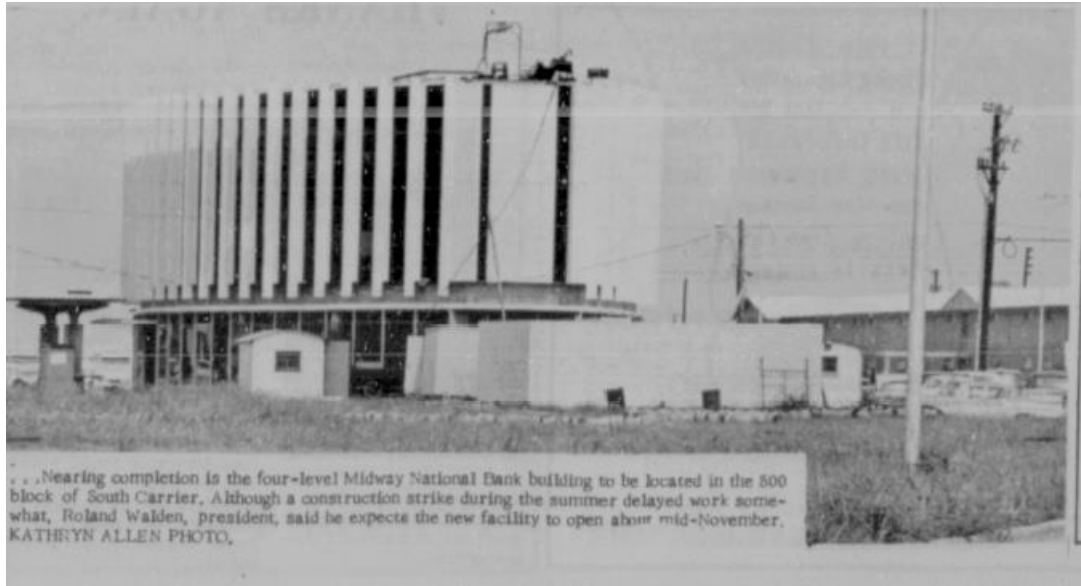


Figure 7. First National Bank, Carrollton (1964). Located at Elm, Broadway, and 6th, the building is no longer extant. Courtesy of *Carrollton Chronicle*, February 06, 1964, 1.



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Figure 8. Grand Prairie State Bank (1961) at 200 W. Main Street. The building is extant but highly altered. Courtesy of *The Daily News-Texan*, November 2, 1961, 21.

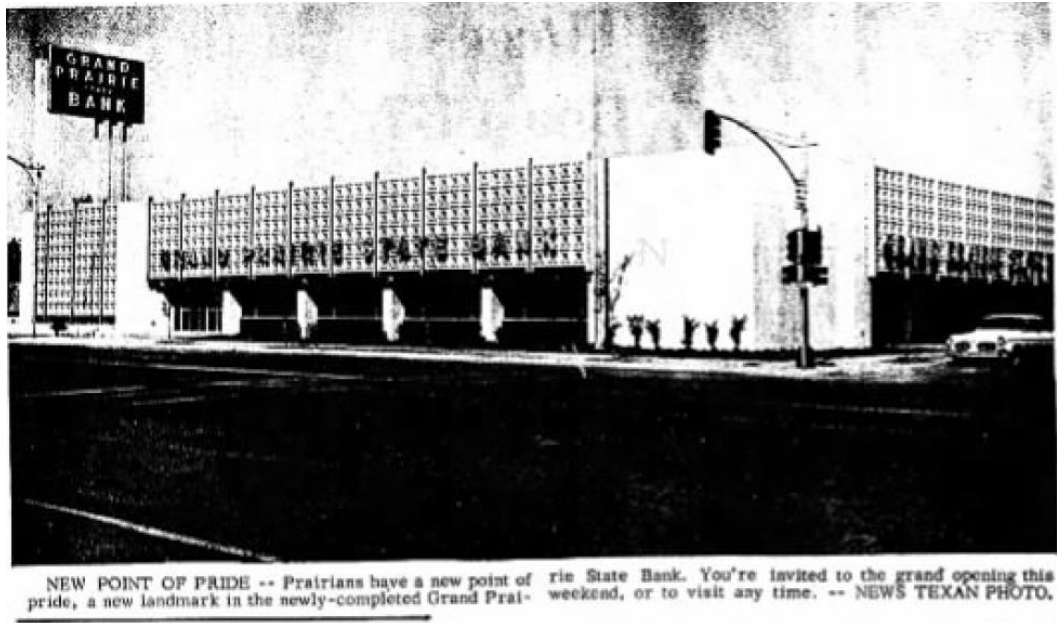


Figure 9. First National Bank Arlington (1962). Formerly located at 200 E. Abram, the bank is no longer extant. Courtesy of *Arlington Daily News Texan*, January 31, 1962, 13.



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Figure 10. Allen State Bank, Plano (1965). Location and status of this building is unknown. Courtesy of *Plano Daily Star-Courier*, October 6 1965, 9.



Figure 11. Architect's rendering of Irving Bank and Trust (1965). Located at S. Main Street and E. Irving, the building is no longer extant. Courtesy of *The Irving Daily News Texan*, December 20, 1964, 1.



