

MARK OLSON
A BANK COMPLEX FOR
KALISPELL, MONTANA

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A BANK COMPLEX FOR KALISPELL, MONTANA

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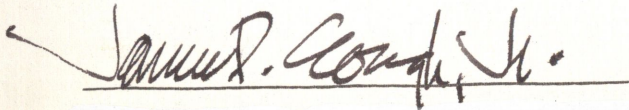
Mark Olson

A professional paper submitted in partial fulfillment
of the requirement for the degree

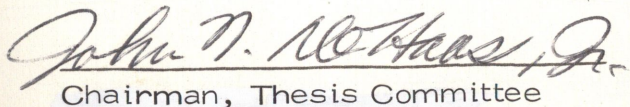
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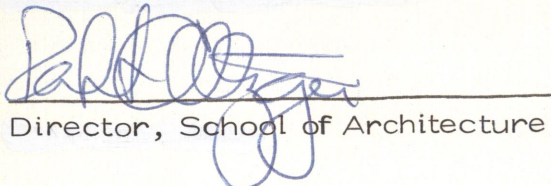
Approved:



Advisor



Chairman, Thesis Committee



Director, School of Architecture

MONTANA STATE UNIVERSITY
Bozeman, Montana

June, 1980

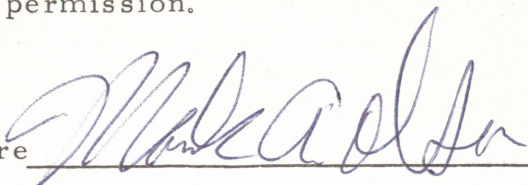
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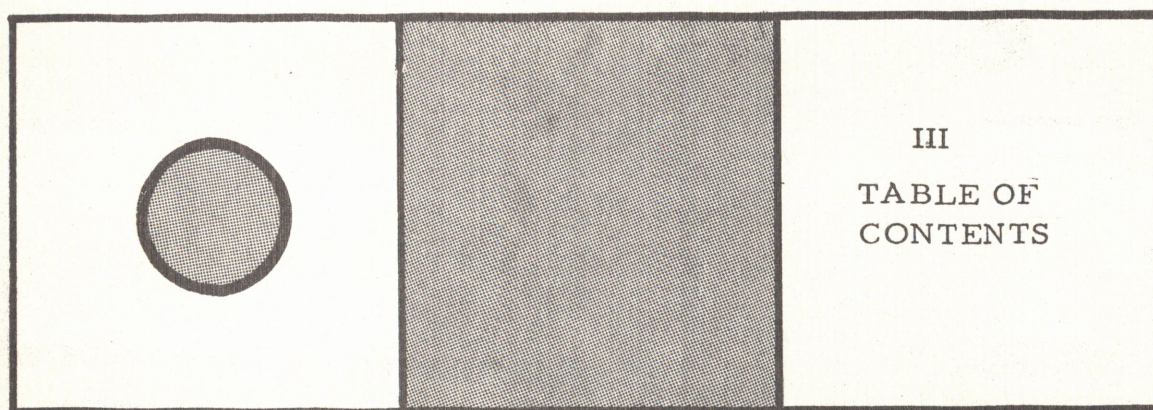


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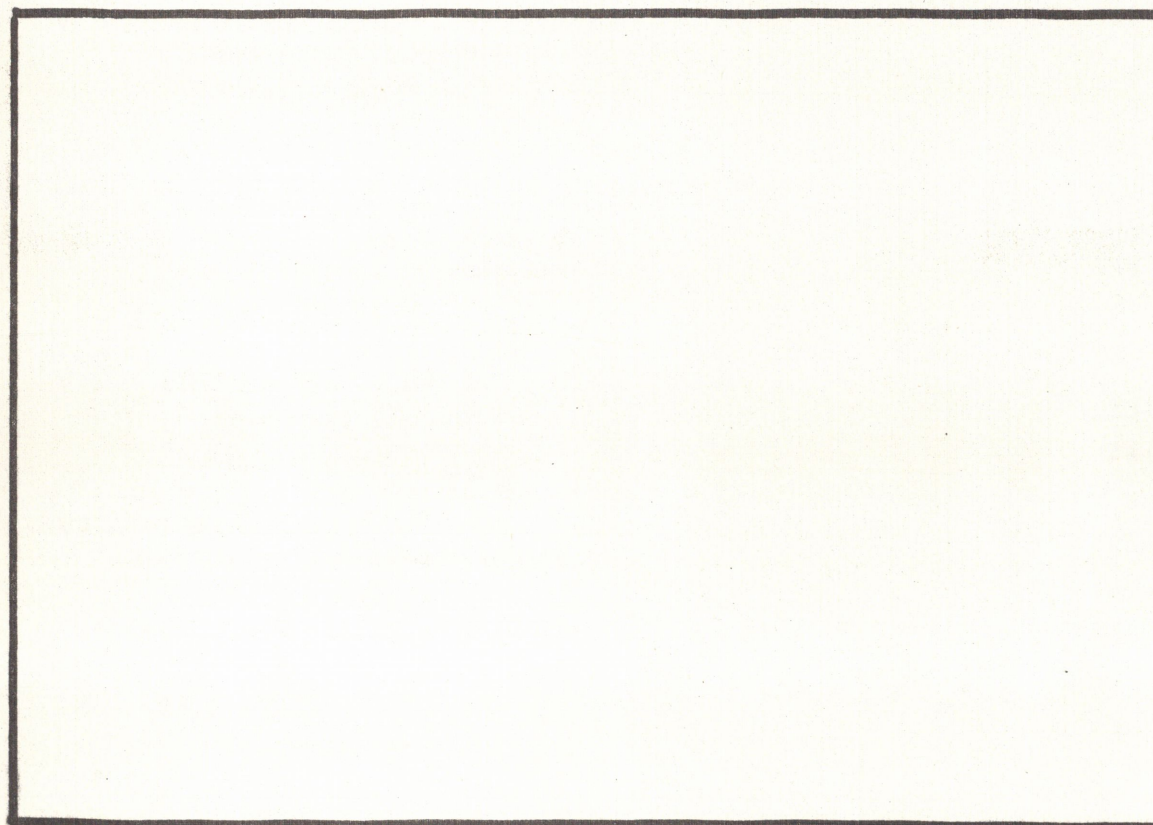


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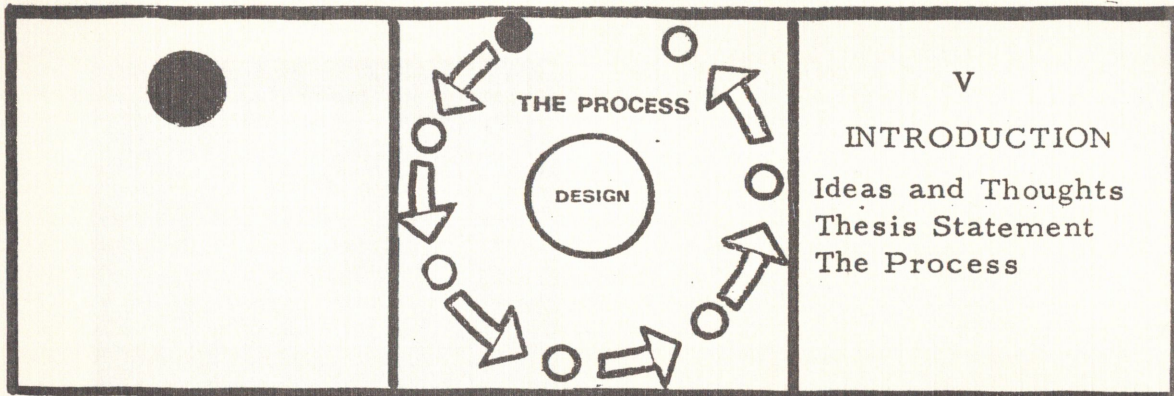
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ACKNOWLEDGEMENTS

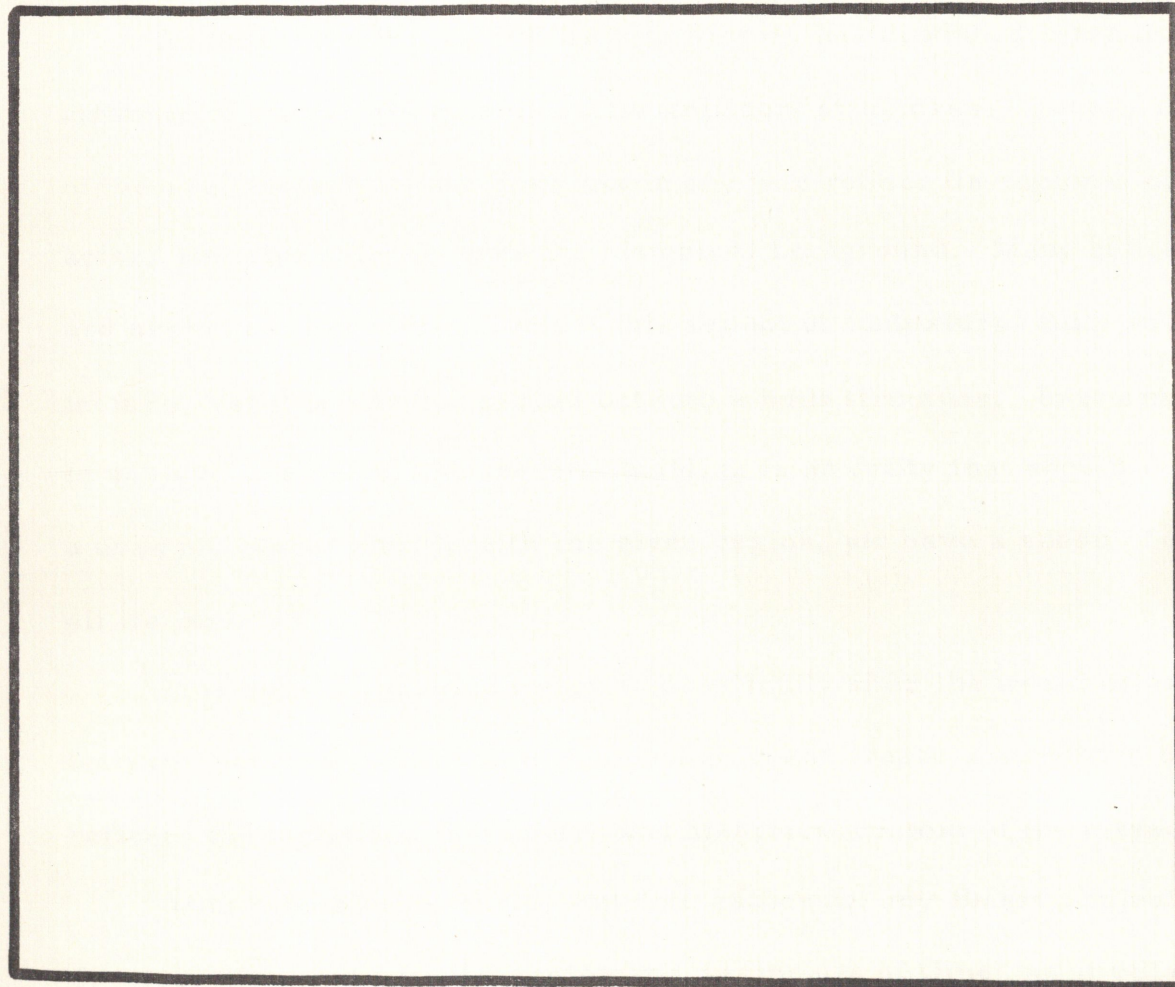
I would like to thank Professor James D. Gough in the capacity of my thesis advisor, and Professor Francis S. Woods as my committee member for their influence and advice which were deeply appreciated.

My thanks to the faculty for their contribution to my education and to my fellow students who have made this five years very enjoyable.

Lastly, I would like to thank my parents for their encouragement throughout my education.



INTRODUCTION



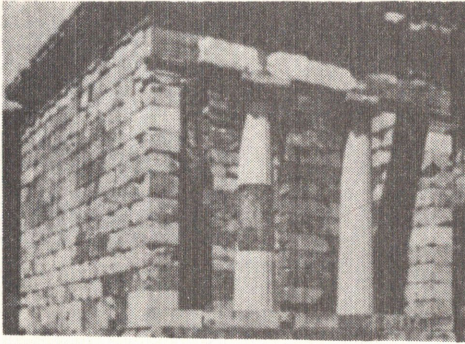


Fig. 1. Front. Delphi, Treasury of the Athenians. 500-485 B.C.

INTRODUCTION

Architecture throughout its long history has produced extraordinary amounts of significant as well as insignificant structures. Today, much of the architecture we see does not in any way reflect its regional character, its cityscape, or even its historical background. Many scholars and architects have written about this aspect of contextural unity in architecture, yet it is rarely carried out into a built structure. In attempting to achieve this unity, the specific building is an entity that should carry a unifying characteristic with the given region, yet have a sense of identity all its own.

It is not my intention to try to drastically alter the world of architecture, yet it is my intention to enhance it and create a structure that reflects the meaning, character, and historical context of the cityscape.

With intensive research and data gathering, my thesis project will develop. Starting with the systematic beginnings of time, as it relates

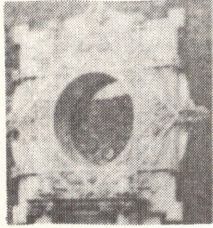


Fig. 2. Detail. Merchants National Bank.
Louis Sullivan.
Grinnell, Iowa. 1914.

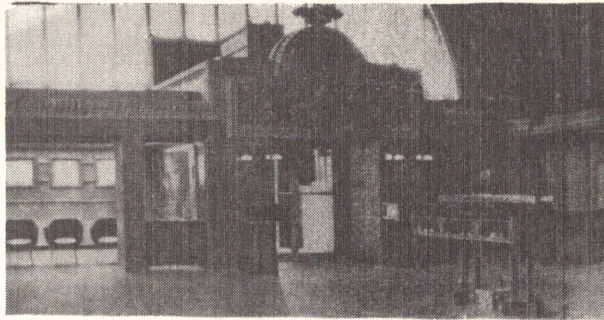


Fig. 3. Interior. National Farmers Bank.
Louis Sullivan.
Owatonna. 1907-08.

to a building type and continuing until that building relates and generates into the modern day cityscape; using the research as a building block, I will formulate objectives, attitudes, and concepts that will help to create a building that characterizes its image and also works as a unifying means to the setting that it will occupy.

IDEAS & THOUGHTS

While residing close to the western downtown section of Kalispell, Montana for many years, this feeling of need and unity was paramount in my thoughts. This particular area for several years has remained in a very poor and deteriorating condition. My feelings told me that this small parcel of ground needed some unifying characteristic to phase itself back with the existing cityscape. Within this section of town, spaces for public gathering (especially for the elderly) and a facility which would begin to draw people and interest back to this area were ideas of prime concern.

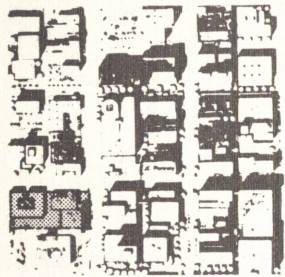


Fig. 4. Kalispell Redevelopment Plan.
Kalispell, Montana. 1977.

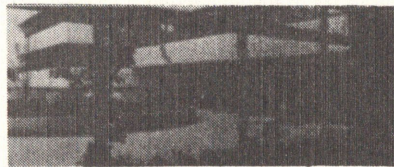


Fig. 5. Stadtparkasse.
Wuppertal, Germany.

From these basic thoughts, I formulated four goals with which I wanted to achieve in this my thesis project:

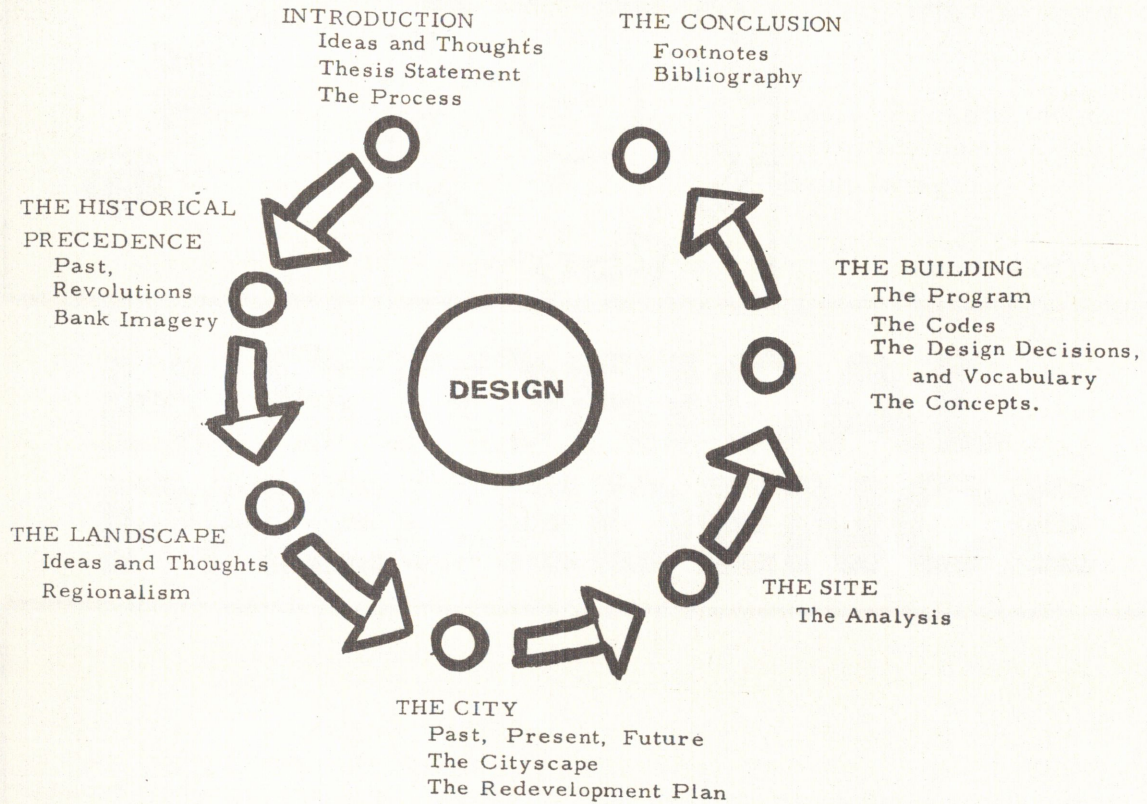
- 1) A transitional node between the older and the newer portions of town.
- 2) Enrichment and enhancement of the cityscape.
- 3) The creation of public gathering areas re-inforced by the skillful use of landscape.
- 4) A retention of the regional character of the area.

With the use of these ideas and goals I feel I can achieve a "physical structure" that will unify itself with the town, the area, and retain the historical character of both the building type and the city. The thesis statement was then created and states:

THE THESIS STATEMENT

Architecture reflects a developmental process generating attitudes of cityscape, landscape and historical precedence within an area.

THE PROCESS



A. IDEAS & THOUGHTS

B. FORMULATE THESIS STATEMENT

C. BUILDING TYPE

D. RESEARCH

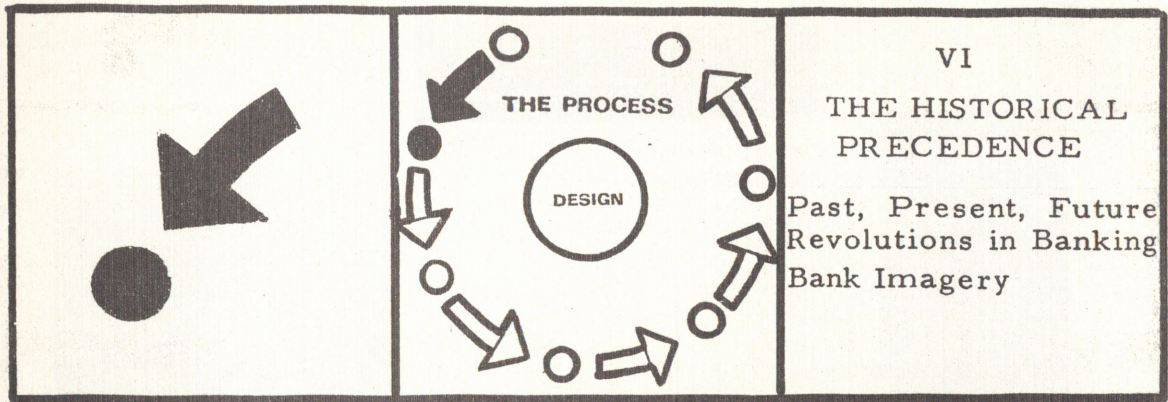
Attitudes of:

1. Historical Precedence
2. Landscape
3. Cityscape

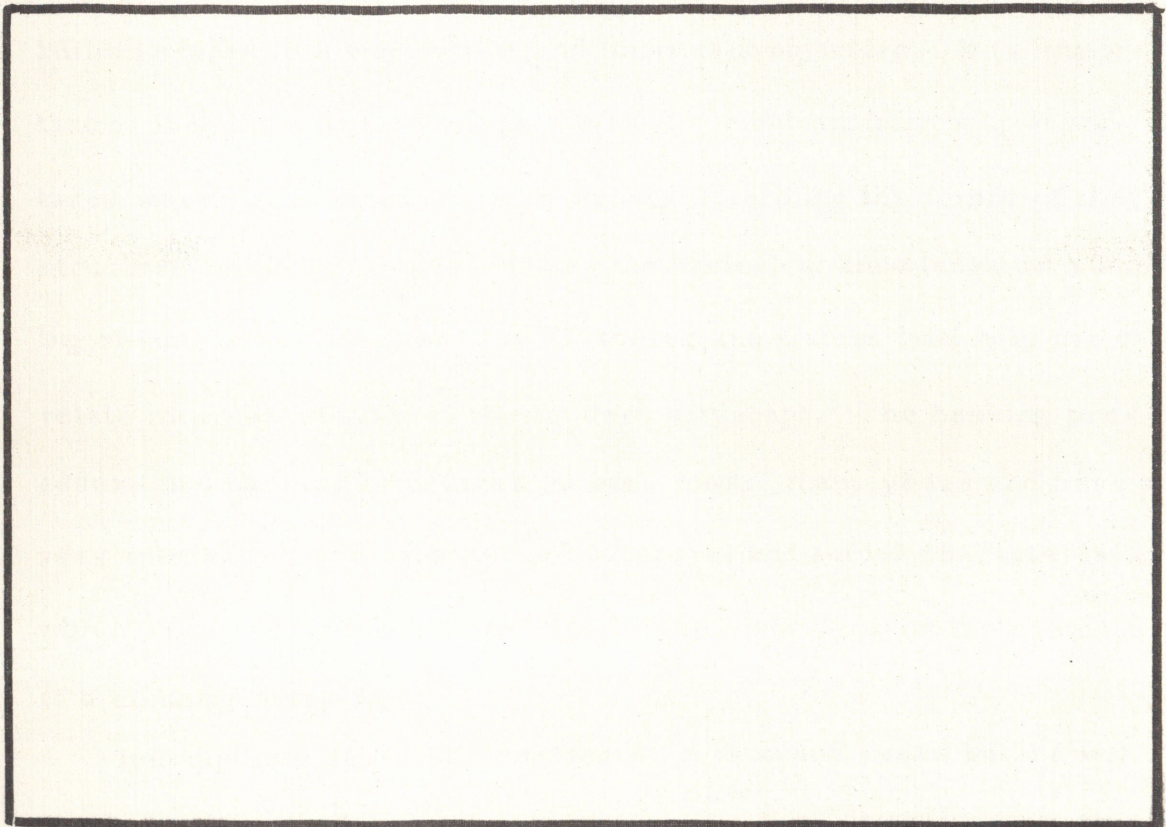
E. SITE ANALYSIS

F. THE BUILDING

1. Codes
2. Program
3. Design Decisions,
4. Concepts
5. Schematics
6. Design Development
7. Conclusion



HISTORICAL PRECEDENCE



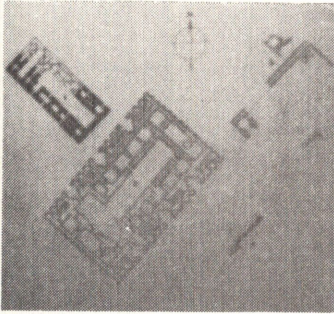


Fig. 6. Plan. Temple of Uruk.
Mesopotamia.