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Figure 12. Architect's rendering of Plano Bank and Trust (1967) located at 1201 N. Central Expressway. The building is no longer extant. Courtesy of *Plano Star Courier*, August 30, 1967, 8..



Figure 13. Southern Bank & Trust building in Garland (1963) Located at. 120 W. Kingsley in Garland the building is extant. Courtesy of Squire Haskins Photography, Inc. Collection, University of Texas at Arlington Libraries.



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Figure 14. First National Bank of Garland (1963). Located at Avenue A and Seventh Street, the building was demolished ca. 2017. Courtesy of *Garland Daily News*, December 18, 1970, page 1.



Figure 15. First National Bank of Garland showing 1963 bank (foreground) and 1970 addition (background) prior to demolition. Courtesy of Google Streetview, 2012.



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Figure 16. Architect's rendering of Southwest Bank & Trust at 2520 W Irving Blvd, Irving, TX 75061. The building is an example of the tower-on-podium suburban bank in the Metroplex. Courtesy of *The Irving Daily News Texan*, February 23, 1964, 40.

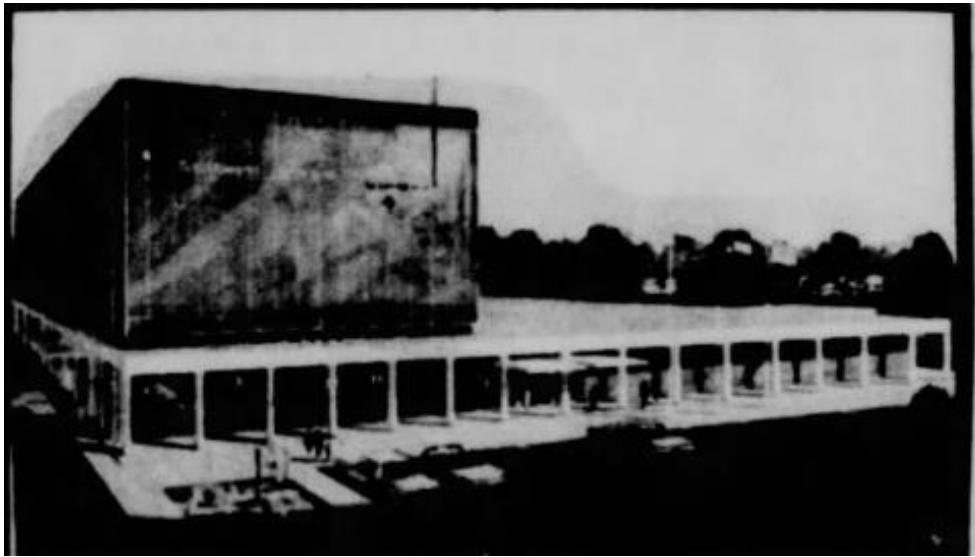


Figure 17. Current view of Southwest Bank & Trust in Irving showing large multi-story addition that alters the building's original form. Courtesy of Google Streetview, 2022.



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Figure 18: Texas Memorial Grand Lodge Temple, Waco, TX (1951) by Broad & Nelson. Architectural Drawing. Courtesy of Baylor University.



Figure 19: Love Field Terminal (1957) by Broad & Nelson, c. late 1950s. Courtesy of Flashbackdallas.com.



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Figure 20: Mercantile Commerce (later Continental) Building Addition by Walter Ahlschlager (lower levels) and 1958 addition by Broad & Nelson. Courtesy of Squire Haskins Photography, Inc. Collection, University of Texas at Arlington Libraries.



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Figure 21: Benjamin Franklin High School (ca. 1956) by Broad & Nelson at 6920 Meadow Road in Dallas. Courtesy of Google Streetview, 2022.



Figure 22: Kilgore Auditorium at 817 Nolen Street, Kilgore (1952) by Broad & Nelson. Courtesy of Google Streetview, 2013.



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Figure 23: Dallas County Government Center (c.1970s) by Broad & Nelson, historic postcard. Courtesy of ebay.com.



Figure 24: Home Savings Association Building, 1970. Courtesy of *Garland Daily News*.



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Figure 25: Home Savings Association Building (now the Garland Municipal Building) Courtesy of Google Streetview, 2021.



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Figure 26: 1964 Schematic for Bank by Broad & Nelson. *Garland Bank and Trust Original Drawings provided by the Donald Nelson Collection in the Alexander Archives of the University of Texas at Austin. Accessed June 25, 2019.*

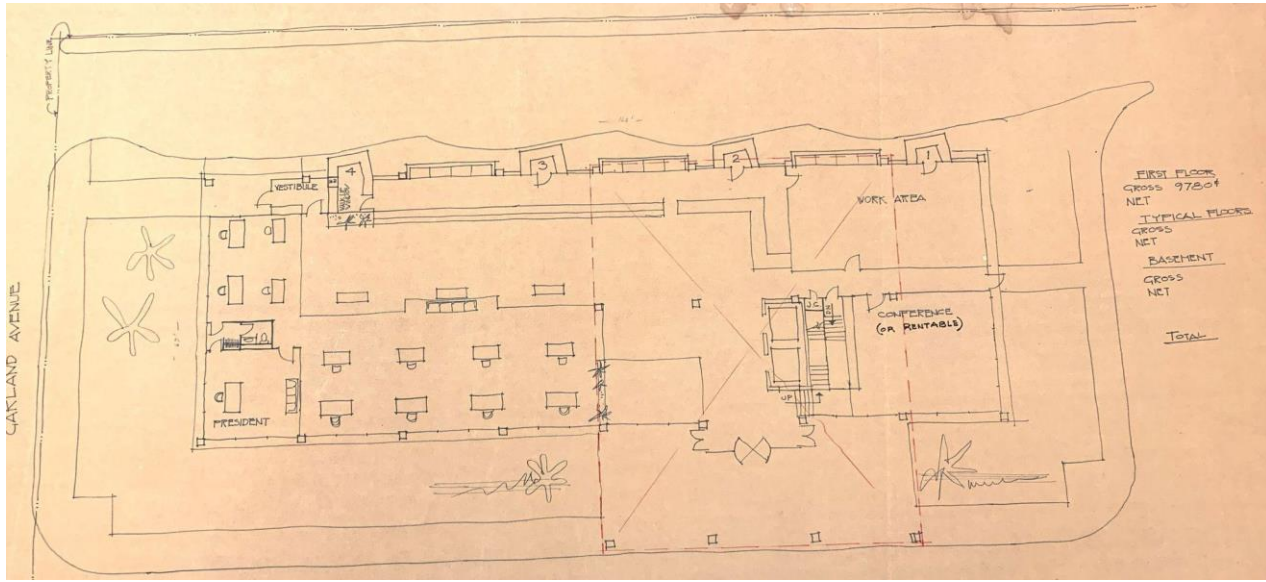
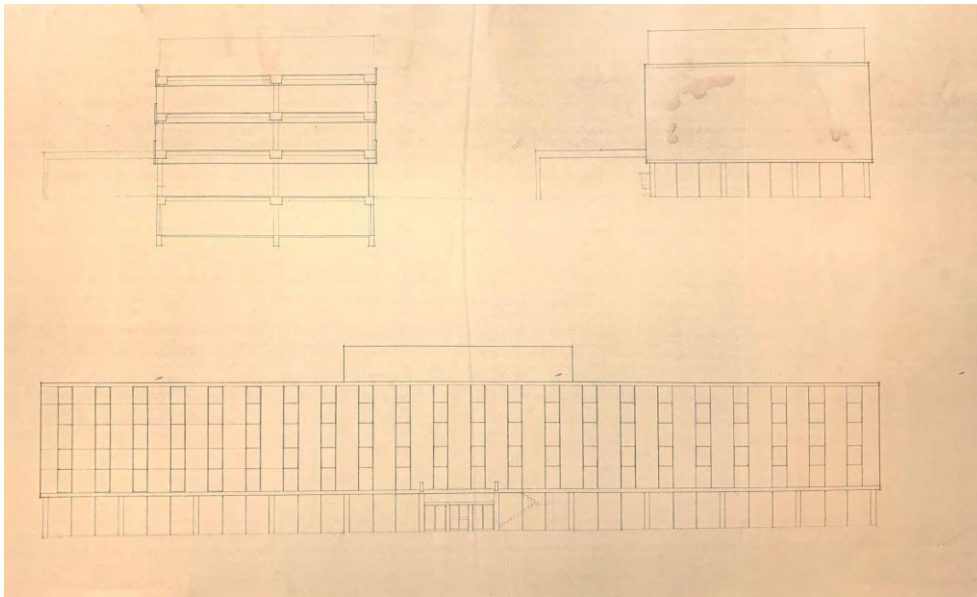


Figure 27: 1964 Initial Exterior Drawing. *Garland Bank and Trust Original Drawings provided by the Donald Nelson Collection in the Alexander Archives of the University of Texas at Austin. Accessed June 25, 2019.*



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Figure 28: 1964 Site Plan. *Garland Bank and Trust Original Drawings provided by the Donald Nelson Collection in the Alexander Archives of the University of Texas at Austin. Accessed June 25, 2019.*