Fig. 7. Pediment. Delphi, Treasury
of Massalia Late 6th Century.



Fig. 8. Detail. Delphi -
Treasury of Siphnos.
525 B. C.

PAST, PRESENT, FUTURE

Taking into account the historical values and detailing of old building types is a worthwhile and important objective. It is important to look back at the past as a means for determining why structures were so designed and also to help determine the future of that structure are helpful tools. Using the historical knowledge as a building resource to understand its reasoning and stature will help me to relate more sensitively to the modern cityscape. The banking procedure and banking structures go back many, many years and have a very interesting and relevant architectural and social characteristics which are important to investigate before embarking on the creation of a contemporary bank.

Inscriptions reveal the existence, a thousand years before our era, of organizations carrying out what would nowadays be called

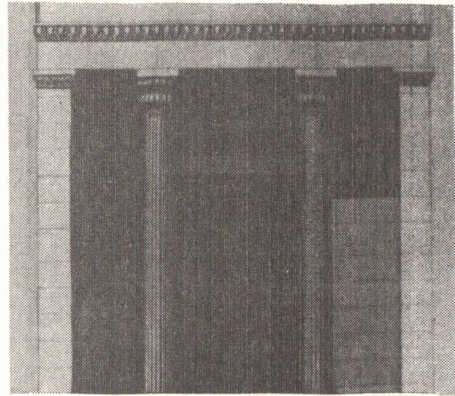


Fig. 9. Front, Delphi - Treasury of Massalia Late 6th Century.

banking operations. Recent excavations have uncovered the temple of Chaldea (Mesopotamia), and have shown that the foundation of the oldest banking building in the world took place more than 3300 years ago.¹

It is apparent that the history of banking is nearly as old as civilization itself. Ancient writers often mentioned money-changers and money lenders in their scriptures, these were the men who purchased the money of other countries and in turn gave local coins. This was also the beginning of the strongbox which later became the symbol of the bank - the vault. People eventually began to leave their coins and money with the money-changers for safe keeping. Thus, it seems, the earliest banking was that of deposit and safe keeping. The revision of the Justinian code of laws in Rome, in 534 A.D., reveals that there were numerous regulations of banking in this era.²

From the time of ancient banking to the beginning of modern



Fig. 10. Interior. Bank in Germany.
1700's.

banking was over 1000 years - Banco di Rialto was established in Venice, Italy in 1587. The term "banking" comes from the Latin word "banco", meaning bench.³ Early Italian bankers carried on their business at a bench in the street. Many Italian cities established banks and from these European origins the banking activities spread northward through Europe.

An important banking development took place in England in the 1600's. The goldsmiths of England who made articles out of gold and silver had strong vaults where they kept the metals. Many people began to bring their money to the goldsmiths to be stored in the vaults. The goldsmiths issued receipts, or notes, for these money deposits. The notes were easier to carry than coins, so people began using them for money. Thus the goldsmiths gradually developed into "goldsmith bankers."⁴ While the goldsmith bankers were not the first to issue notes, they developed the use of the banknote to a degree where almost everyone accepted it as money.

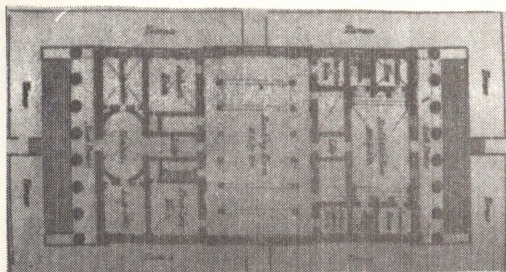


Fig. 11. Plan. Second Bank of the United States.
William Strickland. 1818-24.

From this point to the growth of banking in the U. S. was very slow. The colonists tried to start banks, but the banks did not seem to be very successful. The first successful bank was the Bank of North America, opened in Philadelphia in 1782. Robert Morris, the superintendent of finance for the colonies during the Revolutionary War, obtained the charter for this bank. Two years later, in 1784, a group of individuals organized the Bank of Massachusetts, and in the same year Alexander Hamilton the first secretary of the treasury organized the Bank of New York.

In 1791, congress chartered a new bank, the First Bank of the United States. It was larger than any other American banks, and was closely connected with the government, mainly because the government owned stock in it. The bank dominated the banking system of the country for twenty years. The bank's charter was not renewed in 1811, because some state banks, as well as many individuals and business firms, organized a strong opposition to it. In 1816, congress chartered the

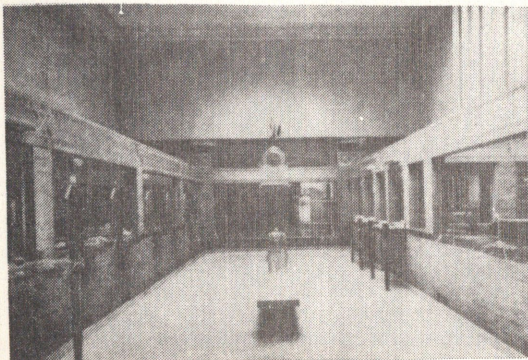


Fig. 12. Interior. Peoples Savings Bank, Sidney, Ohio,
Louis Sullivan. 1917-18.

Second Bank of the United States. It was designed by William Strickland and resembled the Parthenon on the Acropolis. It lasted until 1836, however it was often mismanaged and involved in politics.

The years from 1836 to 1864 in the United States were known as the wildcat period in banking. A large number of private and state banks came into existence. There were many problems in the banking business, and many banks lost money for their depositors. The greatest abuses were in the bank note issues. Many banks were organized for the sole purpose of issuing banknotes. The banks were unable to redeem the notes when they were presented for payment, because they did not have enough gold and silver on hand. By 1863, there were about 1,600 different kinds of banknotes in circulation.

To correct these abuses of the wildcat period, congress passed the National Bank Act of 1863 and 1864 which provided for national currency, guaranteed by a pledge of United States Bonds and provided

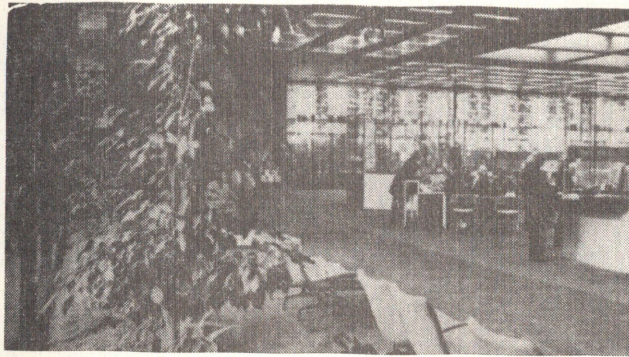


Fig. 13. Interior. Stadts Parkasse Wuppertal, Germany.

for the circulation and redemption of it. The National Banks created in this act were allowed to issue banknotes until 1935, when the power was suspended.

Next came the Federal Reserve System which was established by congress in 1913, and began operations in 1914. The system provided for the establishment of twelve federal banks, and more effective supervision of banking in the United States.

In 1933, the United States had a serious banking crisis. Many banks were failing because they had too little capital, too many errors in judgment, and poor management, in addition to world-wide depression. On March 6, President Roosevelt ordered a bank holiday. All banks closed, and only those which were found to be in a sound financial condition were allowed to reopen.

In recent years banking has become a highly competitive business. Since 1930, the number of banks has dropped from about 30,000

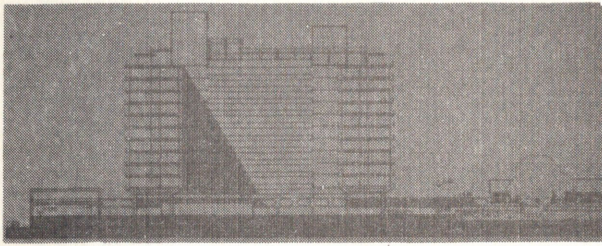


Fig. 14. Exterior. Bank of Muchen Germany.

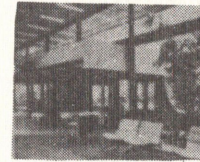


Fig. 15. Interior. Stadts Parkasse, Wuppertal, Germany.

6

to 19,000 partly due to hundreds of mergers. Competition from Savings and Loan Associations and other factors caused banks to offer higher interest rates on deposits, banks also added many new services to attract customers. The use of computers and data processing equipment has speeded up banking and made it more efficient.

Through the Federal Reserve System, the Federal Government has increased its role in banking. F.R.S. greatly influences the quality of loans made by member banks and helps control the level of deposits and credit available to borrowers. By the late 60's bank deposits had risen to a record of over \$500 billion.

7

Banking, twenty-five years from now will undoubtedly be organized differently, will function differently, and will probably offer services that they do not offer today. Some of the possibilities that may occur are 1) Electronic Funds Transfer Service (EFTS) will revolutionize the way banks deliver their services. T.V., telephone and cable links into households are a distinct possibility. 2) For all their new options, many banks will

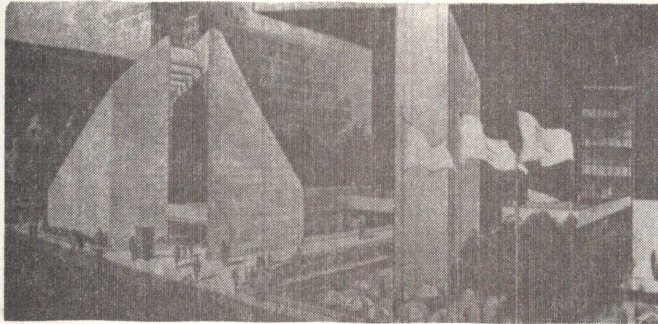


Fig. 16. Plaza. Citicorp Center, New York, 1977. S.O.M.

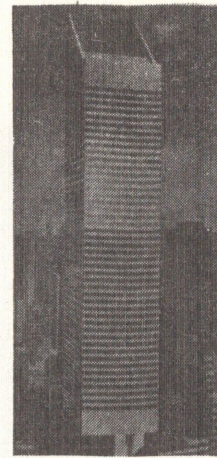


Fig. 17. Tower - Citicorp Center, New York, 1977. S.O.M.

choose to specialize in the services they deliver. 3) Restrictions on statewide branching will probably ease up; so might the ban on banking across state lines and 4) the number of banks will decline sharply.⁸

With the revolution of automated tellers, point-of-sale terminals, and automated clearing houses, banks will see these as the biggest single kind of technology change in the next 25 years.

But there seems to be a wide disagreement as to the ability of Electronic Funds Transfer Systems (EFTS) to cut down on check volume. Some estimates ran as high as 90% reduction by the year 2000; and some as low as 10% reduction.⁹

Check volumes in banks today are increasing every day. Checking accounts and processing by the year 2000 should become less significant.

With this in mind, there is no doubt electronic technology is rapidly growing. Between that and the force of competition, the number of banks in the U.S. will sharply decrease from the present number of 14,000.¹⁰ Some say only 12,000 will exist by the year 2000 and others say it will be as low as 5,000.¹¹

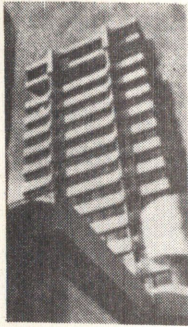


Fig. 18. Exterior. Stadts Parkasse
Wuppertal, Germany.

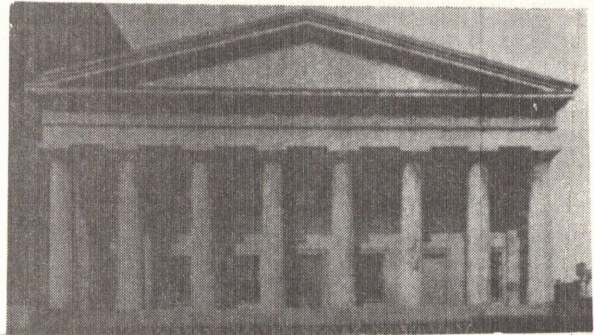


Fig. 19. Front. Second Bank of the United States. Philadelphia
1818-24. Strickland.

With this new electronic capability, unrestricted statewide branching may be possible. By the year 2000 retail customers in metropolitan areas may be banking across state lines by way of terminals. Nationwide banking is also a possibility and could really decrease the number of banks.

Electronics won't necessarily put the bigger banks ahead of everyone else, but with this it will probably reduce the need for branches and will hopefully reduce costs. With this new development of electronics in banking, it will make it much easier for people to compete with the bigger banks.¹¹ The aggressive rural bank will continue to grow and prosper. But the small, non aggressive independent bank will be on its way out, just as the small grocery stores have been mainly phased out.¹²

REVOLUTIONS IN BANKING

Through the years, bank designs have undergone a series of quiet revolutions, with the net result that they are no longer the solemn places that they once were. First of all banks have changed their status from traditional to non-traditional. Banks were among the first Amer-

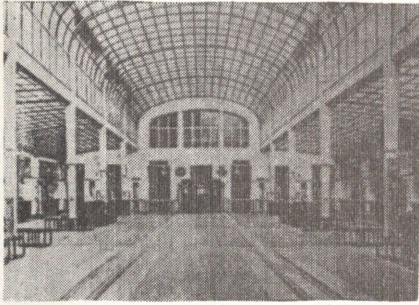


Fig. 20. Interior. Schalterhalle. der Postbank in Wein.
Otto Wagner.

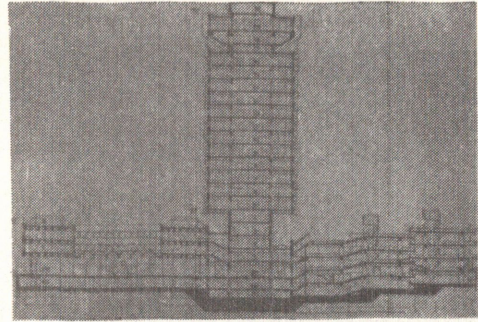


Fig. 21. Section. Stadts Parkasse
Wuppertal, Germany.

ican building types for which classical revival styles were established.

For instance, Benjamin LaTrobe's 1801 Bank of Pennsylvania and William Strickland's 1824 Bank of the United States, both in Philadelphia, were excellent examples of this. This tradition was broken for banks, as for all building types in the early days of the modern movement, most notably by Louis Sullivan in his series of small banks he designed in the midwest. Bank design remained relatively conservative for many years. Only recently have designers felt the stylistic freedom in bank design that they have long associated with other building types.

From this transition banks have become much larger and much more complex. With the past growth of banks as a reminder of growing pains to come, the banks are now choosing extremely open interior plans. For maximum flexibility, moveable work stations are divided by partitions and plants. Within these large facilities, sometimes 80 stories tall, signage is often needed to provide for maximum efficiency. These signs help direct traffic and customers to the rental offices and businesses usually located within the structure.

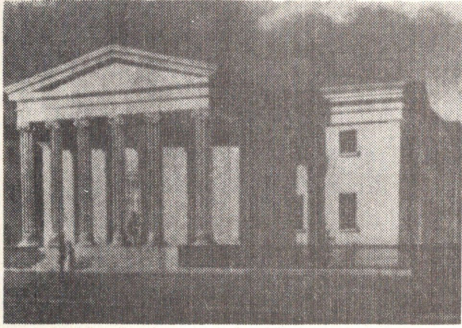


Fig. 22. Front. U.S. Mint. Strickland.

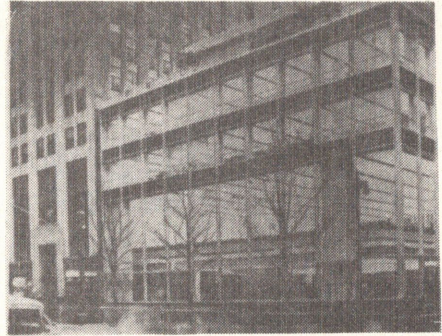
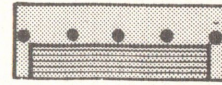
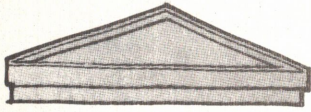


Fig. 23. Front. Manufacturer's Trust Bank.
New York. S.O.M 1954.

With the growth of the structures, banks have changed their floor plans based on their own convenience to plans based on the customers convenience. Hidden officers have become more visible. Once placed in private rooms, banking officers are now commonly on display. Sometimes their "platform" is slightly raised, or sometimes indicated by a change of flooring.

The revolution of the floor plan was greatly aided by the most basic change of all, from an emphasis on security to an emphasis on service. In S.O.M.'s 1954 design for the Manufacturers Hanover Trust Company, even the vault became visible, only a pane of glass separating it from the street. In this work a new openness entered bank design that has never left it.

Lastly, many banks of today honor and enrich their environment. The building itself is not enough in a lot of cases and this is a fine way to enhance. In many cases, the addition of courtyards and plazas help provide an exciting visual counterpart to their specific downtown area.



In order to add interest, changing levels, large planters, and decorative outdoor lighting are used to produce this desired effect.

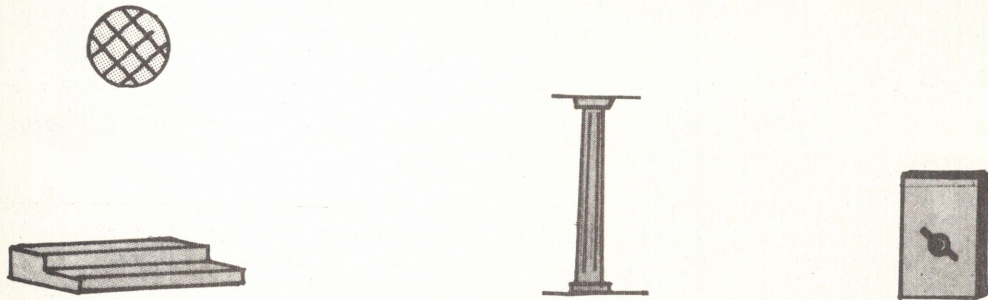
Through all of these revolutions in the banking design, the banking structure has retained its basic image or symbol with which people can still recall and relate to.

BANK IMAGERY

Like images for stores and shops, images for banks carry a special message about the business transacted. But a bank's message is a more serious matter. If it is either too liberal or too conservative, it will not tell customers what they want to know; that their bank is progressive and is - at the same time - taking the best possible care of their money.

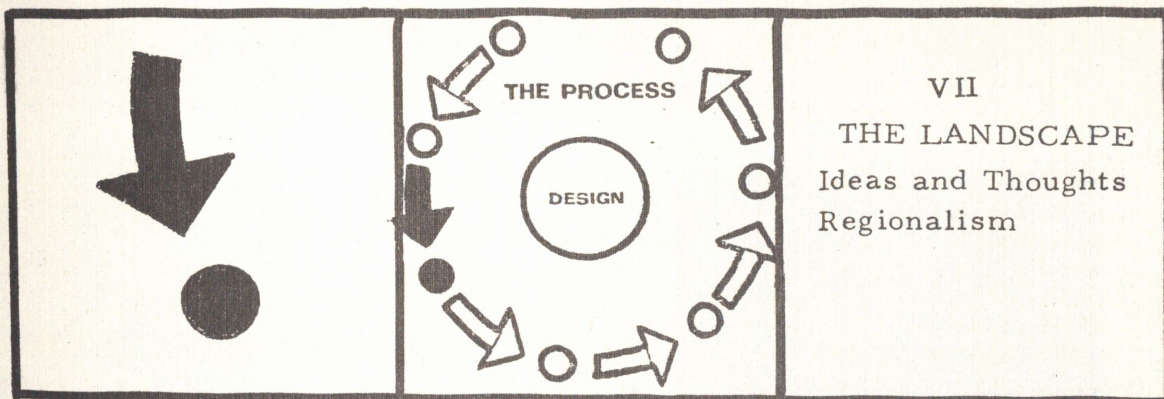
"Money, conservatism, and pin striped suits have traditionally been synonymous with banking, an image built in marble columned rotundas with Greek temple facades.¹³ The banking image is relatively the same except that the character has changed drastically.

Imagery in banking also creates the sense of power and security. Throughout the history of banking the structures have taken on the

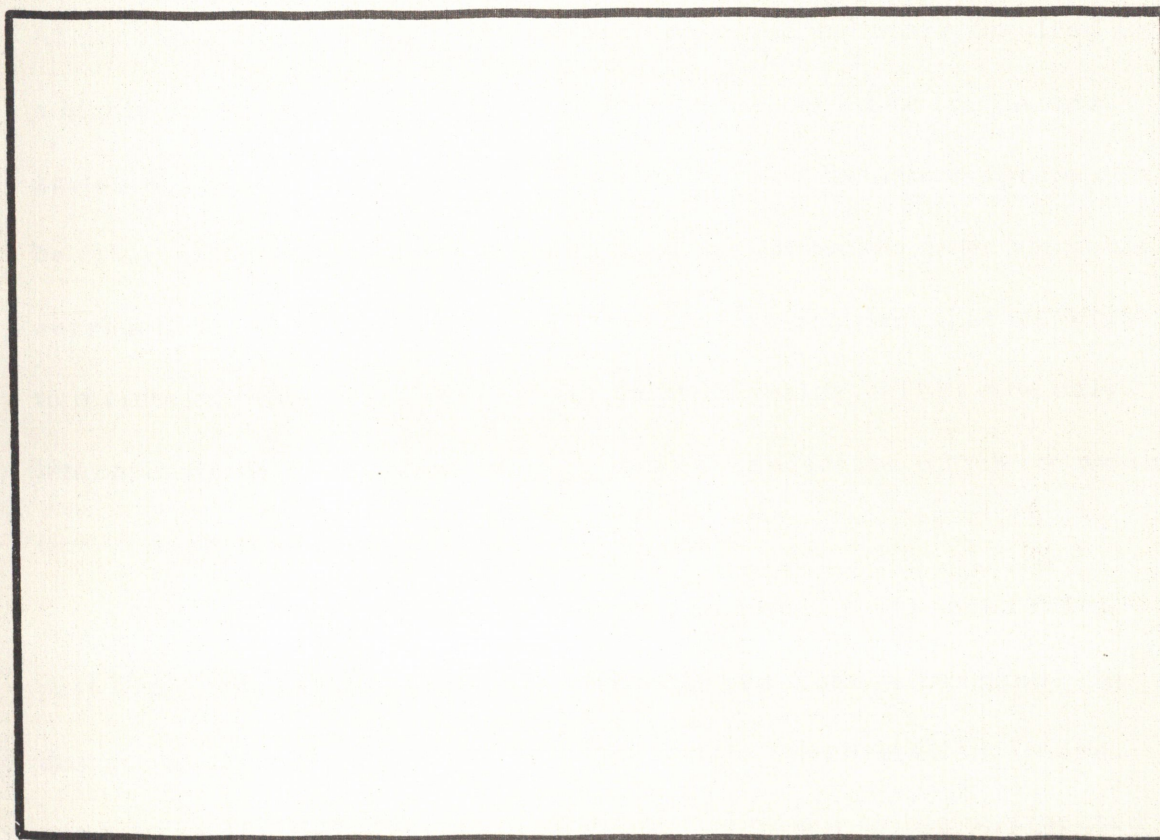


forms of ancient treasuries and the style of the Parthaneon. The buildings were of marble and stone that reflected a sense of solidity. People liked this image because they instinctively felt that their money and assets were safe in familiar architectural symbolic forms.

The vault generates probably the one greatest image. Vaults have fascinated the public for centuries and the strength, power, and character that they exemplify is great. "A bank's image should be open, friendly, warm, and unimposing; a minimum of obstructions between the customer and the bank representative who serves him." ¹⁴



THE LANDSCAPE



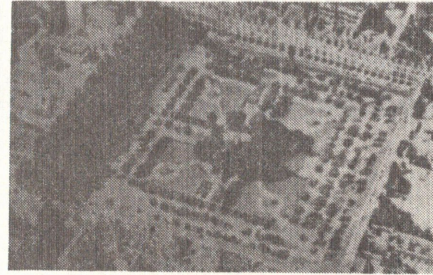
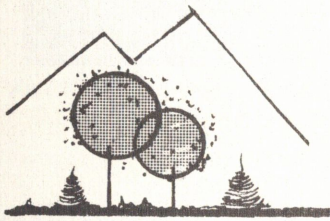


Fig. 24. Place des Vosges. Paris.