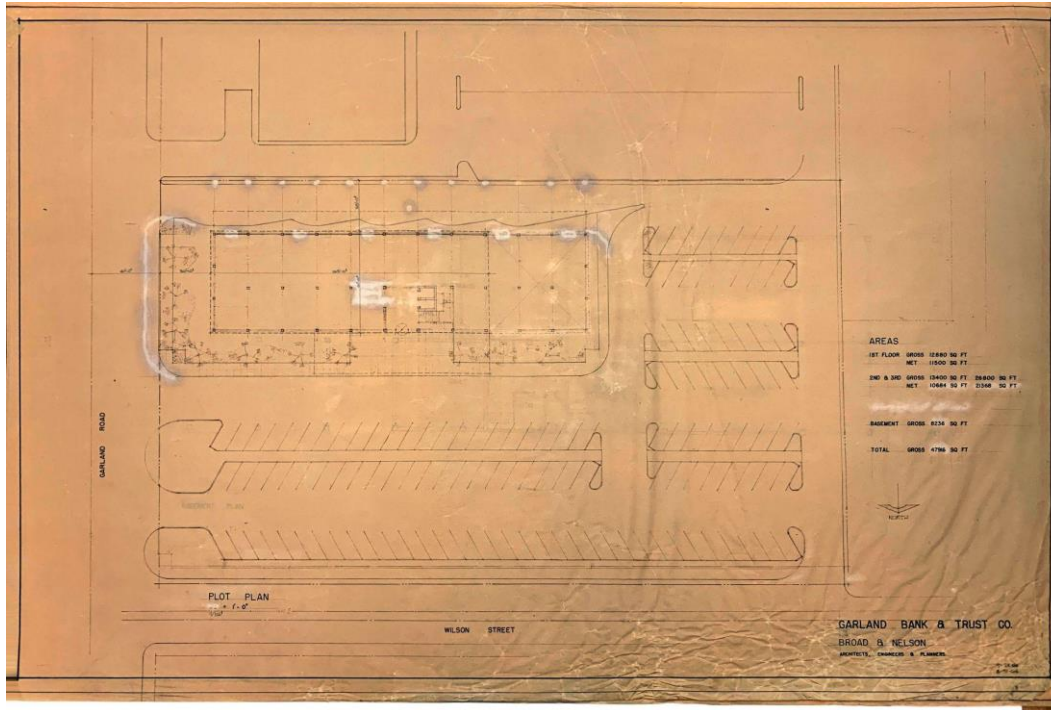
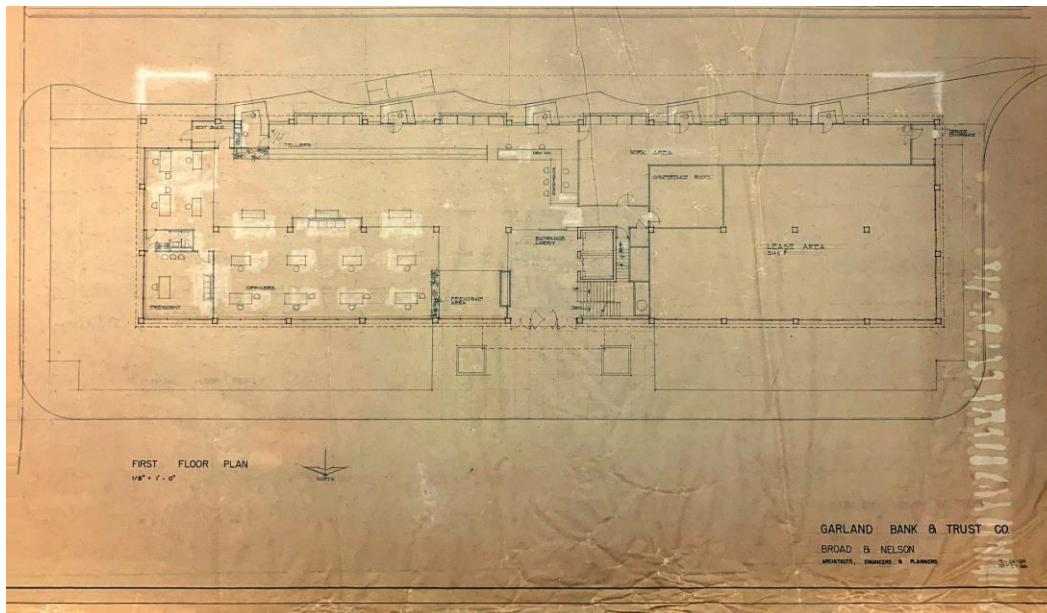


Figure 29: 1964 Site Plan with Drive Thru Area. *Garland Bank and Trust Original Drawings provided by the Donald Nelson Collection in the Alexander Archives of the University of Texas at Austin. Accessed June 25, 2019.*



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Figure 30: 1964 First Floor Plan. *Garland Bank and Trust Original Drawings provided by the Donald Nelson Collection in the Alexander Archives of the University of Texas at Austin. Accessed June 25, 2019.*