LANDSCAPE

One of the great cultural assets of our time is that we have more opportunity to enjoy the landscape at leisure than ever before. At the same time, though, we seem to be more and more involved in a highly directed way of life - one which does not allow for an integrated approach to the things we want to enjoy. Evidence of this can be obtained from the pictorial images of the landscape with which we surround ourselves. These represent the environment that we wish to maintain. However, they do not exist in reality. They are only interpretations of the archetypal, unreal landscapes which we would like to experience.

The landscape that we see around us today is screened from past experiences or consciously remembered from beforehand. In this context, landscape never has one single interpretation: there are always additional levels of meaning, often due to the unexpected



Fig. 25. Landscape. Beaudesert.
F umphry Repton.



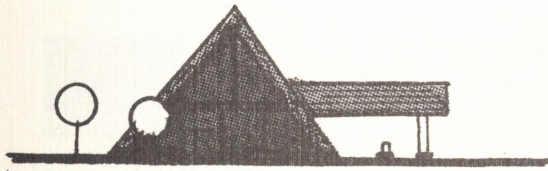
Fig. 26. Fountain. Andre le Norte. Versailles. 1700

qualities of a certain vista. Landscape is a method for establishing both continuity and a sense of identity within the environment, but the difficulty with these unexpected qualities is that they lend themselves to all kinds of highly personalized interpretations.

Approaching a design solution for a landscape project, a very effective method concerns perceptual psychology. This might start with a search for meaning that people appoint to the ordinary things around them - those things that are part of their everyday lives, and which also have some kind of connection with the landscape or nature. But to a few, landscape - the physical form of the environment - is the product of a complex system of interactions. For most though, it is a pastoral idea.

REGIONALISM

The meaning of the term seems to spread and touch on all that man is and believes in, as a creature of his own environment. Archi-

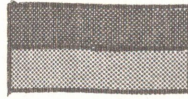
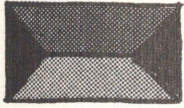


itecture is a reflection of man's longing for order and for adjustment to his natural surroundings, has always been regional in its essence and character.

The geography or climate is not representative of the people, and since architecture is created by and for people, the unique values and beliefs of the people of a region are equally as important to the understanding of regional characteristics. In the past it has been mostly a communal art, not produced by a few intellectuals or specialists, but by the spontaneous and continuing activity of a whole people with a common heritage, acting under a community of experience.

History and cultural heritage play an important role in the concept. The old forms which constitute what we call regionalism express the more serene times of the past. ¹⁵

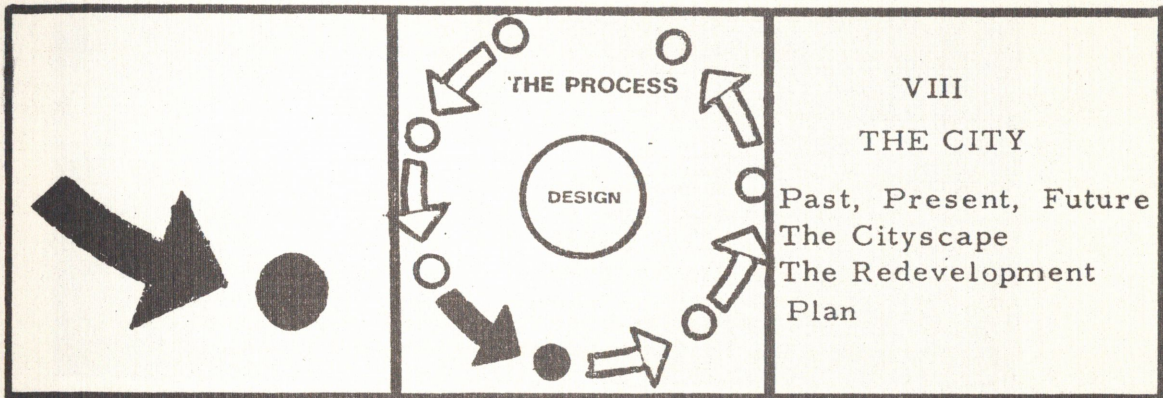
In Montana for example - due to the climate and terrain and the distance between the communities there were often isolated entities



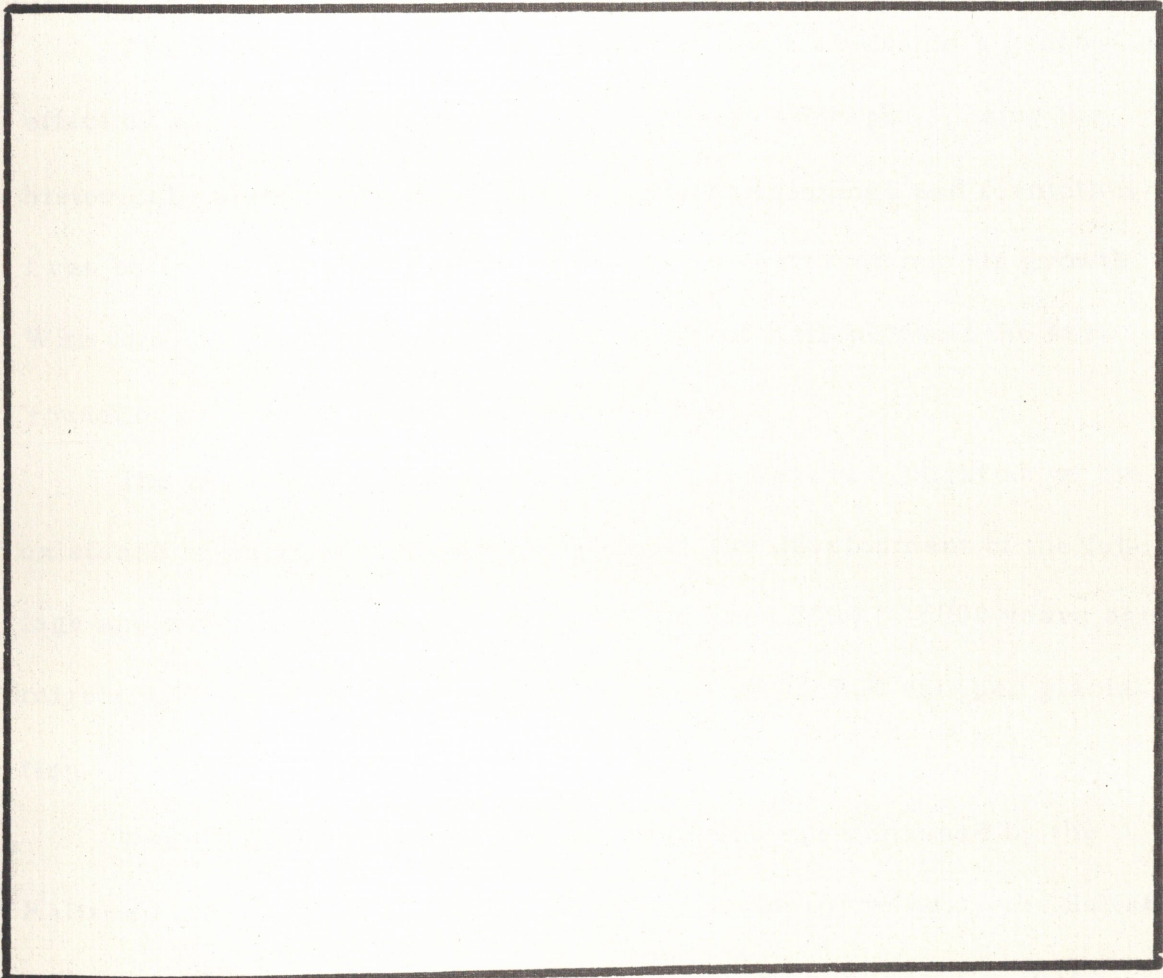
and their architecture took on a feeling of strength, security and sufficiency.¹⁶ The general character of the people, their distinctive quality of life, and the history and cultural heritage of a region; these are factors which collectively create a more complete image of a region.

It now seems hard to admit that it is no longer easy to achieve beauty by the same way in which old societies did, because there is no longer a scale of unity which will allow it. Now we have a larger and more difficult order to achieve, and our spirit will shine through only if we are true to ourselves and never forget it is man that we must serve.

"Nothing is experienced by itself, but always in relation to its surroundings, the sequence of events leading up to it, the memory of past experiences."¹⁷



THE CITY



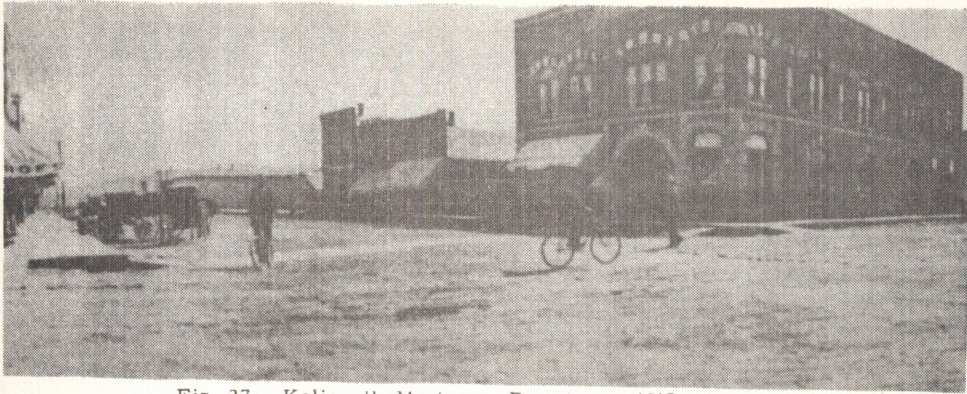


Fig. 27. Kalispell, Montana. Downtown. 1915.

PAST, PRESENT, FUTURE

The historical values and character of Kalispell has a great effect on my thoughts and on my initial design concepts. Using the historical values of the city from its initial beginnings and formation I can better comprehend the reasons for its existence and its growth. With this introduction in mind, the history of Kalispell and the surrounding area began many, many years ago.

The melting of the Pleistocene Glacial Period brought about the existence of animals and plants. Through the development of the foliage and wildlife man began inhabiting the area 3000 to 5000 years ago, migrating from areas to the south and west which had escaped glaciation.

When the white man came, the area was encompassed by the Kalispell Indians with the Upper Kootenai Tribe to the east, the Salish to the south and the Blackfeet to the east. The territories of these

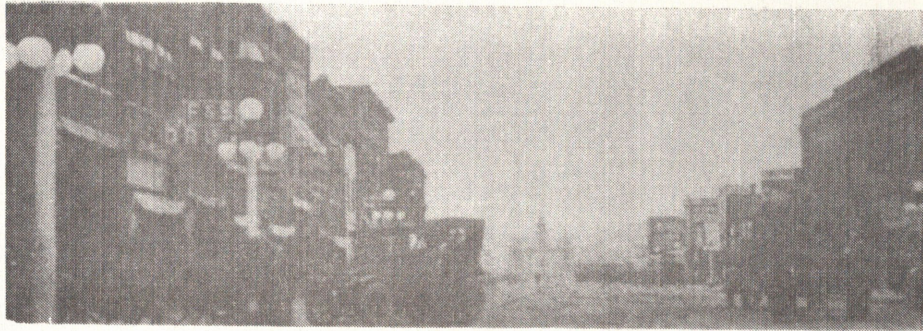


Fig. 28. Main Street, Kalispell, Montana. 1915.

tribes overlapped from time to time.

The late arrival of the white man to this northwestern area was not due to the mountain barriers but to the extreme hostility of the Blackfeet Indians to the east.

In 1807 David Thompson of the Northwest Trading Company was the first white man to view the region.

The discovery of gold in 1858 brought miners to the central portions of the state and later in the 1870's and 80's came to the Flathead Valley for mining.¹⁹

With the completion of the Northern Pacific Railway through Western Montana in 1882, the influx of settlers began.

With the increasing settlement of Kalispell and the Flathead Valley more finished lumber was in demand. The first saw mill in the valley was built in 1884, near Foy's Lake, and shortly after many more went into production.

Demersville, about five miles east of the present town of

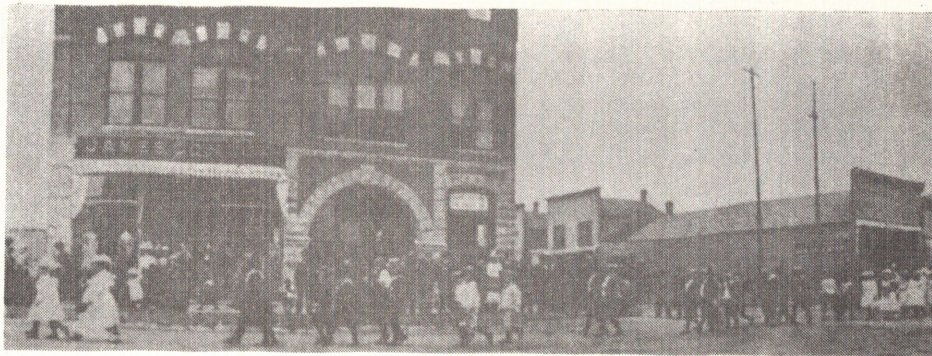


Fig. 29. Main Street, Kalispell, Montana. 1915.

Kalispell was founded in 1887. It was located on the bank of the Flathead River and much trading and logging occurred down and along the river. This was the beginning of Modern Day Kalispell. It later moved closer to the railway which now divides the town.

Montana's lumber industry of this period was enhanced tremendously by the coming of the transcontinental railroads, the boom in the silver and copper mining industries, and then the consequent population influx. The greatest impetus to the local lumbering industry was the Great Northern Railroad, which was constructed through Kalispell in 1892.²⁰

In the fall of 1890, construction of the Great Northern Railroad had crossed the main range of the mountains to the east and was progressing down the middle fork of the Flathead River. Early in 1891 the rush of settlers began. The town began to boom and the city of Kalispell was incorporated in April 1892. Flathead County was created in 1893 from a part of Missoula County, and Kalispell became the permanent county



Fig. 30. Main Street, Kalispell, Montana. 1977.

seat in 1894. Kalispell's name was derived from the Indian word 'Calispel', meaning the prairie or grass land above the lake.²¹

Glacier National Park was set aside as a public park by a congressional act in 1910. It is located 34 miles east of Kalispell. Influenced by construction of the Hungry Horse Dam, Flathead Valley has developed considerably in the forties and early fifties. Construction of the Anaconda Aluminum Company plant northeast of Columbia Falls followed. The work involved in the construction of Hungry Horse Dam and the aluminum plant helped the valley to prosper; and many of the Flathead communities expanded.

THE CITYSCAPE

Kalispell's skyline represents a part of Montana's glorious past. In this city lies a continuity of both old and new, blended together to create an interesting cityscape. The facades consist mainly of brick, stone, concrete, and glass and help to characterize the past era along

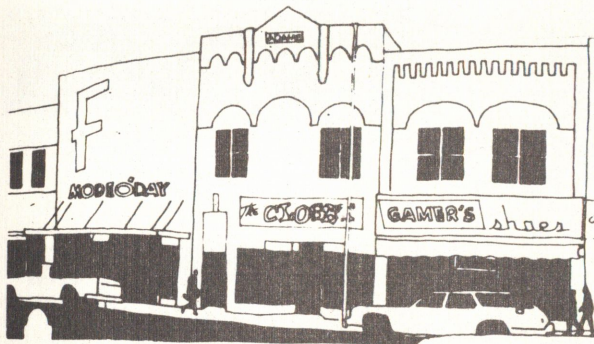


Fig. 31. Main Street, Kalispell, Montana. 1980.

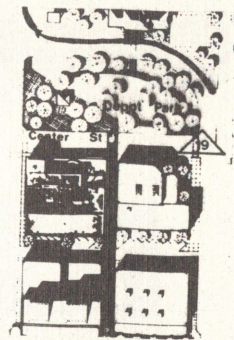


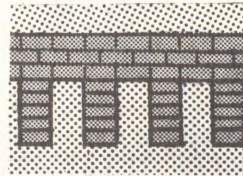
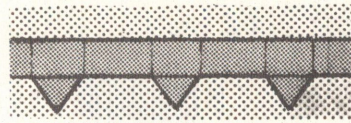
Fig. 32. Kalispell Redevelopment Plan.
Kalispell, Montana. 1977.

with the growing pains of an expanding community of the future. Many stores and shops have attempted to modernize their storefronts and in some cases redesigned their back entries. In a few cases this redevelopment process was not too successfully done. Yet for the most part, the additions and changes helped the unity of the cityscape.

Main Street, the central core and central street of the city has the oldest structures in the town placed adjacent to it. Most of the buildings were erected between 1905 - 1920 so that this represents a very uniform and constant skyline.

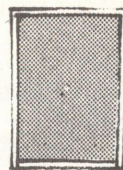
Brick or stone lintel and parapet detailing were developed to great extents in the town yet in many cases today have been altered or completely eliminated from the structures. Many of these details were beautifully done and their loss is very much missed by many of the townspeople.

From this detailing only one bank building in the main downtown area really fits into the cityscape. This is mainly chosen for the use



of materials. The building is the Valley Bank and lies on the corner of First Avenue West and Third Street. Its brick facade seems to blend very well with the existing buildings around it. Most of the other banks have either concrete or marble facades and they stand out very easily from the surrounding buildings. One other bank in town represents the regionality of the area by the use of an "A" frame type wooden structure. This regional architecture works well in this context but the structure does not lie within the reaches of the cityscape. The bank lies out east of town, but it does fit very well among its residential neighbors. But this bank does not reflect the image that I want in my bank. This building does not reflect in any way, the character of a strong and powerful movement of which banks used to be. Yet this structure could be a dental clinic, office, or a clothing store.

Within my structure I would consider the use of concrete, brick, stone, and wood for the exterior with marble, wood, and concrete on



the interior. These materials lend themselves to the regionality of the area, the cityscape, and in some respects, to the historical precedence of the building type.

KALISPELL REDEVELOPMENT PLAN

From Taylor/Thon & Associates of Kalispell, Montana

Central Business District

The Central Business District is bounded by Second Avenue West and the alleyway between First and Second Avenues East; and by Center Street and Fourth Street. This area has historically captured a large share of the trade area dollar; in comparison goods, as much as 80 percent of Kalispell's share.

Downtown Kalispell's growth potential is evidenced by an ever increasing population and effective buying income and can be achieved by meeting two basic conditions. First, stimulative action to improve the CBD should be initiated immediately to counteract new outlying shopping center development. Second, this action must be part of a comprehen-

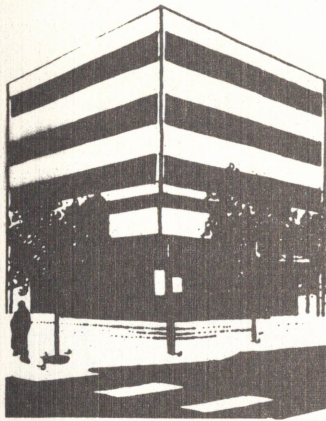


Fig. 33. New Building. Kalispell, Montana. 1980.

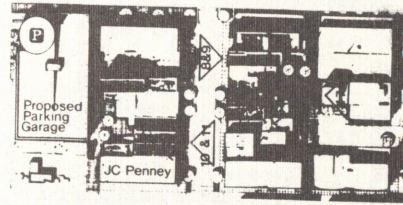


Fig. 34. Kalispell Redevelopment Plan.
Kalispell, Montana. 1977.

sive improvement program which has the active support of the people of Kalispell, the City government, and downtown businessmen and property owners.

Some of this action is currently being undertaken by the community. New construction of both private and public buildings is enhancing the CBD. Also, Kalispell recently received voter approval for issuing parking revenue bonds by a two to one margin. Other projects such as housing rehabilitation and redevelopment are also under way in areas near the CBD.

Space Projections - Year 2000

Core Area

The Core Area lies within the CBD and is bounded by First Avenues East and West and by Center and Fourth Streets. At present, the Core Area contains about 781, 000 square feet of floor space. About 75 percent of this is in commercial uses. Space requirements for 1990 are estimated at 1, 051, 000 square feet and for the year 2000 at 1, 234, 000 square feet. These projections are based on sales potentials and assume

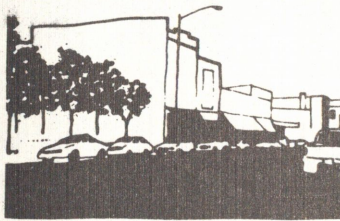


Fig. 35. Kalispell Redevelopment Plan.
Kalispell, Montana. 1977.

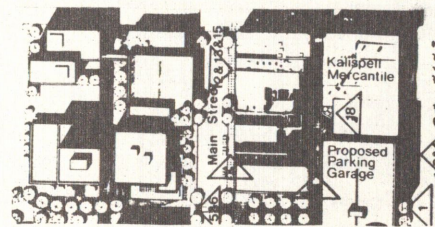


Fig. 36. Redevelopment Plan.

a successful downtown development geared to attract a greater proportion of the trade area dollar.

Retail and Office Space

Retail floor space in the Core Area now accounts for about 47 percent of total gross floor area. This amounts to 367,000 square feet. Office space requirements are at 99,000 and public and semi-public uses occupy 127,000 square feet. Together, these uses account for 76 percent of the total gross floor space in the Core Area. A minimum of an additional 205,000 square feet will be required by 1990 in these categories and by the year 2000, another 223,440 square feet.

Services

Gross floor space requirements for services in the Core Area are approximately 60,000 square feet, or 7.7 percent. This percentage should not increase as service type uses are given preference in the area adjacent to the Core Area where they will benefit from improved traffic patterns and circulation.

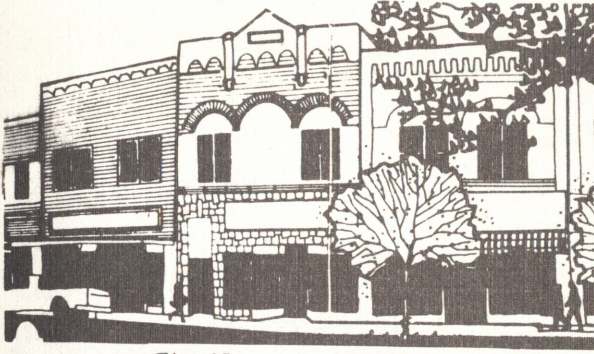


Fig. 37. Kalispell in the Future.

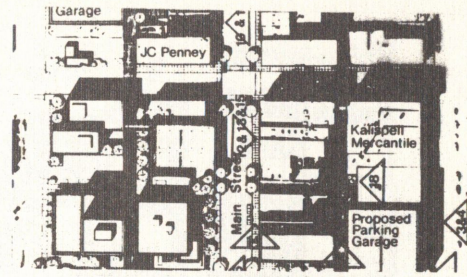


Fig. 38. Redevelopment Plan.

Hotels and Motels

Core Area hotel space is minimal at present. About 14,000 square feet are incorporated in the single hotel in the Core Area. New motor-hotel type facilities can be expected to emerge in the Core Area.

Parking Facilities

Off-street parking facilities will be needed in a redeveloped downtown Kalispell. A recent parking study showed a significant parking deficiency in the downtown area. As a remedy, the voters of the City of Kalispell recently approved the use of parking revenues for parking improvements and the downtown businessmen are taking steps to create a parking Special Improvement District. This program calls for the immediate construction of 600 parking spaces with further construction to take place in the near future.

Design Concept

The Kalispell Redevelopment Plan's design concept provides a functional development pattern that strengthens Kalispell's position as the heart of northwest Montana. Basic design criteria of concentration,

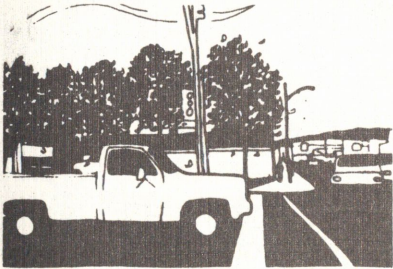


Fig. 39. Intersection of Main and Idaho in the future.

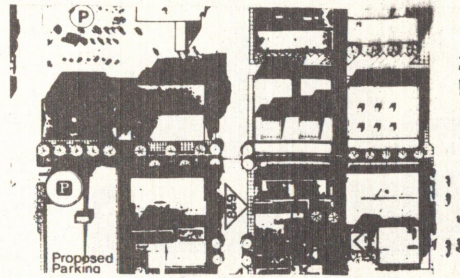


Fig. 40. Redevelopment Plan.

convenience, centrality, ease of access, and diversity of function combine to build the Redevelopment Plan.

The Plan's design concept groups activities in a balanced pattern. Special areas maintain a desirable concentration of activities complementary to the basic function of the CBD, the railroad right-of-way, the residential area, and the Community College. A well-defined Core Area is bounded by special functional areas, which form anchors to encourage concentration of Core Area activities in a compact and conveniently sized merchandising and business center. Individual anchor areas provide sites for functions which utilize their location for the most effective and convenient operation.

The Core Area will serve as the focal point for complete retail shopping and services within Kalispell's retail market area. It will contain major retail, office, hotel, entertainment, and restaurant facilities oriented more to the pedestrian shopper and businessmen than to the driver. Off-street parking facilities are planned for easy and convenient move-

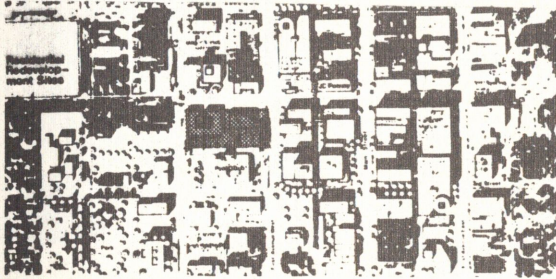


Fig. 41. Redevelopment Plan.

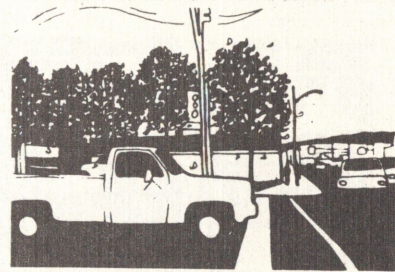


Fig. 42. Kalispell. 1980.

ment to and from Core Area retailers and offices. Surface and overhead pedestrian concourses connect parking and shopping facilities to accent the Core Area's appeal to the pedestrian.

Special anchor area, located to enhance their functional effectiveness and to encourage the development of a compact central Core include:

1. A Support Commercial Area for city center services, thoroughfare commercial, and driver oriented shops.
2. A Residential and Office Area for low-to high-density downtown residential development and for low- and high-rise office development.
3. A Community College Campus for a major educational facility near the Core Area and high-density apartments.
4. A Special Commercial Area for the development of commercial activities which enhance other commercial uses and buffer adjoining residential uses.
5. An Industrial-Commercial Area for development of light-industrial heavy-commercial, and warehousing type uses.
6. A Community Business Area to provide for the growth and development of commercial activity already located there.

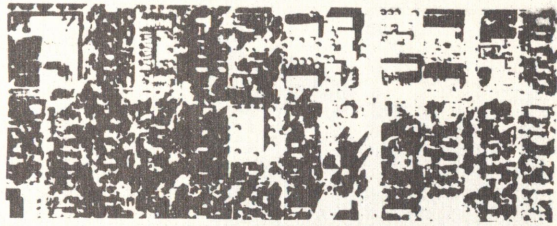


Fig. 43. Redevelopment Plan.

7. A Residential Apartment district to provide for development of low-, medium-, and high-density apartments.
8. A Low Density Residential Area retaining a high quality life style and heritage of early Kalispell.

Convenient access to the Central Business District is provided by an outer traffic system, which distributes traffic to an internal system. Through traffic is encouraged to use the outer system, which avoids the Core Area

KALISPELL DOWNTOWN REDEVELOPMENT PLAN

The Core Area

Proposed Core Area development preserves existing concentration of major shops and offices while encouraging greater attractiveness, convenience, and redevelopment.

Accident hazards and annoying delays at busy central intersections will be reduced. This pattern permits the development of four two-block traffic-free zones, which make up the Core. Traffic is routed around the traffic-free zones. Center Street, Second Street, Fourth Street,

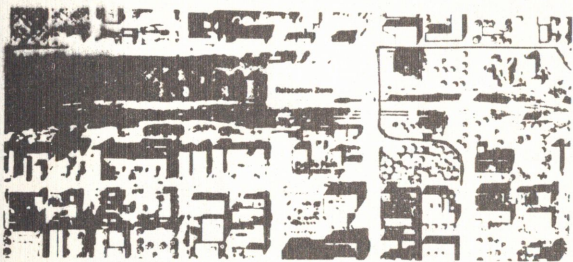


Fig. 44. Redevelopment Plan.

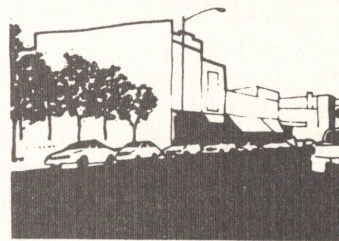
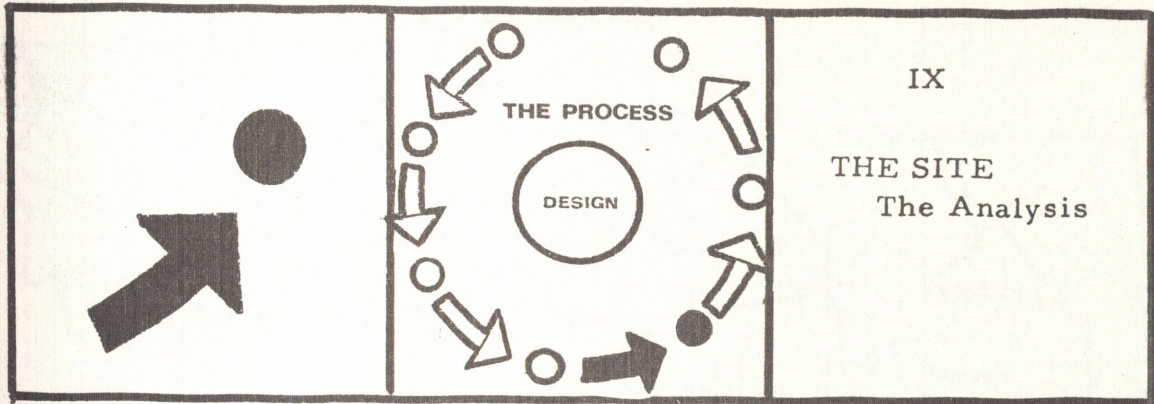


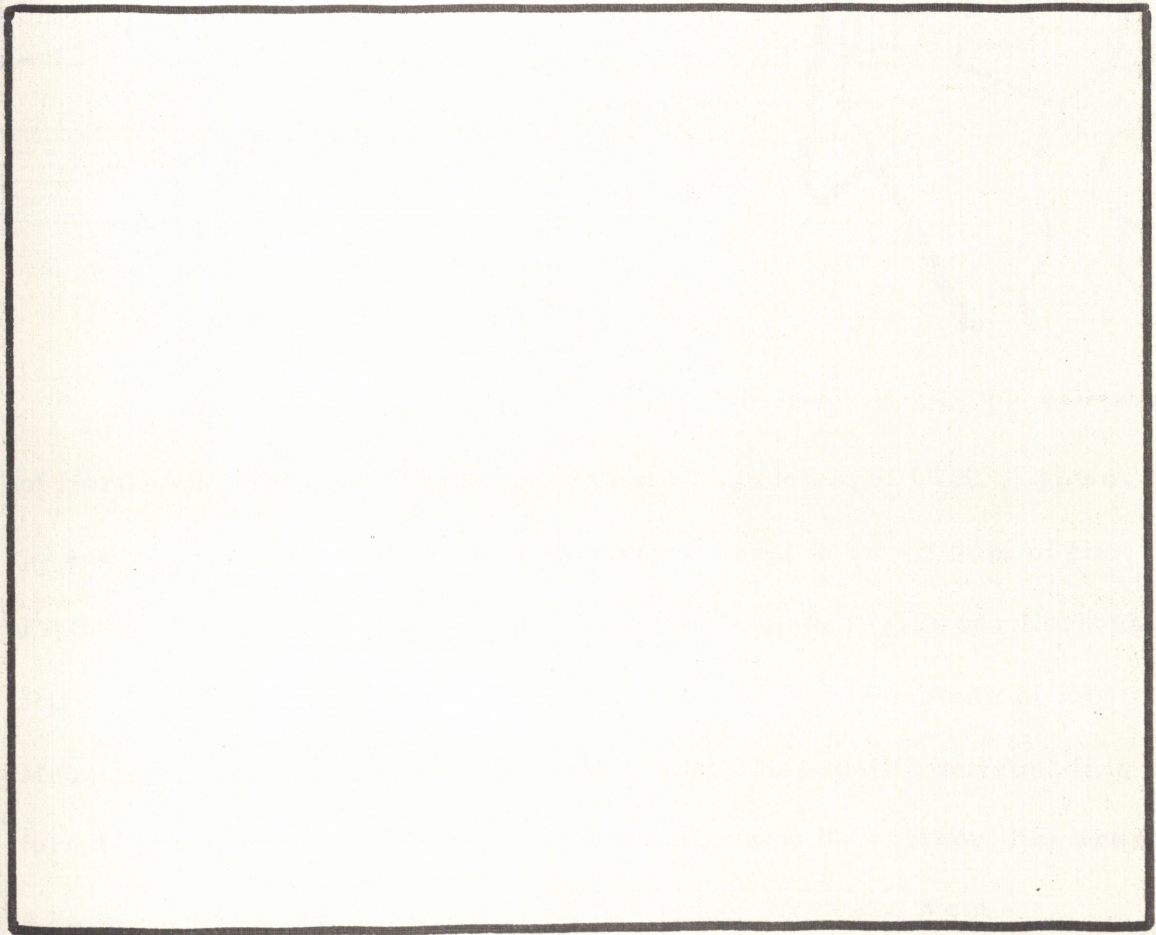
Fig. 45. Kalispell in the future.

First Avenue West, and First Avenue East will provide for internal circulation. Multi-decked parking facilities within the Core and satellite surface lots will provide ample, convenient parking. As this development occurs, the Core Area will become a more highly organized, functional, and convenient place to shop.

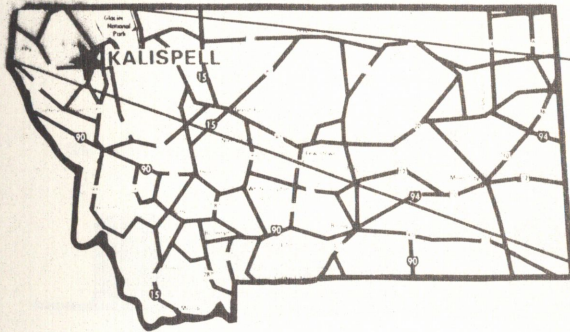
Twin ornamental parks just north of the Core will provide an interesting and aesthetic entry into the Core Area. The central axis of the Core will feature an improved Main Street with landscaped, extended pedestrian concourses along either side, in addition traffic-free zones are planned. This would be accomplished by the creation of four two-block superblocks composed of the eight existing blocks bounded by Center and Fourth Streets and by First Avenue East and West. As the superblocks develop, they will be accompanied by overhead walkways and will feature attractive plantings and surface materials, areas for product display and fashion shows, tourist, advertising, and information booths, and so on. The need for off-street parking accompanying superblock development cannot be overemphasized.



THE SITE

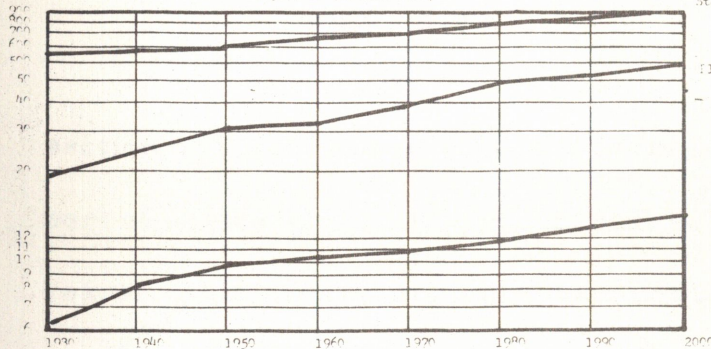


THE ANALYSIS



POPULATION GROWTH

1930-2000 (in thousands)



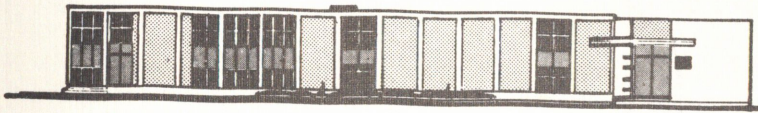
Source: Kalispell Redevelopment Plan Taylor/Thon & Associates Kalispell, Mt.

LOCATION



Kalispell, the County seat of Flathead County, is the Trade Center of Northwest Montana, and is located at the junction of U.S. Highways 93 and 2. Located at 2,959 feet above sea level in the middle of the Flathead Valley, Kalispell is the Western Gateway to Glacier National Park, just 7 miles north of Flathead Lake and 17 miles south of Big Mountain Ski Resort at Whitefish, Montana. Kalispell's surrounding forest-covered mountains and lakes and streams have made this area a vacation paradise in the midst of the Rocky Mountain West.

ON SITE STRUCTURES



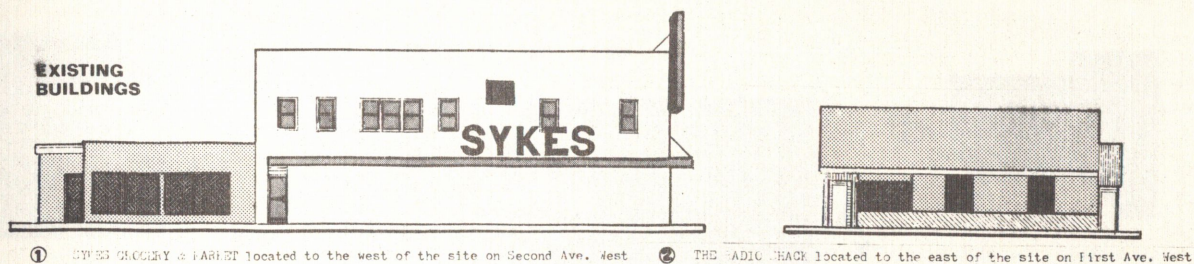
③ THE POST OFFICE & LAWYERS OFFICE located to the south of the site.

THE SITE

The site on which my building will stand is located on the intersection of First Avenue West and Second Street West. This area is a part of a redevelopment plan that will be instigated within the next ten years. This area is in a very poor condition and this complex would be an ideal means of helping spear heading the redevelopment project.

A local banker in town told me that this site would be suited very nicely for a banking facility mainly for its easy access and also that it would not be located on the same block as another existing facility. The area for the bank, plaza, and required parking area is of ample magnitude and size to warrant this amount of space. Yet with this site I can open up a substantial area of ground for landscaping and public gathering areas.

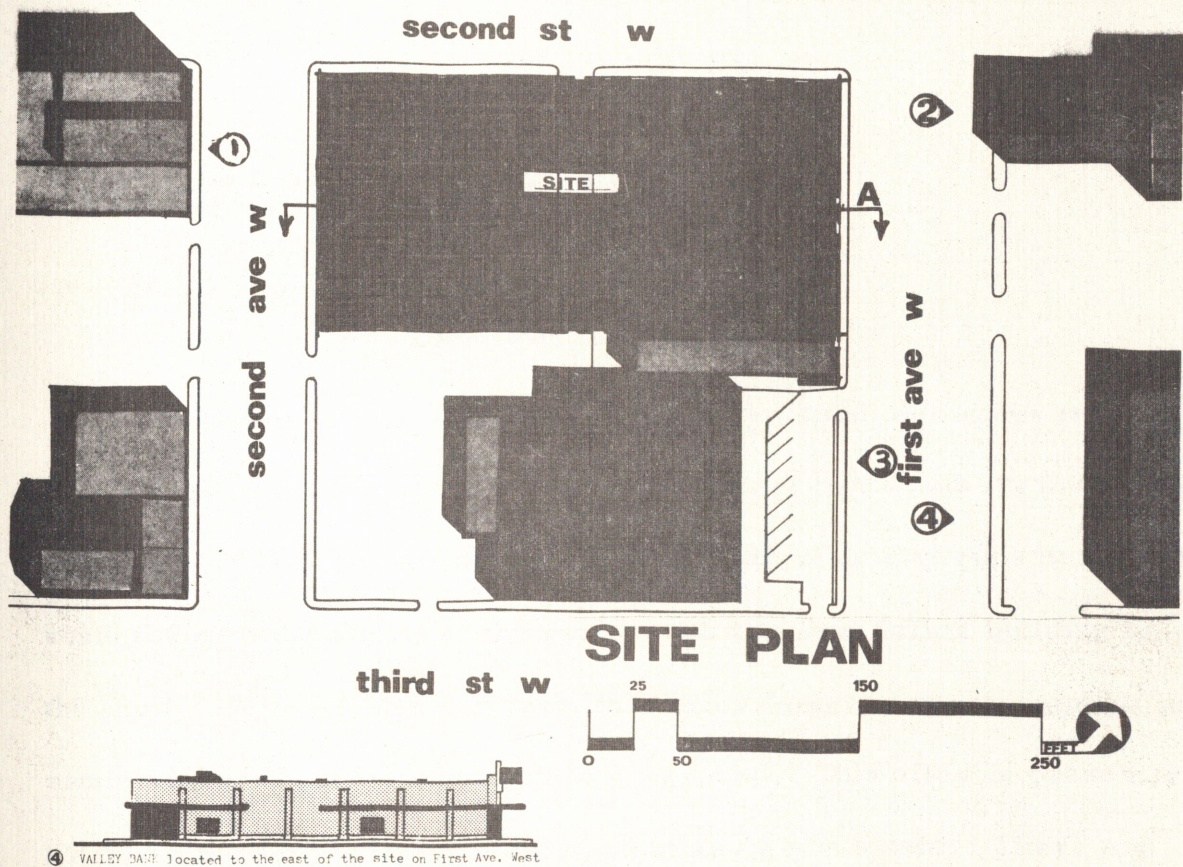
The site itself is basically flat and problems with level changes, pedestrian and vehicular traffic patterns should be of no problem on this site. A lawyer's office and a post office to the south are the only



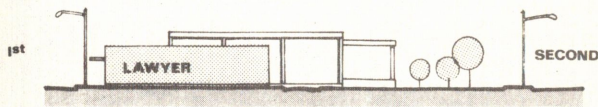
other buildings left on the site. Views to the east and south are possible if a three story structure were to be created, otherwise the building may want to be turned inward to facilitate an inward view.

The building that surrounds the site consists of a grocery store and some small shops to the west; a tire shop, an elderly housing complex, and some small shops to the north; and a bank and small radio store to the east. The structures are in fair shape but in some ways help lend to the towns revenue and commerce.

With this particular site the vehicular and pedestrian traffic should and will be separated. To achieve this, the structure should be located to the northern most part of the site to help keep the vehicular circulation away from the corner. The parking facility could be located on Second Avenue West to help separate the two circulations in this way the parking would be close to the building yet hidden from the main thoroughfare of First Avenue West. The drive-in facility should or could be placed to the south of the structure to help allieviate the congestion at the inter-



section. The plaza could and should be located in front of the building and could continue through the bank as a part of interior landscape. I think this would help bring a continuity to the site, the building and to the entire area and in many ways relate back to the beauty of the Flathead Valley.

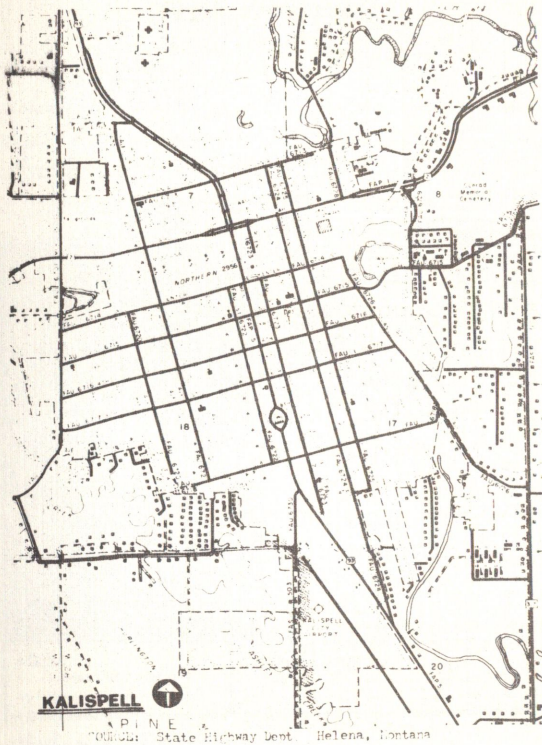


A-A SITE SECTION looking south through the site.

EXISTING CONDITIONS

Presently on the site are located three small deciduous trees, minimal grass areas to the north, a few street lights and six foot wide sidewalks around the perimeter. There is an alley that runs north and south through the site and terminates with the Post Office building to the south. Power poles run down this alley, however these could be easily removed and the lines be placed underground. This alley is presently not being used or it is not being used at any great extent. There are presently a few small businesses on the block but these will be demolished in the future. Three of the existing structures are condemned and are to be torn down in the near future.

Fire hydrants are located on the south end of the block and the fire station is located two blocks to the east. The structure which I am to build can extend up to five stories in height by fire codes and there is presently no set back regulations. The area is basically run down and in poor shape but the site is in prime location for a banking facility.



Average Temperature
Average Maximum
Extreme Maximum
Average minimum
Extreme minimum

Precipitation (Inches of Water)

Average												Total
J	F	M	A	M	J	J	A	S	O	N	D	
1.9	1.2	1.1	1.3	2.3	3.4	1.5	1.6	1.6	1.7	1.6	1.8	21.0
Days with .5												
1	1		1	1	3	1	1	1		1		11
Snow & Sleet (Inches of Depth)												
Maximum total fall												
34	30	17	11	2	0	0	0	0	1	10	31	108.0
Average total fall												
20	11	7	1	1	0	0	0	0	1	7	17	64.1

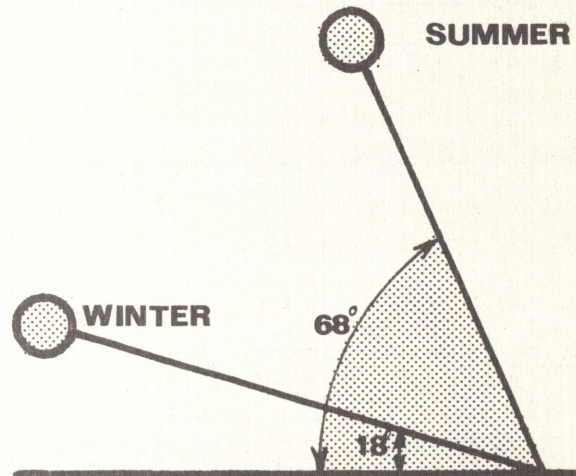
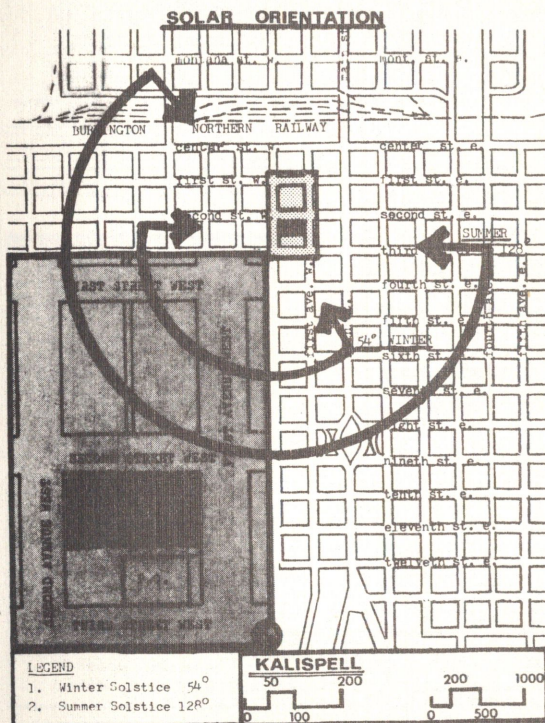
SOURCE: Kalispell Redevelopment Plan Taylor/Thon & Associates

Temperature (Degree F)

J	F	M	A	M	J	J	A	S	O	N	D
22	27	32	43	52	58	64	63	54	44	33	26
29	35	41	55	66	72	81	81	69	55	40	33
53	56	68	80	89	96	98	98	94	80	63	54
14	18	22	31	38	44	47	46	39	32	25	20
-40	-33	-32	4	15	28	32	32	21	7	-30	-41

CLIMATE

The climate of the Flathead Valley is surprisingly mild for its latitude and elevation due principally to the influence of topographical features. The Rocky Mountains to the east form an effective barrier to many severe winter cold waves. In addition to Flathead Lake, the valley contains four smaller lakes, three rivers and numerous streams and sloughs. This water surface tends to limit temperature extremes in both winter and summer.