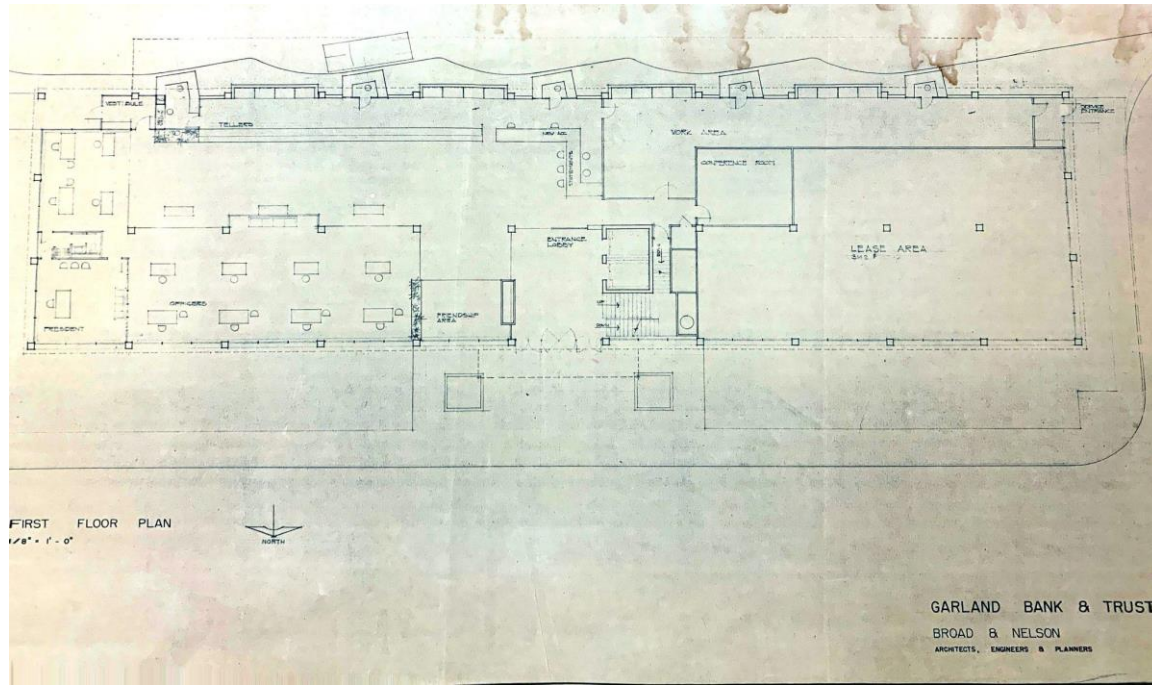
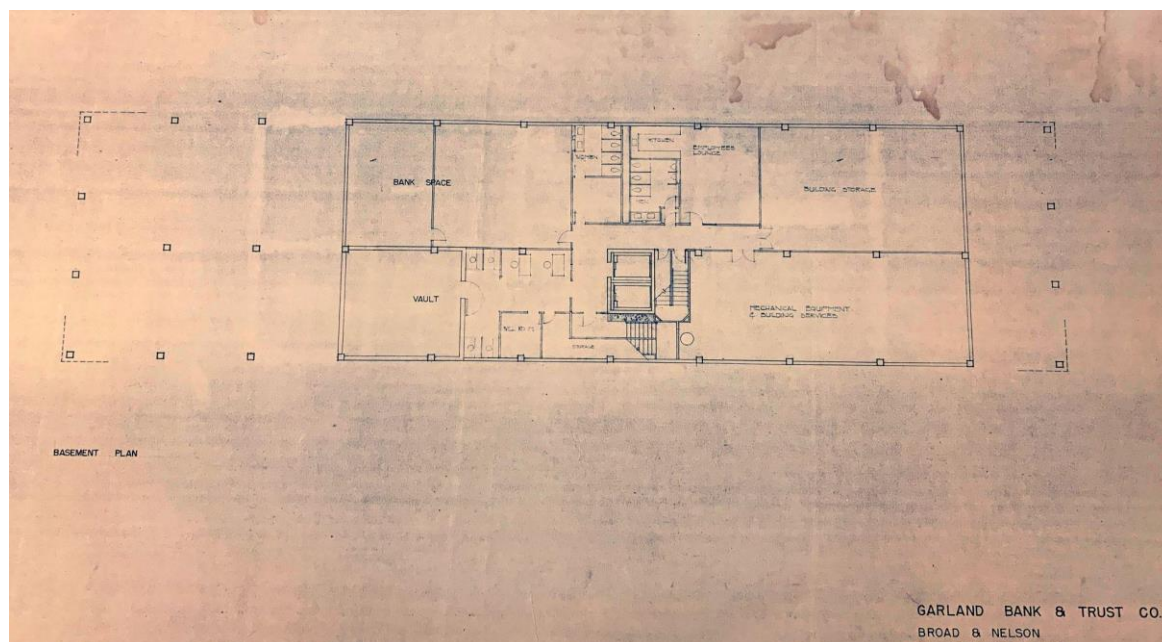
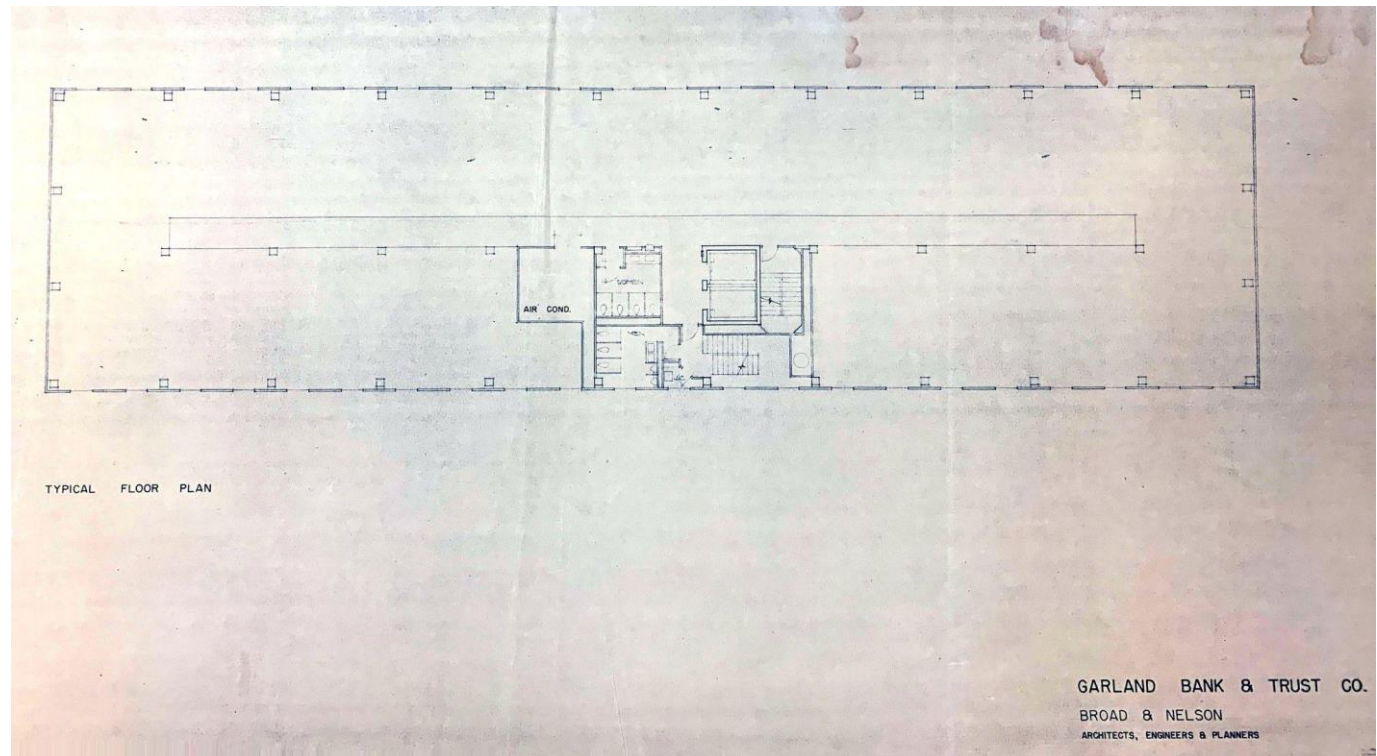