Solar Radiation

The maximum elevation of the sun is significant for planning shade structures, roof overhangs, and window placement. Values of maximum solar elevation in Table 1 are given near the midpoint of each month.

SOURCE: Kalispell Redevelopment Plan Taylor/Thor & Associates Kalispell, Mt.

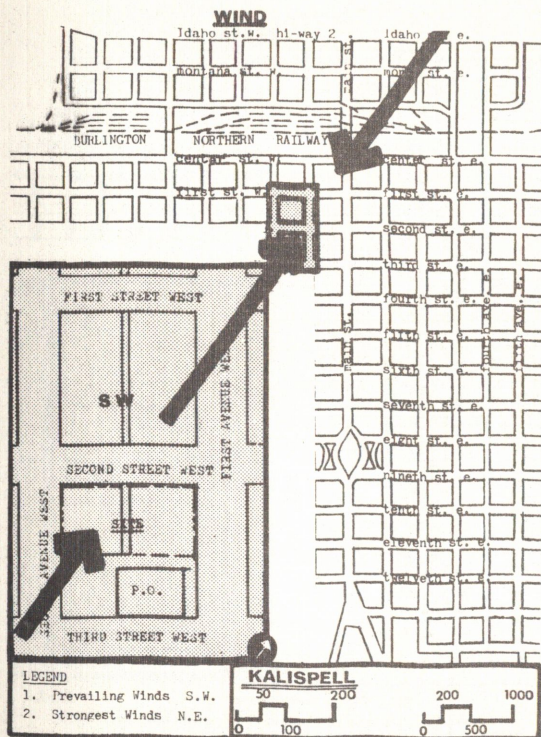
Table 1 — Solar Elevation

	J	F	M	A	M	J	J	A	S	O	N	D
Maximum Solar Elevation (Degrees-minutes)	21-01	29-40	40-16	52-07	61-04	65-22	63-16	55-19	44-29	32-57	23-07	18-35

SOLAR

The solar solstice in the winter on December 21 at 12:00 noon is 54° and in the summer on June 21 at 12:00 noon is 128° . The solar angle on December 21 at noon is 17° and on June 21 at noon is 68° .

Cloudy days in the winter and summer usually outnumber the clear days yet the temperatures are usually above the state averages because of the sheltering of the surrounding mountains.



Wind

PREVAILING WIND ESTIMATE (MILES/HR)

Direction

J	F	M	A	M	J	J	A	S	O	N	D
W	SW	SW	SW	SW	SW	SW	SW	SW	W	W	W

Speed

under 10 miles/hr

SOURCE: Kalispell Redevelopment Plan Taylor/Thon & Associates Kalispell, Mt.

MAXIMUM WIND ESTIMATE (MILES/HR)

Most Probable
Directions

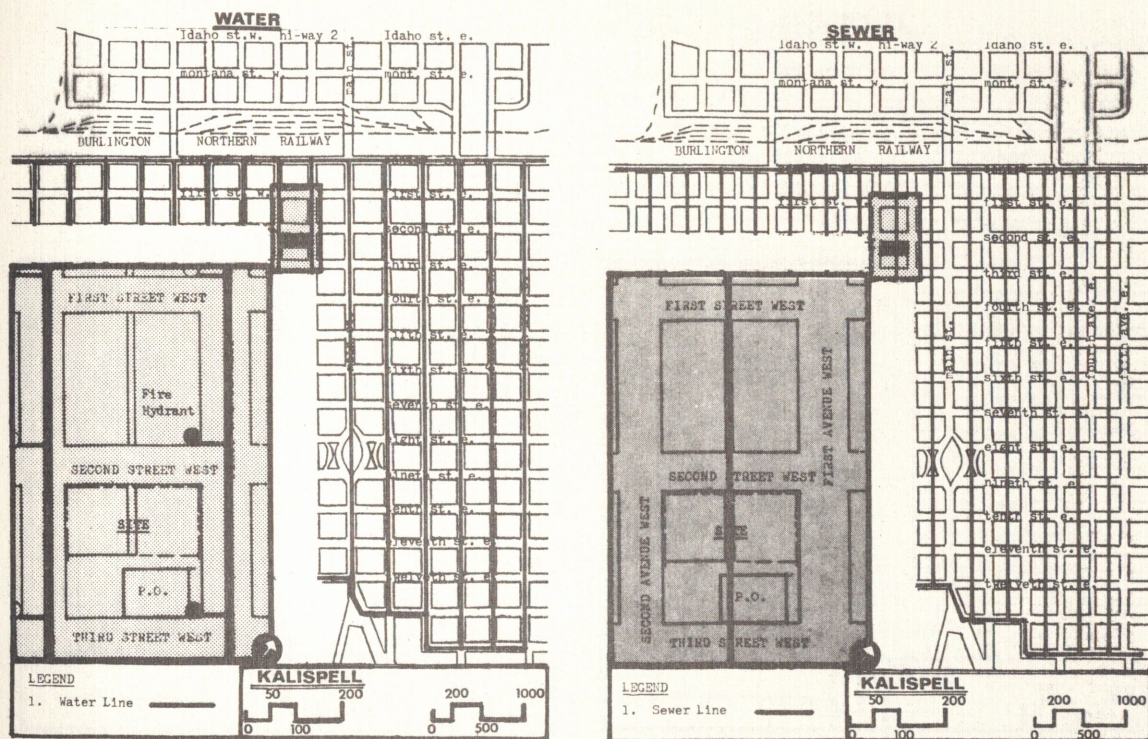
J	F	M	A	M	J	J	A	S	O	N	D
NE	NE	NE	SW	VARIABLE	SW	NE	NE	NE			
SW	SW	SW						SW	SW	SW	

Speed (MPH)

55	55	50	45	40	40	40	40	45	50	50	55
----	----	----	----	----	----	----	----	----	----	----	----

WINDS

The winds come mainly from the S. W. the year round but the strongest winds come from Bad Rock Canyon to the N. E. These winds from the canyon sometimes reach velocities of up to 45 miles per hour in force. The winter storms in the winter usually come from the N. N. W. or from the Pacific Ocean to the West.



WATER

Kalispell Water Department

Two reservoirs provide storage for 4, 500, 000 gallons and one standpipe provides capacity of 100, 000 gallons. Good quality of well water underlies most areas in the valley at various depths from 300 feet. Water is classified as medium hard at 9 to 13 grains per gallon.

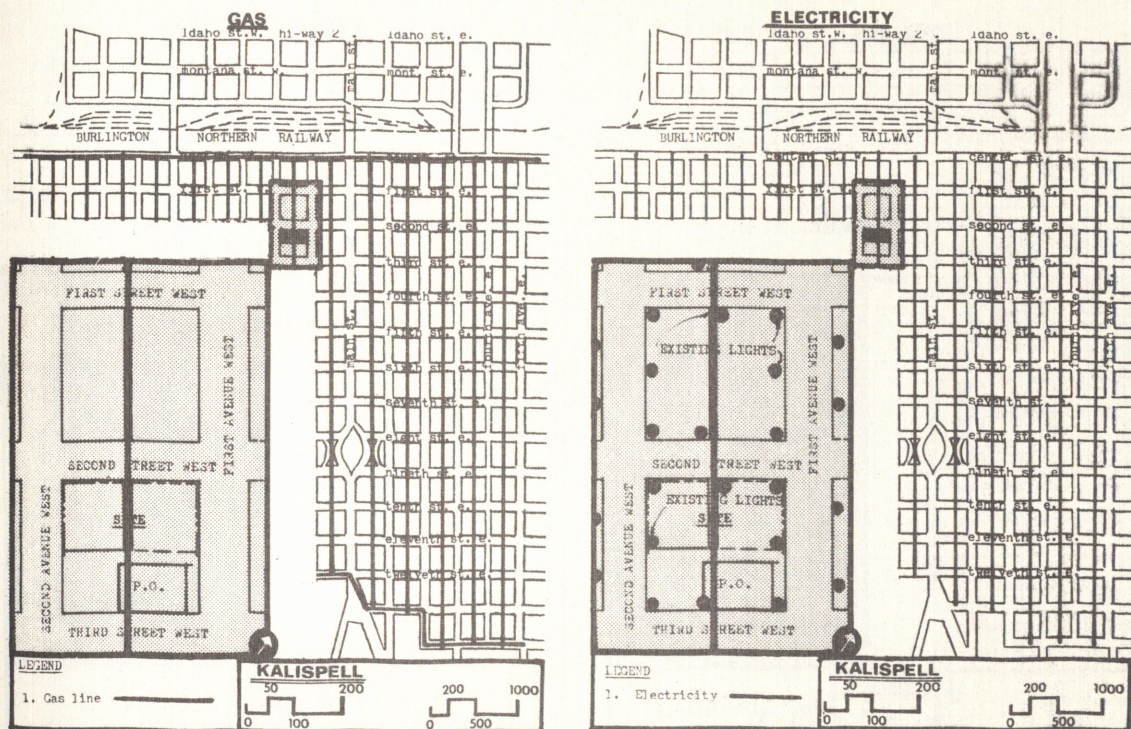
The water mains run down the avenues north and south and range in size from 8 inches to 12 inches.

Total water obtained one day - 16, 527, 900 gallons.

Maximum water obtained one day - 16, 527, 000 gallons

Total water through meters during the year - 668, 549, 600 gallons.

Range of pressure on mains - 55 to 60 lbs.



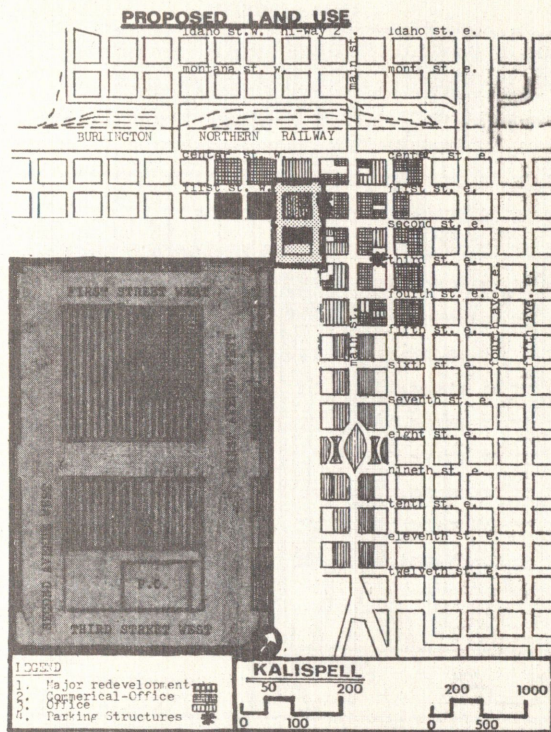
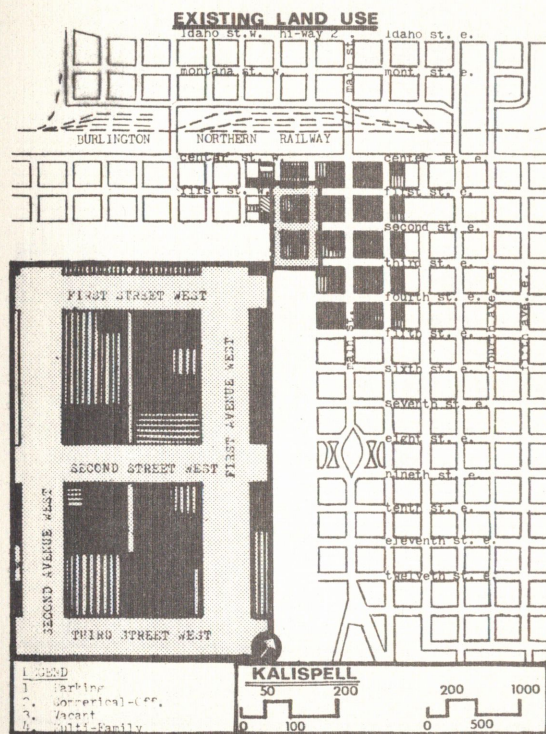
NATURAL GAS

Montana Power Company

Montana Power Company is the only supplier of gas service in and around the major urban areas of the Flathead Valley.

The gas service is placed under two categories, either residential or non-residential. The latter is the service that I would be interested in. This service includes limited commercial, limited industrial, multiple apartment buildings containing three or more dwelling units served through one meter, and other non-residential service in all the territory served by the Company with natural gas.

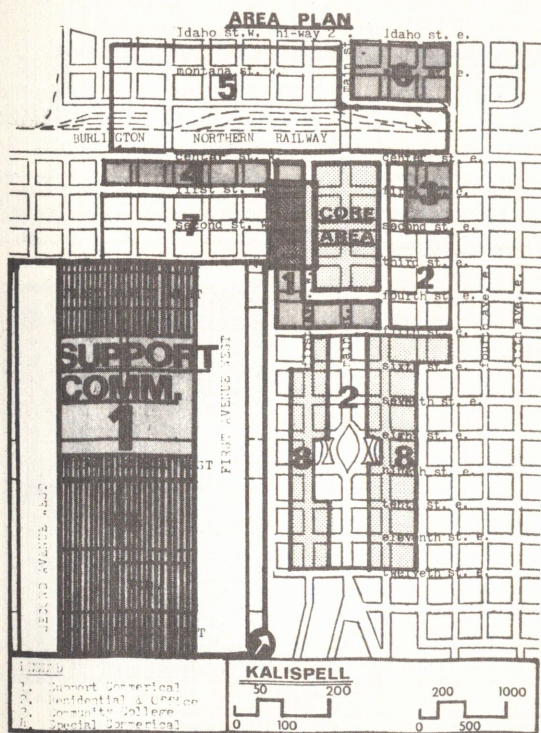
This service runs down the alleys in all sections of the town and usually can be hooked up to within a week of notification.



100-001 Kalispell Redevelopment Plan Taylor/Thon & Associates

PROPOSED LAND USE

The ground that my structure will sit on lies in a major commercial redevelopment zone. This area in the next few years will be cleaned up and new businesses and shops will be placed here. This particular zone can house commercial buildings or buildings such as banks and other types of revenue generators.

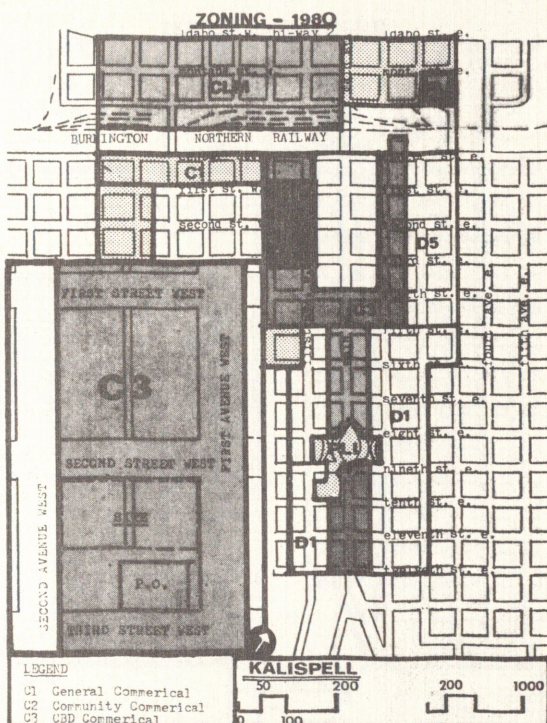


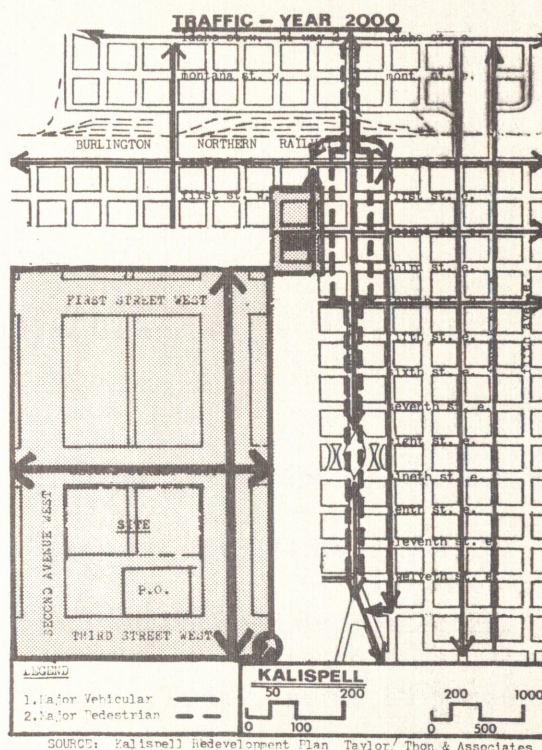
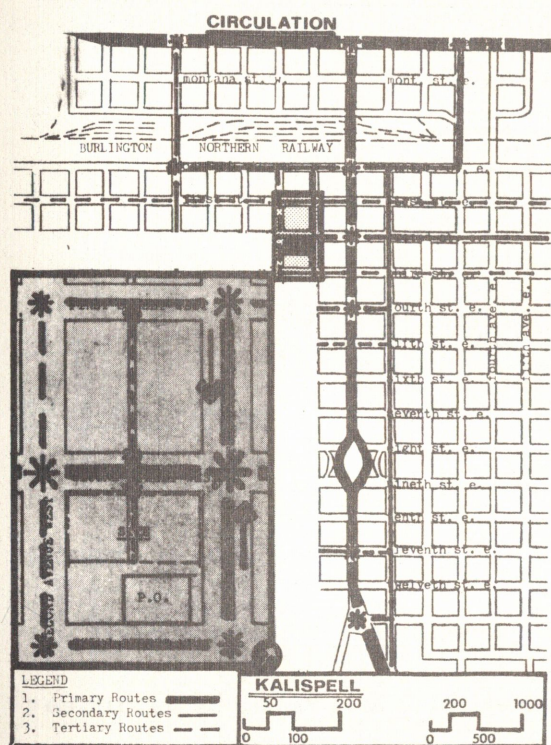
The Support Commercial

This area is composed mainly of those blocks between Center and Fifth Streets and First and Second Avenues West. Also included are the two blocks between First Avenues East and West and between Fourth and Fifth Streets. This area will provide city center services, thoroughfare commercial facilities and driver oriented shops. The proposed traffic circulation pattern and ample off-street parking will make this area most convenient for the motorist.

ZONING

Within the study area there is only one zoning district that has been established by Kalispell's Zoning Ordinance. The area is mainly a commercial area and buildings such as banks, shops, etc., can be placed within this area.





SOURCE: Kalispell Redevelopment Plan Taylor/Thon & Associates

TRAFFIC

The central business district is physically divided by a major highway. Most of the traffic in the Core area is "through traffic" and has no specific reason for being in the downtown area. Secondary routes cross to the west and north of my site and will greatly help the vehicular portion of the bank.

CIRCULATION YEAR 2000

Main street traffic alone through the Core area is projected to rise almost 100% by 1990. Projects under discussion could alleviate some of this problem, but it is unlikely that traffic volumes will decrease through the Central Business District. An aggressive program is necessary to meet future traffic requirements. Already an alternate route system is being discussed and studies are underway to discern the feasibility of such a system.

UTILITIES

Pacific Power and Light Company

Electric Power

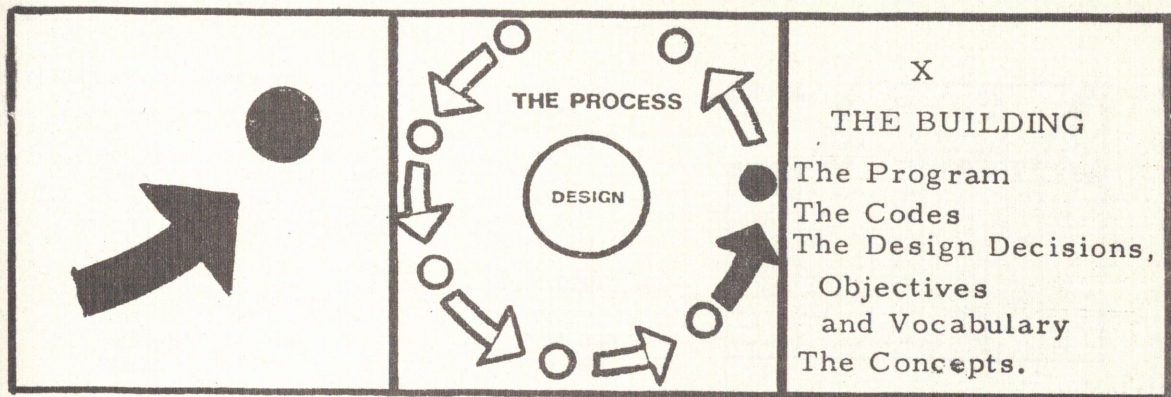
Pacific Power and Light Company is the main supplier of electric service in and around the major urban areas of the Flathead Valley.

Historically, the region has relied upon its vast hydroelectric resources to meet electric energy demands. Today, some 80 percent of the northwest's electricity still comes from hydro power, but growing demands foretell of a shift from the existing hydroelectric base to heavier reliance on thermal generation-nuclear or coal-fired generating plants. To meet its customers existing and future needs, in 1977 Pacific Power was involved in the operation or construction of nine major thermal generating plants.

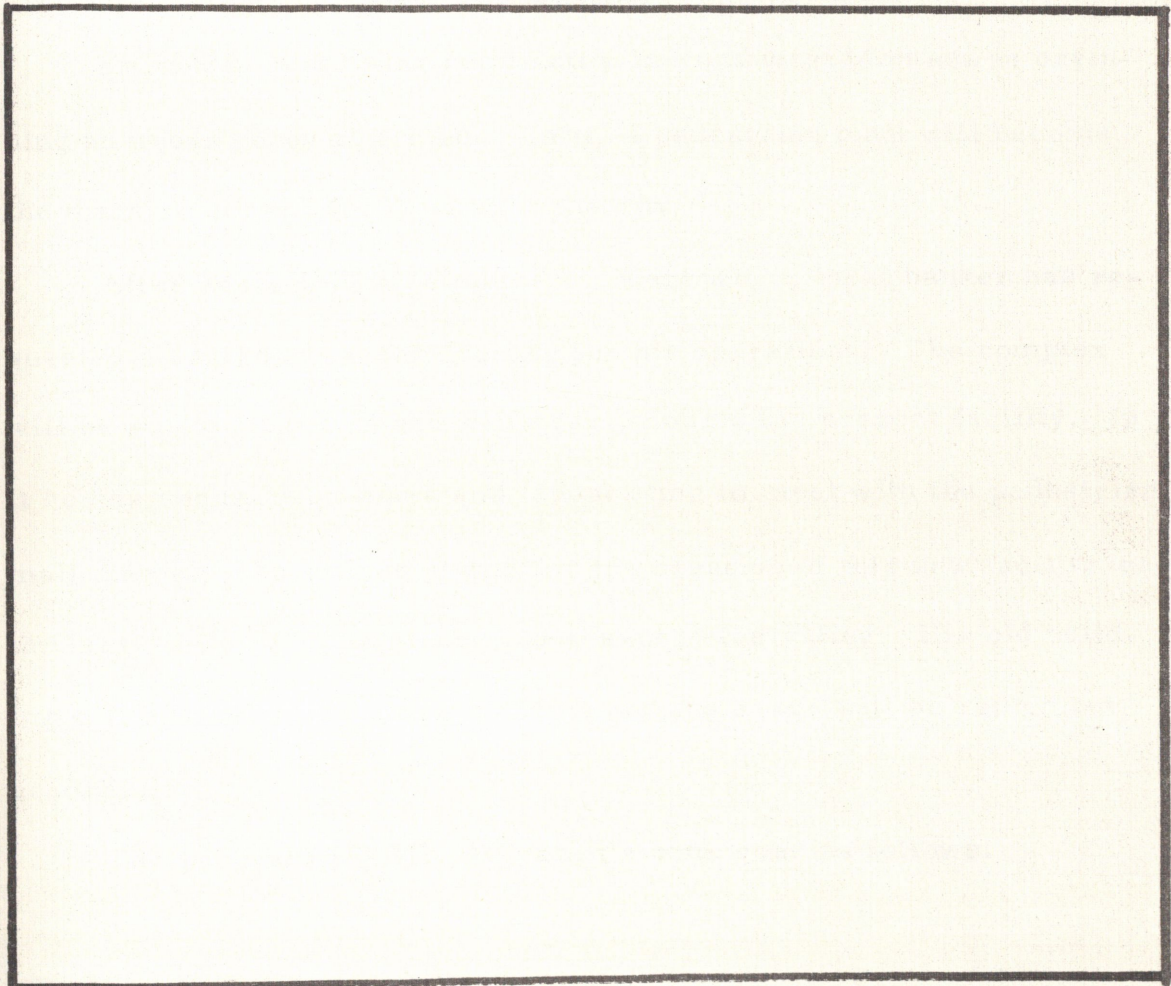
SEWER

(Kalispell Water Dept.)

The sewers run north and south through the alleys of the city. The treatment plant lies at the southwest corner of the city and it takes care of the entire city. The pipe size ranges in size from 18 inches to 27 inches as it enters the plant.



THE BUILDING



ENVIRONMENTAL REQUIREMENTS

Quiet	Quiet
Gen. C.	General Office
Loud	Loud
N.A.	Not Applicable

0 to 45
45-50
Over 50

Low	Low
Medium	Medium
High	High

0 to 60
60 to 100
Over 100

[illegible]

Kalispell, a thriving community in Northwest Montana is beginning an urban renewal project. In it, a pedestrian mall will become the main street and focal point of the city.

The program for Mr. Mercord's bank goes as follows:

BANK OF KALISPELL

public area	personnel			unit area requirements			seating/standing cap.			accessibility			remarks
	minimum	maximum	unit area (sq. feet)	minimum	maximum	unit area (sq. feet)	seating	standing	cap.	public	restricted	seated	
Waiting Areas	170	2	340	20									
Lobby	1100	1	1001100										
Vestibules	64	2	128	128									
Consumer loan	900	1	9001000	10									
Officers Platform	800	1	800900										
Secretaries	50	8	400450	8									
Tellers	30	1	30										
Nite Deposit	160	1	160120	3									
Estate Room	30	1	30										
Storage	80	1	80100										
Record Storage													

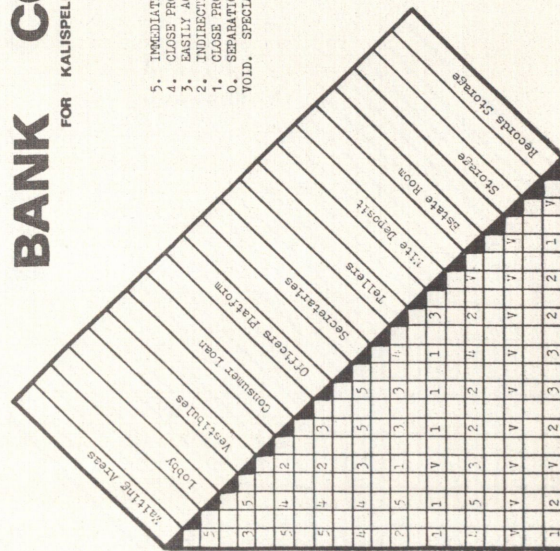
BANK OF KALISPELL

Acoustical requirements	Lighting	110V Elec.	120V Elec.	Telephone	Others	Desks	Shelving	Pile Cabinet	Storage Cabinet	Work Tables	Chair	Special design criteria	remarks
Gen. O. Red.	X	X	X	X	X	X	X	X	X	X	X	X	Special design criteria
Loud Red.	X	X	X	X	X	X	X	X	X	X	X	X	Special design criteria
Loud Red.	X	X	X	X	X	X	X	X	X	X	X	X	Special design criteria
Consumer loan	X	X	X	X	X	X	X	X	X	X	X	X	Special design criteria
Officers Platform	X	X	X	X	X	X	X	X	X	X	X	X	Special design criteria
Secretaries	X	X	X	X	X	X	X	X	X	X	X	X	Special design criteria
Tellers	X	X	X	X	X	X	X	X	X	X	X	X	Special design criteria
Nite Deposit	X	X	X	X	X	X	X	X	X	X	X	X	Special design criteria
Storage	X	X	X	X	X	X	X	X	X	X	X	X	Special design criteria
Record Storage	X	X	X	X	X	X	X	X	X	X	X	X	Special design criteria

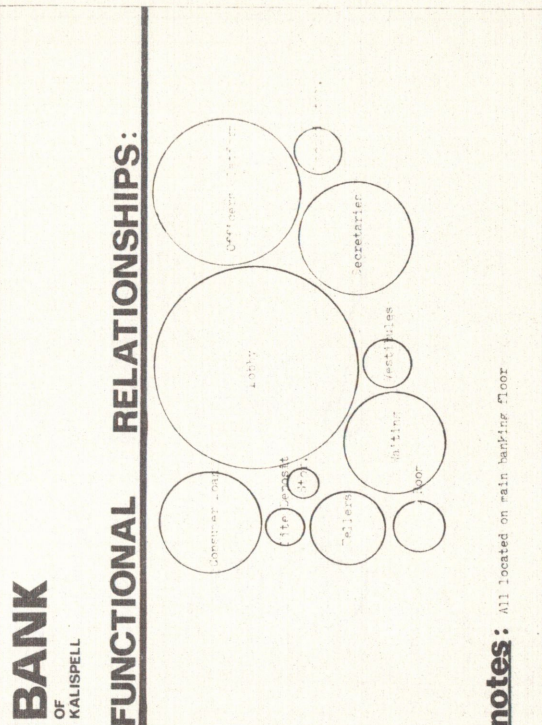
BANK FOR KALISPELL

FUNCTIONAL RELATIONSHIPS:

1. CLOSE PROXIMITY UNNECESSARY
2. CLOSE PROXIMITY UNNECESSARY
3. CLOSE PROXIMITY UNNECESSARY
4. CLOSE PROXIMITY UNNECESSARY
5. IMMEDIATELY ADJACENT



BANK OF KALISPELL



notes: All located on main banking floor

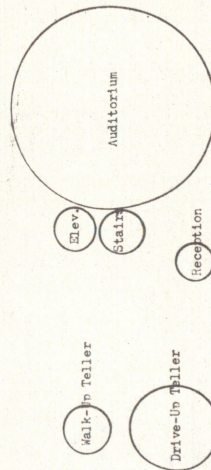
BANK OF KALISPELL

[illegible]

BANK

OF
KALISPELL

- ## RELATIONSHIPS:



notes: Auditorium positioned in lower level.

Safe-Deposit Coupon Booths Mens Toilet Room Womens Toilet Rm.	Acoustical environment/ requirements				communication systems				furniture & equipment				special design criteria				remarks
	Lighting	HVAC	110V Elec.	220V Elec.	Telephone	Others	Desks	Shelving	Pile Cabinet	Storage Cabinet	Work Tables	Other					
	High	X												Vault Door			
	N. A.	High	X	X	X									Counter top			
	Loud	Med	X	X	X									Dispensers			
	Loud	Med	X	X	X									Vanities & Mirrors			

[illegible]

BANK
OF
KALISPELL

FUNCTIONAL RELATIONSHIPS:

Men

Women

Safe-Deposit

Coupon Booths

notes: Safe-Deposit Vault and Coupon Booths located on main banking floor.

BANK C

FOR KALISPEL

5. IMMEDIATELY
4. CLOSE FRONT
3. EASILY
2. INIMICED
1. CLOSE FRONT
0. SEPARATION
VOID. SPECIFIC

Safe-Deposit Vault

Counion Booths

Men's Toilet Rooms

Women's Toilet Rooms

BANK
OF
KALISPELL

Customer Service	1	1	120	1	120	140	X	Seating
Operations Off.			120	1	120	140	X	
Bookkeeping Dept.			1100		1100	1400	X	
Records Vault			220	1	220	220		Vault
Janitor Storage			80	2	160	180		Door req
Employees' Lounge			600	1	600	600		Shelving
Work Room			80	1	80	100		
Proof Dept.			180	1	180	200	X	Counter
Office	1	1	140	1	140	160	X	& Shelve
Storage			80	3	240	240	X	
Board Room			480	1	480	480	X	Shelving
								Confer.
								table

special design criteria	remarks
Other	
Work Tables	
Storage Cabinets	
File Cabinets	
Shelving	
Desks	
Chairs	
Telephone	
220V Elec.	
110V Elec.	
HVAC	
Lighting	
Acoustics	
environmental requirements	
furniture & equipment	
communication systems	

Customer Service	Loud	Med.	X	X	X	X	X		
Operations Off.	Quiet	Med.	X	X	X	X	X		
Bookkeeping Dept.	Gen.	Med.	X	X	X	X	X		Floor mounted recreational Vault door
Records Vault	N. A.	Med.	X	X	X	X	X		
Janitor Storage	N. A.	Low	X	X	X	X	X		Sink available
Employees' Lounge	Gen.	Med.	X	X	X	X	X		Kitchen & sink
Work Room	Gen.	Med.	X	X	X	X	X		Counter with Shelving
Proof Dept.	Gen.	Med.	X	X	X	X	X		
Office	Gen.	Med.	X	X	X	X	X		extra chairs
Storage	N. A.	Low	X	X	X	X	X		
Board Room	Quiet	Med.	X	X	X	X	X		Conference table

BANK COMPLEX

FOR KALISPELL

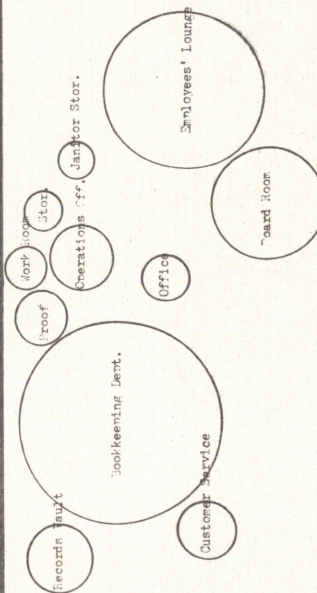
- BANK OF AMERICA BUILDING**

FOR KALISPELL

5. IMMEDIATELY
 4. CLOSING
 3. PRIVATE
 2. INDIRECT
 1. CLASE PR
 0. SEPARATI
 VOID. SPECI

Customer Service
 Operations Office
 Bookkeeping Dept.
 Records Vault
 Janitor Storage
 Employees' Lounge
 Work Room
 Proof Dept.
 Office
 Storage
 Land Room

FUNCTIONAL RELATIONSHIPS:



notes:

BANK OF KALISPELL

private b	personnel		unit area unit space (sq. feet) requirements		seating/standing cap.		accessibility		re- marks
	Minimum	Desirable	Minimum	Desirable	Private w/Conference	No. of persons	Private Visual	Shared Space	
Cash Vault	100	100	120	120					X Vault Door
Meeting Room	5	6	120	240					X Drains
Presidents Office	1	1	240	240					X Toilet & Closet
Vice-Pres. Office	1	1	200	200					X Closet
Board Members Off.	1	1	120	360					X
Mechanical Room	8/0	1	800	1000					X Outside entry
Unfinished Area	8/0	1	800	900					X Insulate walls
Vault Area	120	1	120	120					X Meeting trash chutes
Service Entry	100	1	100	100					X

BANK OF KALISPELL

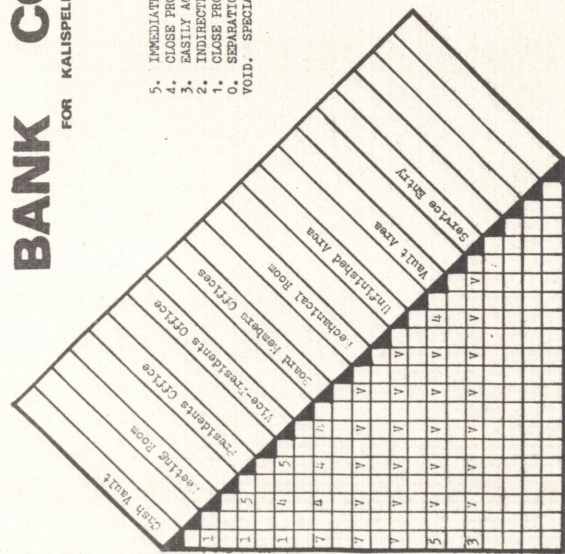
BANK

OF

KALISPELL

Acoustics	Lighting	HVAC	220V Elec.	Telephone	Decks	Shelving	Plate Cabinet	Storage Cabinet	Work Tables	Other	special design criteria	remarks
N. A.	High	Gen.O	Med.	X	X	X	X	X	X	X	second	second
Cash Vault												Vault Door
Meeting Room	Gen.O	Med.	X	X	X	X	X	X	X	Inter com	second	Conference table
Presidents Office	Gen.O	Med.	X	X	X	X	X	X	X	com	second	expensive furnishings
Vice-President	Gen.O	Med.	X	X	X	X	X	X	X		second	second
Board Members Off.	Gen.O	Med.	X	X	X	X	X	X	X		second	second
Mechanical Room	Loud	Med.	X	X	X	X	X	X	X	Stor.		Slope floor for drainage
Unfinished Area	Loud		X	X	X	X	X	X	X			
Vault Area	Gen.O		X	X	X	X	X	X	X			
Service Entry	Loud	Med.	X	X	X	X	X	X	X			

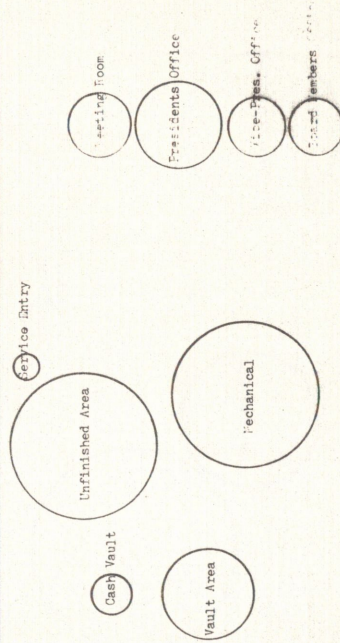
BANK OF KALISPELL



5. IMMEDIATELY ADJACENT
 4. CLOSE PROXIMITY
 3. EASILY ACCESSIBLE
 2. INDIRECTLY ACCESSIBLE
 1. CLOSE PROXIMITY UNNECESSARY
 0. SEPARATION OF FUNCTIONS NECESSARY
- VOID. SPECIAL RELATIONSHIPS NOT REQUIRED

BANK OF KALISPELL

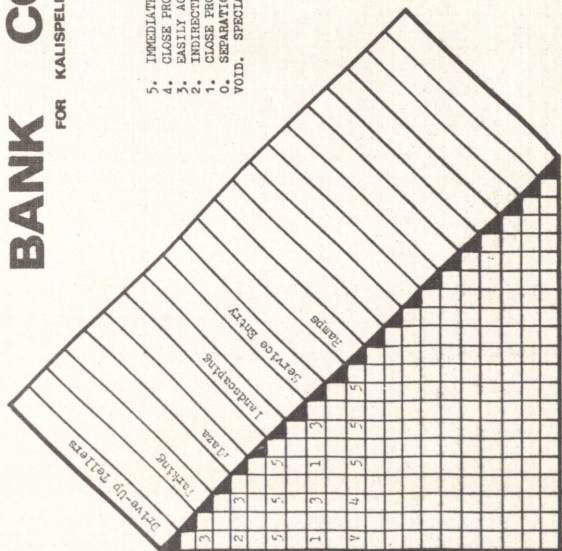
FUNCTIONAL RELATIONSHIPS:



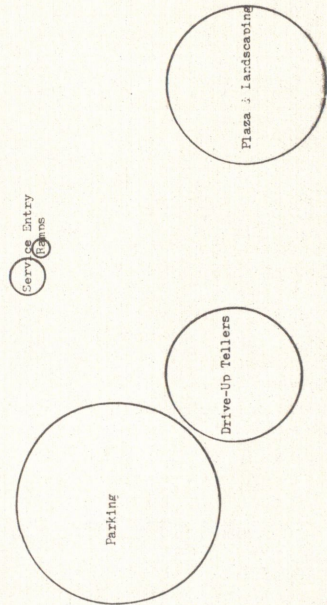
notes: Unfinished Area, Rental Space and Mechanical Room are all located on another floor.

[illegible][illegible]

5. IMMEDIATELY ADJACENT
4. CLOSE PROXIMITY
3. EASILY ACCESSIBLE
2. INDIRECTLY ACCESSIBLE
1. CLOSE PROXIMITY UNNECESSARY
0. SEPARATION OF FUNCTIONS NECESSARY
VOID. SPECIAL RELATIONSHIPS NOT REQUIRED



FUNCTIONAL RELATIONSHIPS:



notes:

THE CODES

for

THE BANK OF KALISPELL - KALISPELL, MONTANA

Codes Used:

U. B. C.

K. B. C.

Fire Zone: 2

Allowable Types of Construction:

Any Type

Requirements Based on Occupancy

Group B - 2

Live Loads:

Uniform 50 psi

Concentrated 2000 psi

Group A-3

Uniform 100 psi

Concentrated 0 psi

Basic Allowable Floor Area:

Type I Construction - unlimited floor area.

Increase for Separation: 2 Sides

Unlimited

Increase for Separation: 3 Sides

Unlimited

Increase for Separation: 4 Sides
Unlimited

Increase for Multi-story.
Unlimited

Increase for Fire Extinguishing System:
One story -- unlimited
Over one story -- unlimited

Total Allowable Area - One Floor
Unlimited

Total Allowable Building Area
Unlimited

Total Area of Proposed Building
23, 000 Sq. Ft.

REQUIREMENTS FOR GROUP OCCUPANCY:

Special Provisions: No special provisions necessary

Location on Property:

Zoning:

Setbacks: None

Height Limitation: 5 Stories

Light, Ventilation and Sanitation:

Provide with natural light by exterior glazed openings with area equal to 1/10 total floor area. Natural ventilation by exterior openings not less than 1/20 of total floor area.

Special Hazards:

1 Hr. Fire Rating separating Mechanical Room from other walls.

Fire Protection Systems:

Use automatic fire-extinguishing systems.

Exceptions and Deviations:

None applicable.

Restrictions in Fire Zones:

Any type of construction in Fire Zone 2.

Fire Resistive Requirements: Type 1 Construction

Exterior Bearing Walls:	4 Hr. Walls
Interior Bearing Walls:	3 Hr. Walls
Exterior Non-bearing Walls:	4 Hr. Walls
Structural Frame:	3 Hr. Rating
Permanent Partitions:	1 Hr. Rating
Shaft Enclosures:	2 Hr.
Floors	2 Hr.
Roofs	2 Hr.
Exterior Openings:	3/4 Hr.

Stairs, Exits and Occupant Loads:

	<u>Area</u>	<u>Factor</u>	<u>No. Occupants</u>	<u>Exits</u>
Bank	21, 000 sq. ft.	100	210	Min. 2
Auditor	2, 000 sq. ft.	7	285	Min. 2

Total Occupants: 495

Number of Exits Required: 2 Min.

Width of Exits: 9.9'

Distance to Exits: 150' Max.
200' with Sprinkler System.

Exit Doors:

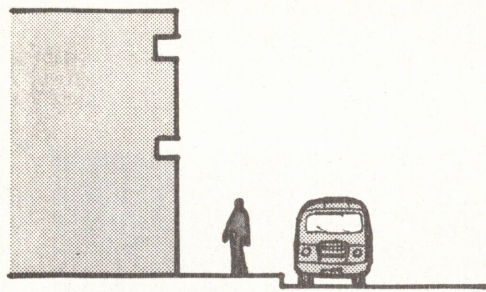
Width & Height: Less than 3'-0" x 6'-8"
Swing: In direction of travel

Exit Corridors:

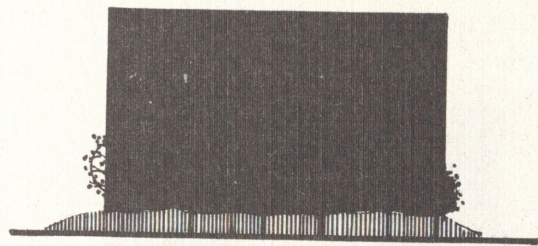
Width: 44" Wide
Dead End: 75' to Exit Max.
Fire
Resistance: Min. 20 - Label Doors.
Openings: 1/4" thick wire glass.

Stairways:

Width: 44" wide if 50 or more occupants.
Landing: Min. length as the width of stair. Door cannot
take more than 3½" when fully opened.
Rise: Not greater than 7½"
Run: Not less than 10"
Stairway to
Roof: If 4 or more stories - must have one stair go
to roof unless slope is greater than 4 in 12.



SCALE



VEGETATIVE SCREENING

Exit

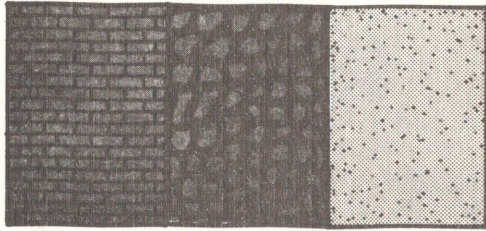
Enclosure: Escalators:

Sprinklers have to be located within 2 feet of the opening.

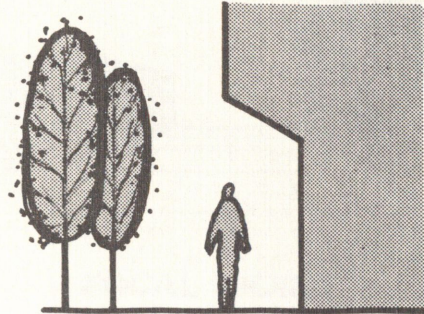
DESIGN DECISIONS

1. Accessibility - for the handicapped and elderly.
2. Expansion - for futuristic needs.
3. Functionality - to work in the most efficient means.
4. Image - retain the strong central image of banking.

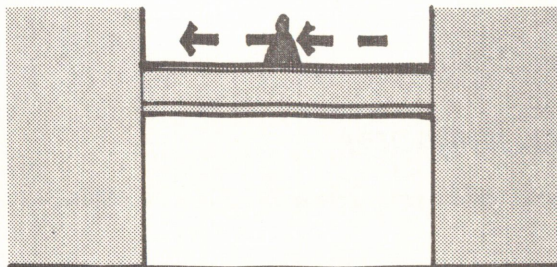
For the simple reason that building usage tends to change with time, the precise functions (access, circulation, storage and environmental controls) can be planned with efficiency. Certain functions (proportions, spatial relationships, volumes, textures, etc.) that cannot be pinned down, could work with a flexible planning system that is set up with definite bounds and limits, being dependent upon the inherent capabilities of the construction system.



MATERIALS



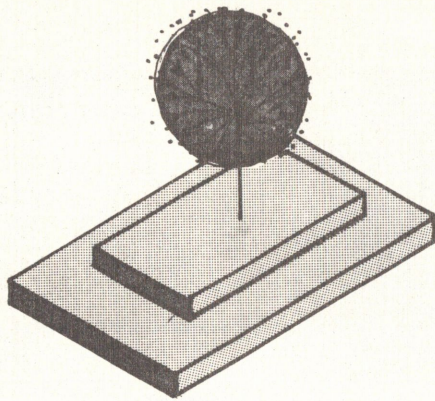
SPATIAL SEQUENCE



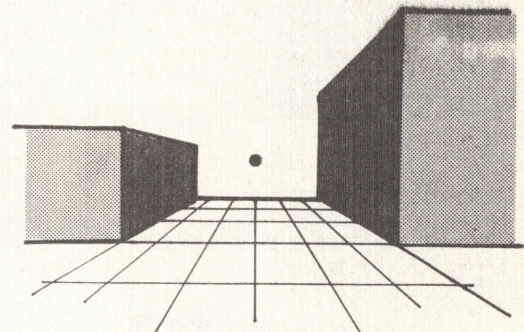
PEDESTRIAN LINK

DESIGN OBJECTIVES

- To recapture and retain the character and beauty of the existing landscape.
- To entice new major retailers, businesses, and services to locate back in the CBD, and encourage existing concerns to remain and in some cases expand.
- To give priority to pedestrian movement in the area, through overhead and underground walkways, and development of open spaces and plazas.
- To successfully integrate the building complex with the activities of the existing traffic pattern.
- To recognize the elderly and handicapped as important entities of the community.
- To create a physical link from the cities rich historic background to the modern day present.