Figure 31: 1964 Basement Floor Plan. *Garland Bank and Trust Original Drawings provided by the Donald Nelson Collection in the Alexander Archives of the University of Texas at Austin. Accessed June 25, 2019.*



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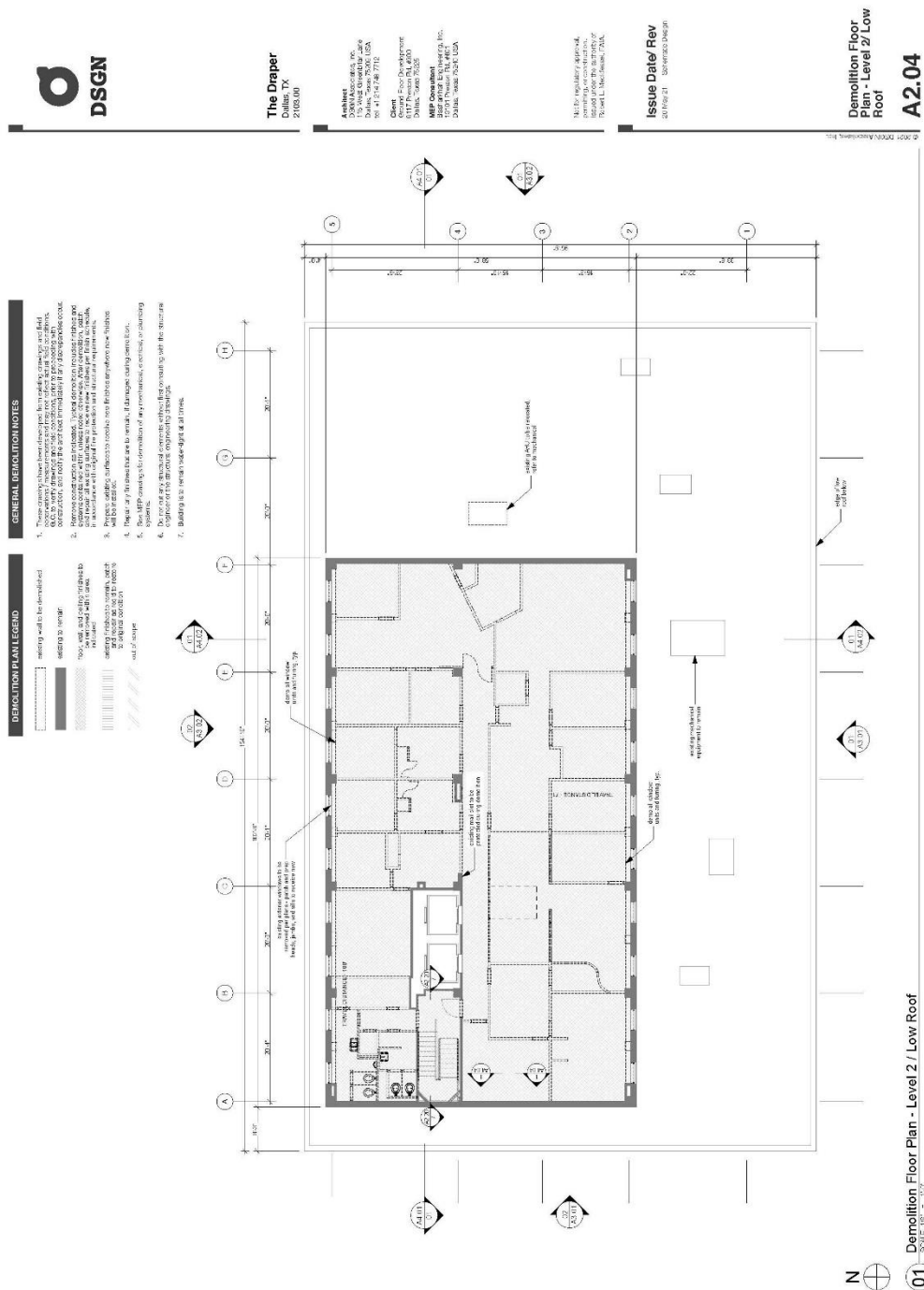
Figure 32: 1964 Typical Upper Floor. *Garland Bank and Trust Original Drawings provided by the Donald Nelson Collection in the Alexander Archives of the University of Texas at Austin. Accessed June 25, 2019.*