CHANGE OF LEVEL

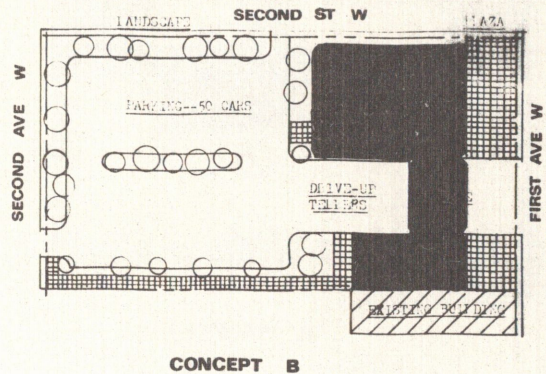
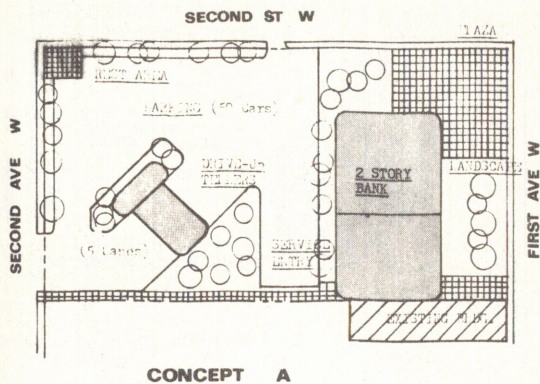


FOCAL POINT

VOCABULARIES

In this ever-changing world it would seem to be desirable to create the attitudes of a rural environment within the context of the cityscape. This can be achieved simply by landscaping and proper design vocabularies such as:

1. Scale - proportion.
2. Vegetative screening. (plants)
3. Change of material. (brick, concrete, etc.)
4. Spatial sequence. (Horizontal and Vertical)
5. Pedestrian Links. (overhead and underground)
6. Change of level.
7. Focal points. - "Eye-catchers"

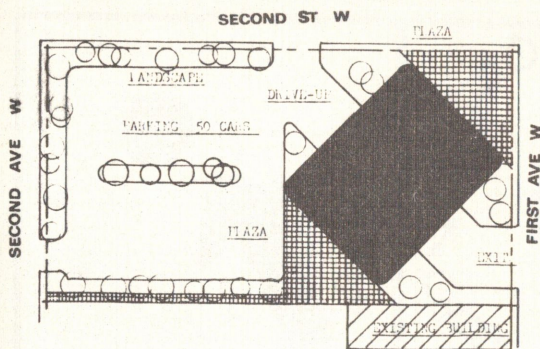


Concept A

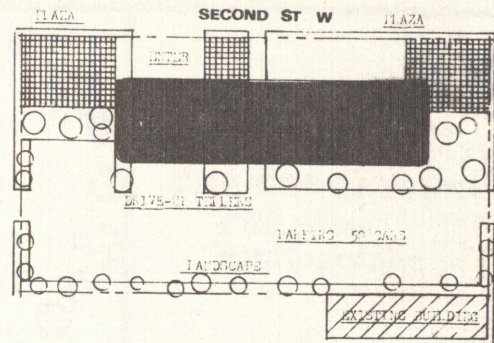
This concept deals with two separate facilities - one for the main transactions and one for the vehicular transactions. This would not work too well on this site due to the lack of size.

Concept B

This concept deals with two separate buildings linked by a bridge. The concept works fine visually but the site is too small.



CONCEPT C



CONCEPT D

Concept C

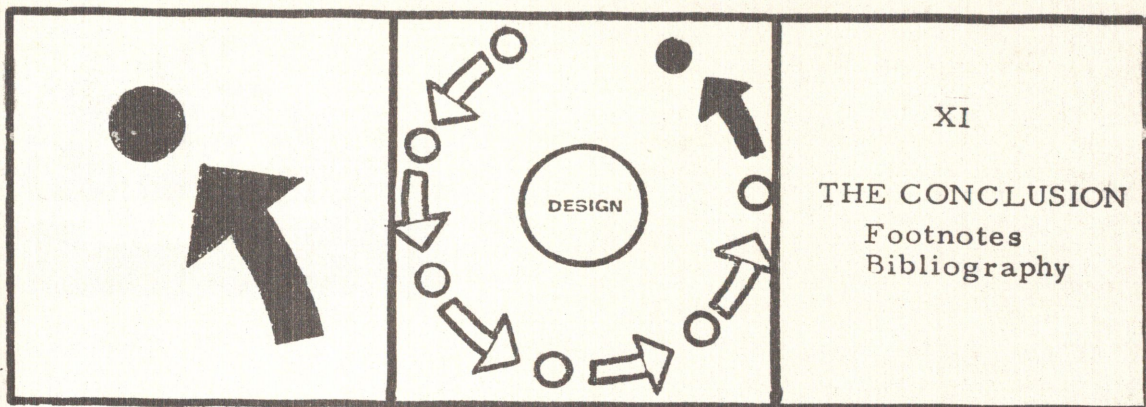
This concept deals with rotating the entire 2 story structure at 45° to make the corner very important. This opens up a lot of exterior space for outdoor activities. Parking space is lost by this concept.

Concept D

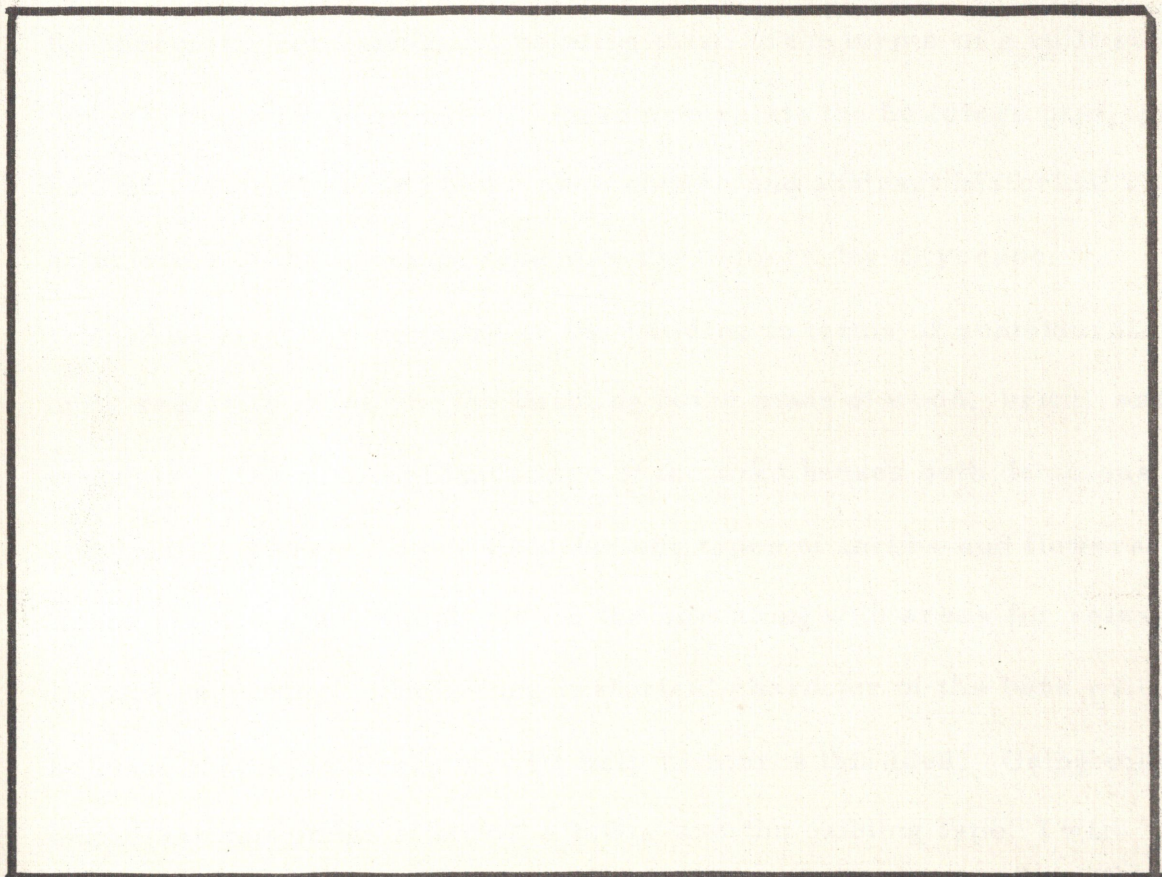
This concept deals with a linear solution but again the lack of space makes it prohibitive.

Concept E

This concept deals with a circle and a square and leaves a lot of land open for parking and plaza.



THE CONCLUSION



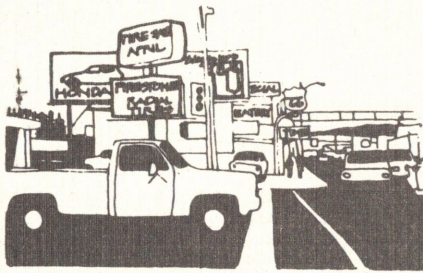


Fig. 46. Kalispell. 1980

CONCLUSION

After digesting the various attitudes and collating the research material I can better comprehend the building types past, the regional landscape and the cityscape itself. Getting a feeling for each of the thermatic conditions and relating them in the terms of a built structure seems much easier now. I can now relate the buildings past, present and future to a site that I have chosen and abstract historical characteristics of that building type into the modern day cityscape.

Analyzing the detailing of the building in terms of contextural unity seems to reinforce the building being made of wood, brick, and concrete. The regional landscape of the area houses both deciduous and coniferous trees along with various types of shrubs and flowers. These plantings will be placed on the site along with areas for relaxing and observing. The strong historical character of the bank will be seen and the landscaping will help reinforce this idea. Using this historical knowledge of both the town, and the building type, I will

create a building that reflects the attitudes of cityscape, landscape, and historical precedence with the area.

I greatly enjoyed this project and I believe that I personally gained a great deal. The book and the design taught me that the analyation of data, the understanding of programming and the need for total planning of any project is the basis for all good design.

FOOTNOTES

- 1 "The Bankers Changing Place of Business" Banking. Vol. 80. October 1976. Page 40.
- 2 "200 Years of U.S. Banking". Banking. Vol. 67. October 1964. Page 44.
- 3 Ibid. Page 45
- 4 Ibid. Page 46
- 5 World Book Encyclopedia. Vol. 2. Field Enterprises Educational Corp. Chicago. Page 66.
- 6 Ibid. Page 66
- 7 "200 Years of U.S. Banking". Banking. Vol. 67 October 1974. Page 45.
- 8 World Book Encyclopedia. Vol. 2. Field Enterprises Educational Corp. Chicago. Page 67.
- 9 "Banking in The Year 2000". Banking. Vol. 67 October 1974. Page 44.
- 10 Ibid. Page 44
- 11 "The Bankers Changing Place of Business: Banking. Vol. 80. October 1976. Page 42.
- 12 Ibid. Page 42.

- 13 "Dollars and Sense But Design" Progressive Architecture.
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- 14 Ibid. Page 116.
- 15 "A New View of Landscape". Architectural Design.
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16. Heimbach, John, A State Capitol. M.S. U. School of
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- 17 Lynch, Kevin. The Image of The City. The M. I. T. Press,
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- 18 "Kalispell Data Book". Kalispell Chamber of Commerce.
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- 19 Ibid. Page 5
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- 21 Ibid. Page 6

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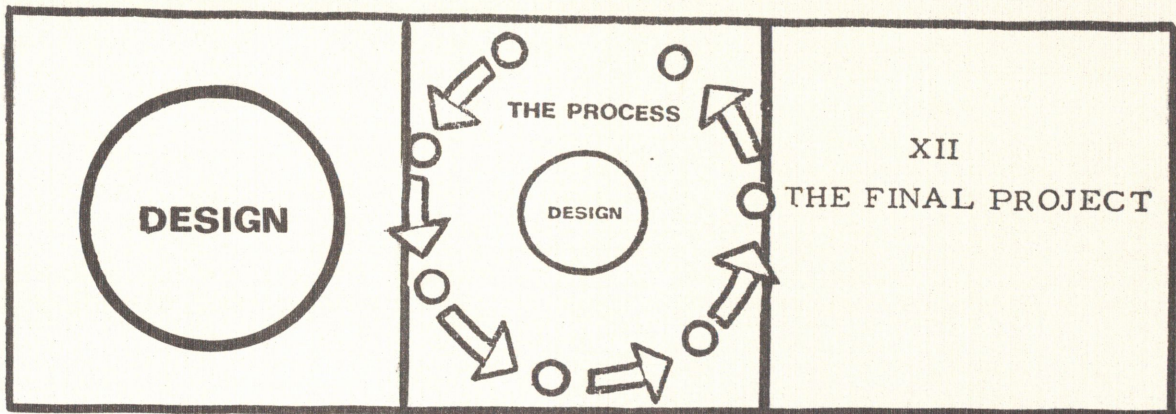
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2. Brown - Bush, Louis Sullivan. New York. 1960 p. 14
3. Ibid. p. 22
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Plate 35
8. Ibid. plate 33
9. Ibid. plate 35

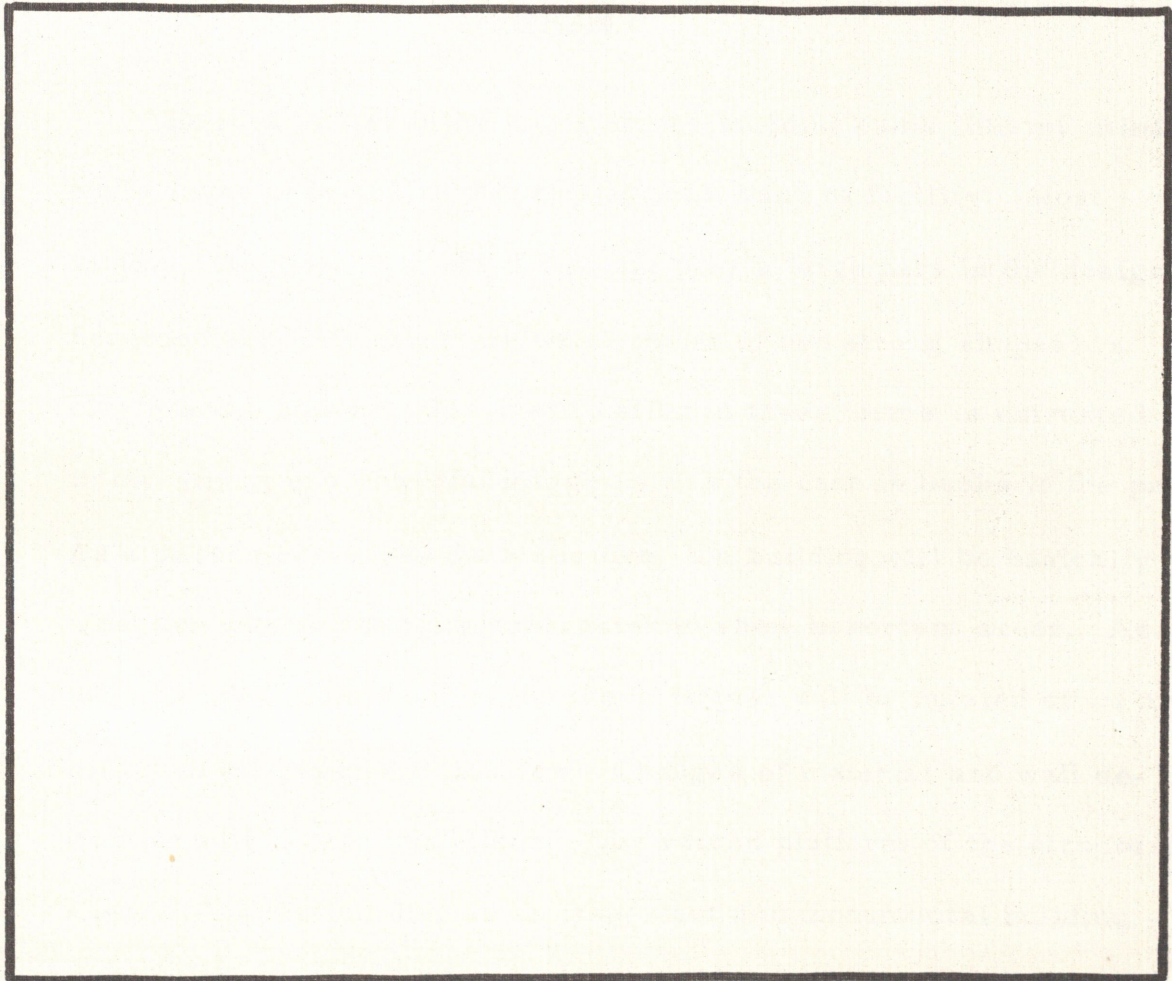
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13. Architektur Wettbewerbe Vol. 77. March 1977. p. 7
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28. Ibid. p. 3
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31. Ibid. p. 10
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33. Ibid. p. 13
34. Ibid. p. 12
35. Ibid. p. 13
36. Ibid. p. 12

37. Ibid. p. 16
38. Ibid. p. 12
39. Ibid. p. 17
40. Ibid. p. 12
41. Ibid. p. 11
42. Ibid. p. 17
43. Ibid. p. 11
44. Ibid. p. 11
45. Ibid. p. 13
46. Ibid. p. 10



THE DESIGN



DESIGN

The idea of flexibility and a strong building came into my mind while I was undertaking this project of a banking facility. Most vividly, the materials and the image play a large part in the design development. My structure will consist of two strong shapes - a circle and a square. The justification of these forms is entrusted in my strong and powerful image as was the case in banks in the past. As a person perceives the structure, the building will be basically a square with parts being subtracted to show important areas. As the individual continues inside the customer will be rotated off of a circle to his appointed location. Changes of material and wall definition will create this effect. The raised platform of the structure exemplifies the building as an important and monumental building - a place where your money feels safe.

The atrium-type building lends itself well for the views to be turned inward. With light and landscaping inside, light will penetrate all the way through the structure to the community room in the basement. The floor inside is a concrete two-way pan joist system and lends itself well to opening up large areas and, is fireproof. Columns will penetrate all the way from the basement to the roof and the floor will act as intersecting points.

A curved staircase will create a focal point and with the 45° turned vault with a round door; these focal points will be important to the visual procession through the bank.

The community room in the basement can be entered at night without disturbing the rest of the bank. Ample facilities lie near this area for storage and for toilet room facilities.

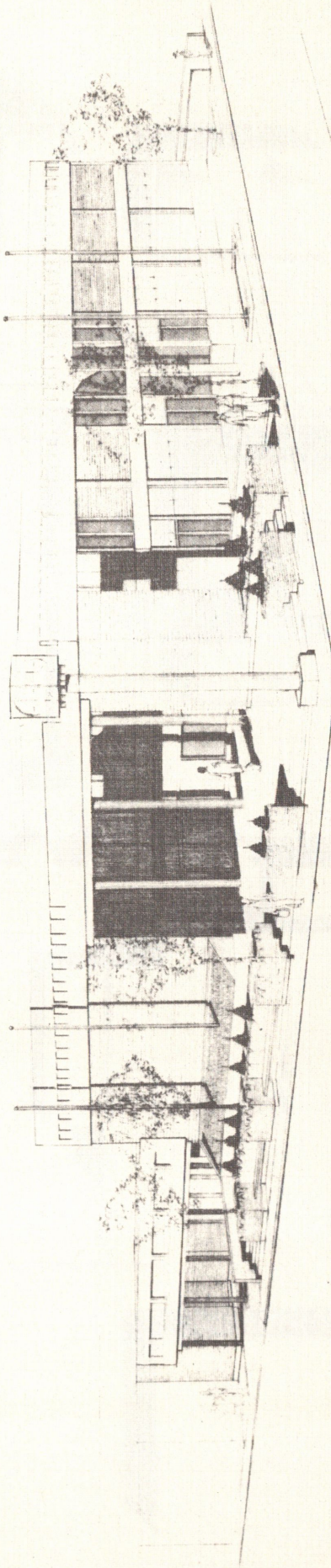
The choice of materials for the building and surrounding area include:

1. Floor: Tile and carpet, structural glass.

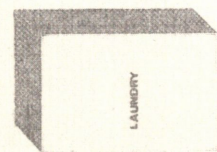
2. Walls: Gypsum board, paint, vinyl wall covering, oak paneling, glass, screens, stain, brick.
3. Base: Oak, rubber base, stain.
4. Ceiling: Exposed concrete, birch A.C. l.
5. Roof: Built-up roofing.
6. Exterior: Granite, concrete, brick, glazing.
7. Plaza: Travertine, brick, pavers, concrete, vegetation.

**A BANKING FACILITY:
KALISPELL, MONTANA**

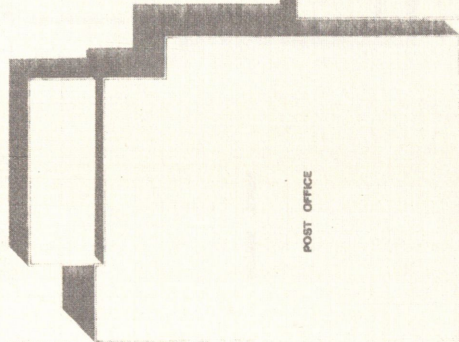
— MARK A. OLSON



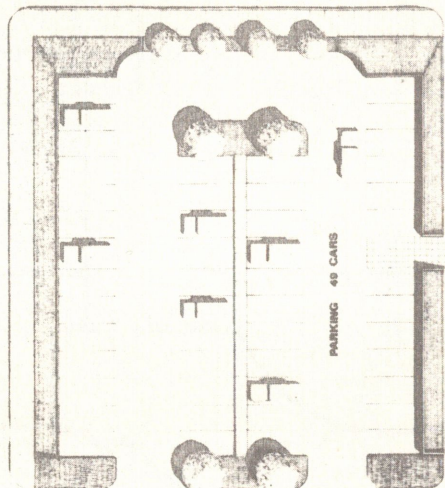
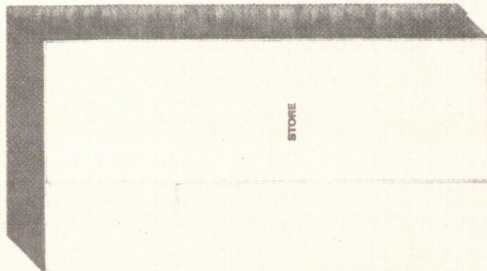
SECOND AVENUE WEST



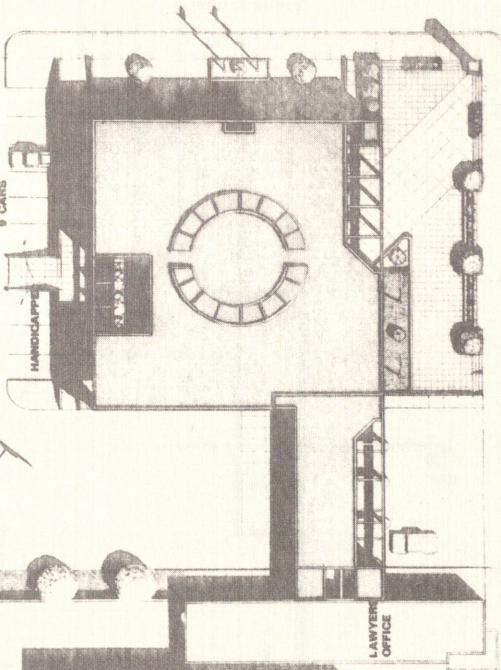
PARKING



THIRD STREET WEST



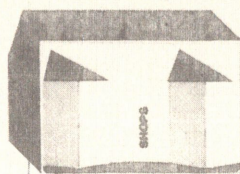
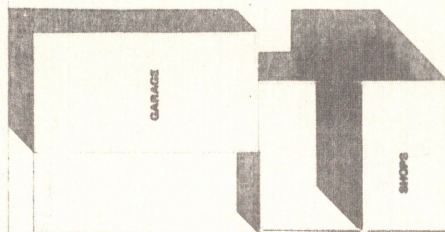
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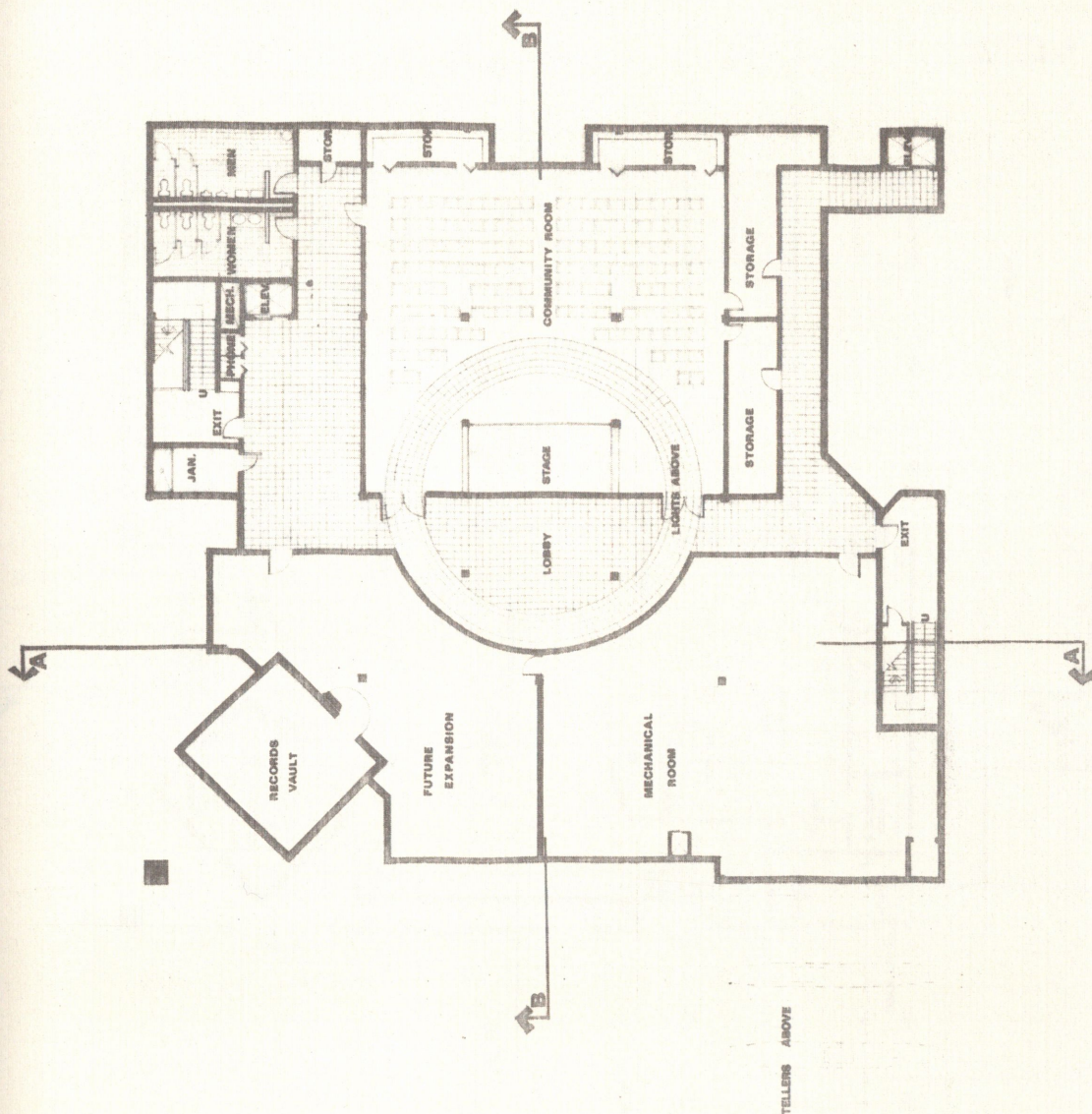


SITE PLAN

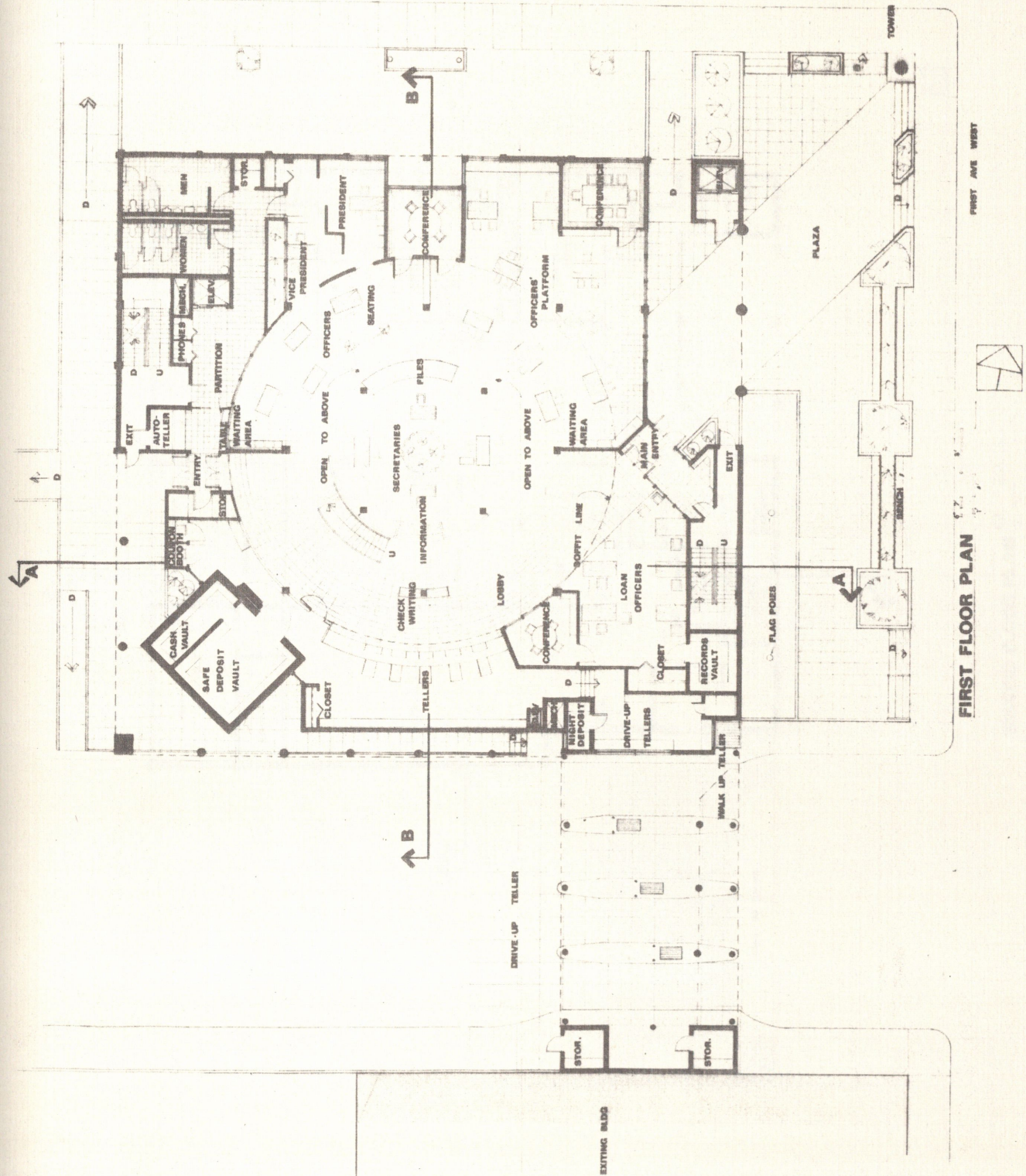
5' 10' 20'

FIRST AVENUE WEST

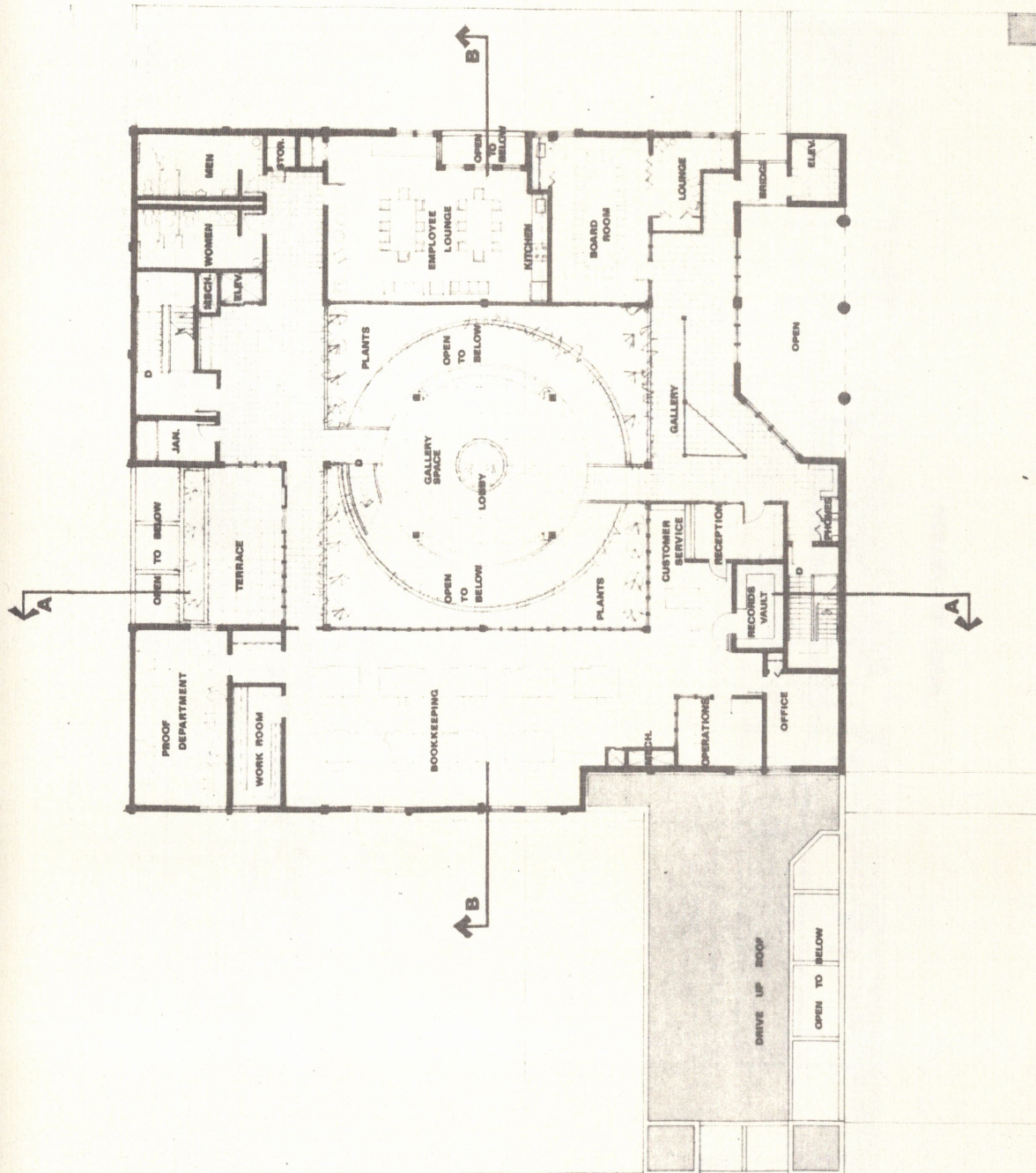




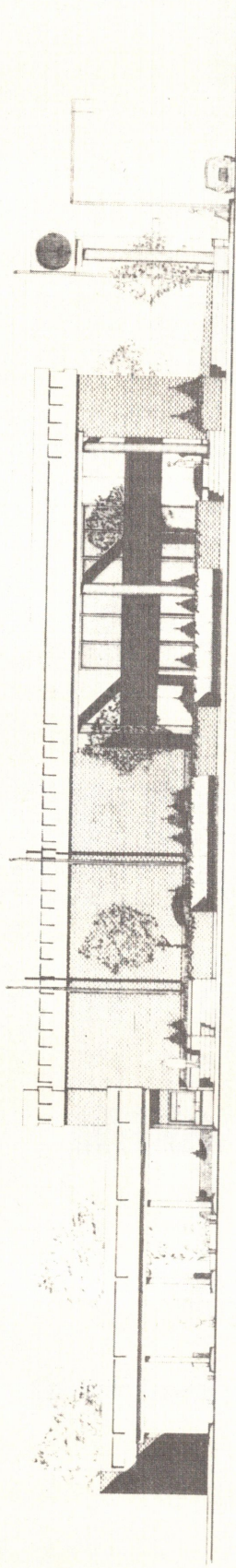
BASEMENT FLOOR PLAN



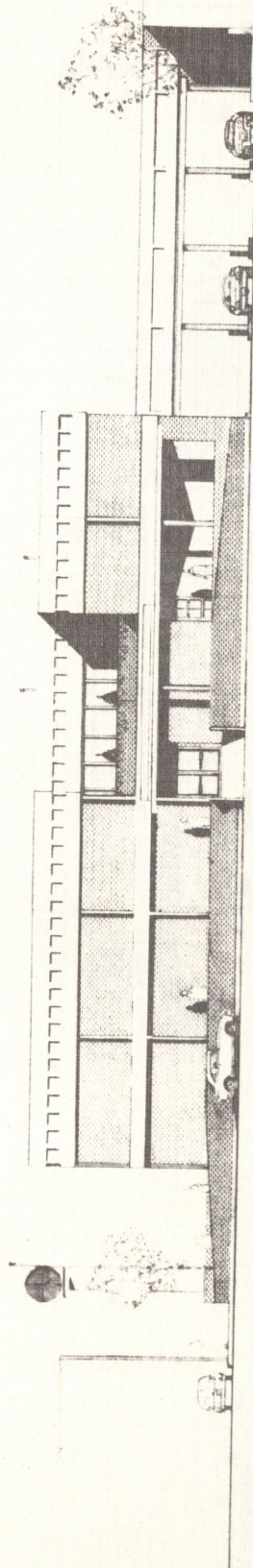
FIRST FLOOR PLAN



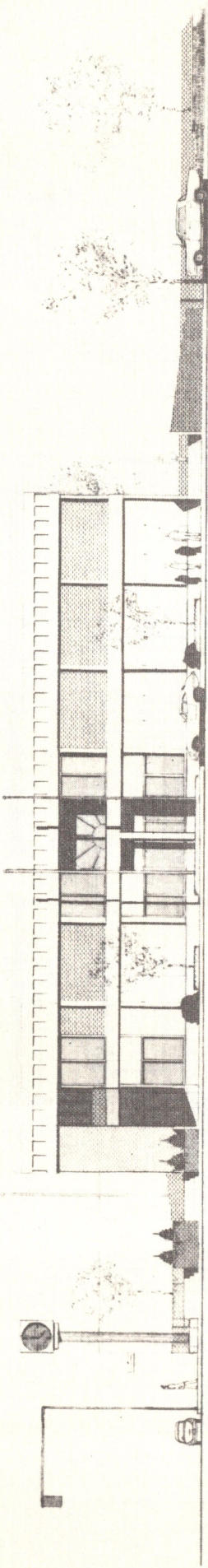
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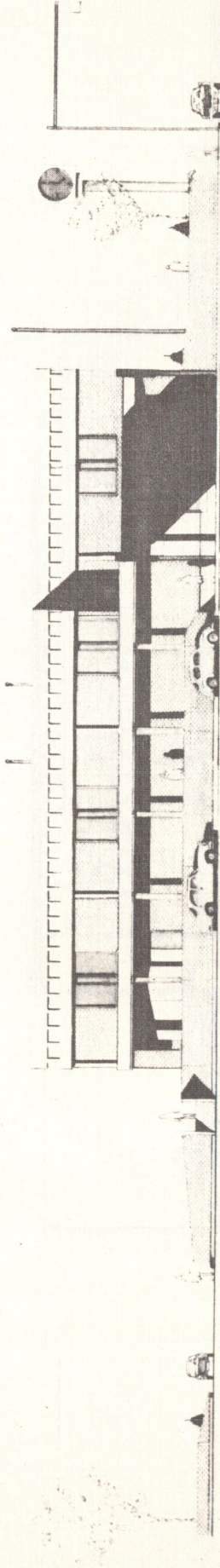
EAST ELEVATION



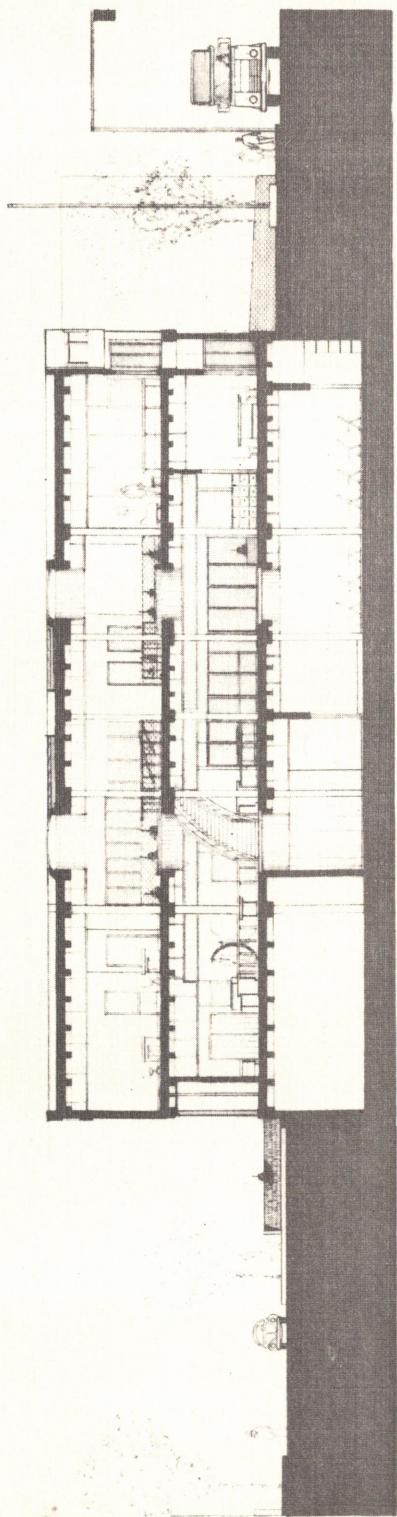
WEST ELEVATION



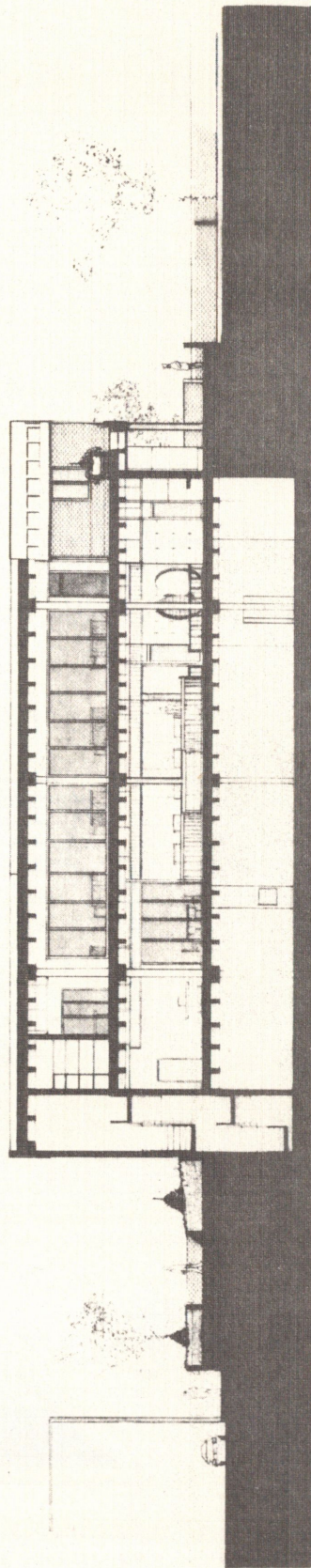
NORTH ELEVATION



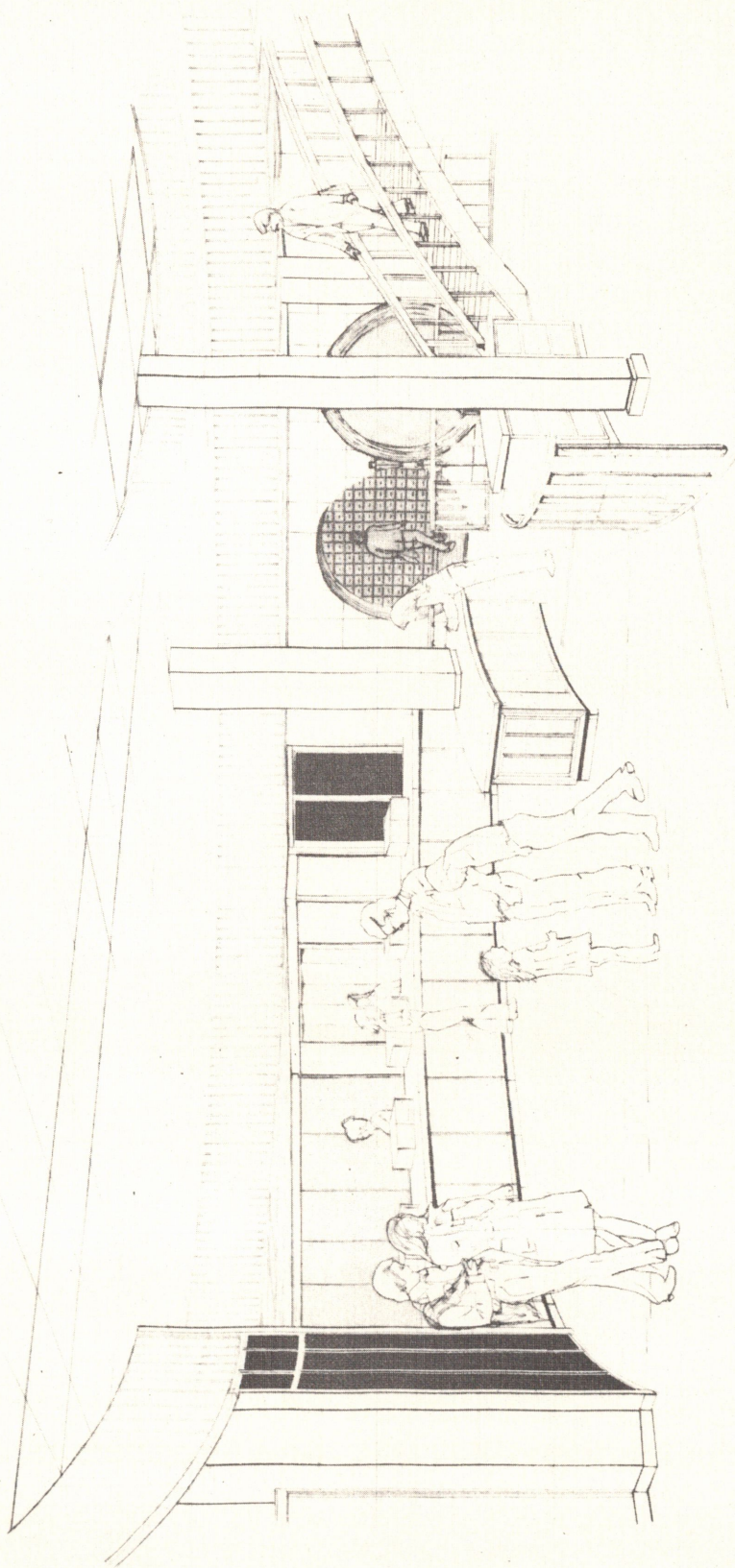
SOUTH ELEVATION



A-A SECTION



B-B SECTION



PERSPECTIVE: MAIN LOBBY

MONTANA STATE UNIVERSITY LIBRARIES
stks 720.6.M760L84 CA
A bank complex for Kalispell, Montana /



3 1762 00158363 0

Olson, M.
A bank complex for
Kalispell, Montana

DATE	ISSUED TO
	LIB. USE
FEB 26 1986	Charles G. King 171 687-2516
Mar 16, 1986	
APR 8 1986	
APR 28 1986	
Overdue	
OCT 28	

171
687-2516