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Figure 34: Second Floor Plan, *As-Built Plans of Garland Bank & Trust, Courtesy of DSGN Associates, Inc. May 2021.*



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[illegible]

Demolition Floor Plan - Level 5

20 May '21

Shoreline Design

Issue Date/ Rev

20 May '21

Shoreline Design

Issue Date/ Rev

20 May '21

Shoreline Design

Issue Date/ Rev

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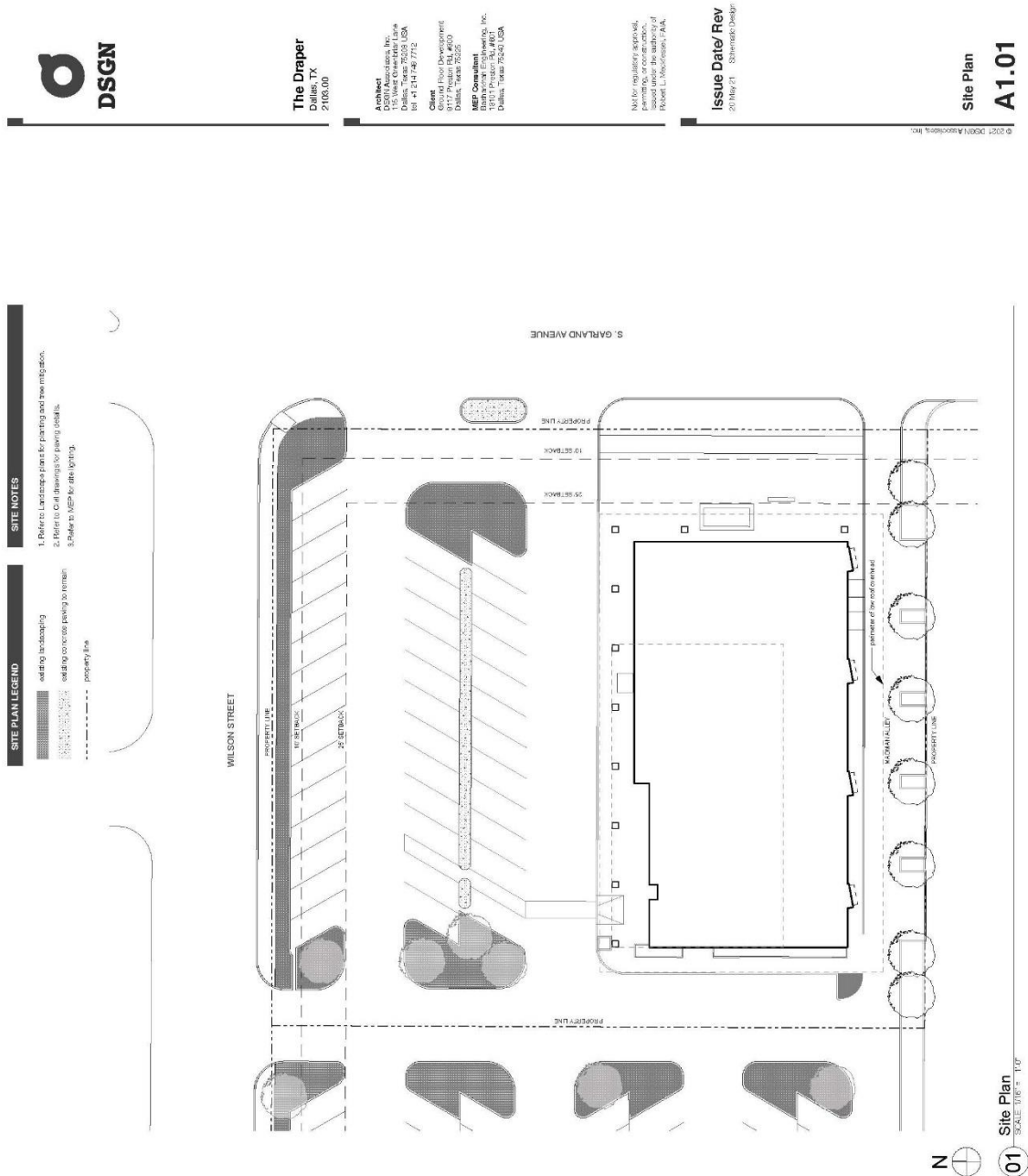
Shoreline Design

Issue Date/ Rev

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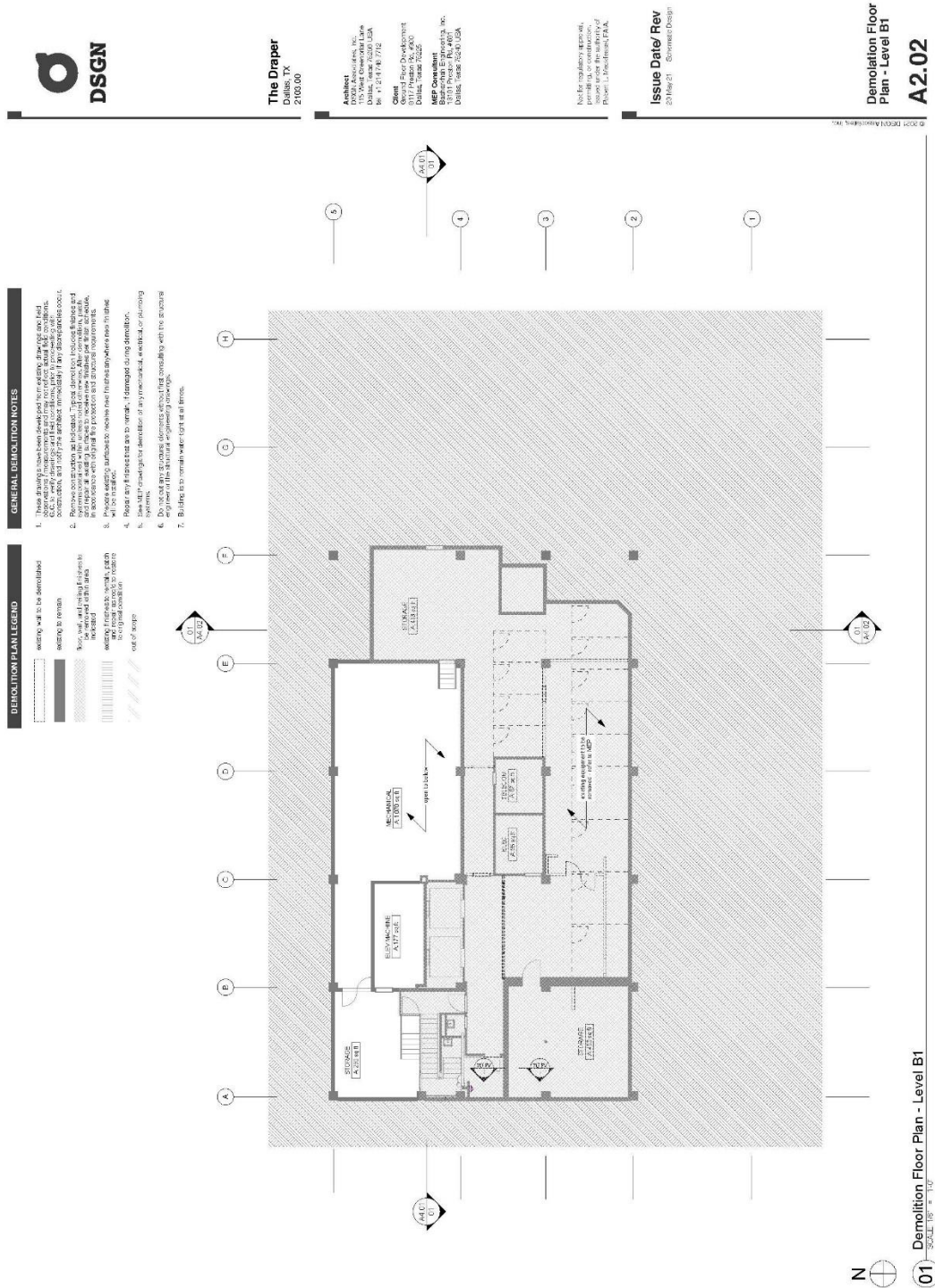
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Figure 38: Site Plan, *As-Built Plans of Garland Bank & Trust, Courtesy of DSGN Associates, Inc. May 2021.*



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Figure 39: Basement Floor Plan, *As-Built Plans of Garland Bank & Trust, Courtesy of DSGN Associates, Inc. May 2021.*



Garland Bank & Trust Company, Garland, Dallas County, Texas

Photographs

Photo 1: Oblique, Primary (North) and East Elevations, View Southwest.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Photo 2: East Elevation, View Southwest.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Photo 3: Oblique, East and South Elevations, View Northwest.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Photo 4: Oblique, South and West Elevations, View Northeast.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Photo 5: Oblique, West and Primary (North) Elevations, View Southeast.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Photo 6: Primary (North) Elevation, View South.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Photo 7: Primary (North) Elevation Under Canopy, View East.



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Photo 8: Bank Lobby, View Northeast.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Photo 9: Bank Lobby, View Northeast.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Photo 10: West Corridor, View East.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Photo 11: East Retail Space, View Southeast.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Photo 12: East Retail Space, View Southwest.



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Photo 13: Drive-Thru Teller Window from Interior, View South.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Photo 14: Floor 3 Corridor, View West.



Garland Bank & Trust Company, Garland, Dallas County, Texas

Photo 15: Floor 3 Office Suite Reception, View South.

