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Mediating Exchange: Revisiting Skidmore, Owings & Merrill's Manufacturers Trust Company Branch

This paper explores how architecture mediated the transformations in North American banking practices during the mid-twentieth century. Whereas the number of banks in the United States declined between 1940 and 1960, the number of branches almost tripled in this period. One of the key reasons for this expansion was that from the 1950s major commercial banks began to turn their focus towards the individual consumer and retail banking, offering a variety of financial products. The public increasingly utilised banking services, especially cashless transactions such as the use of cheques and cheque accounts. Bankers demanded new architectural structures with a 'non-institutional' look designed to advertise new financial products in an environment similar to a department store.

How did the institutional change from the localised bank into a networked system of headquarters with multiple branches affect architectural design? How was architecture employed to define, regulate and shape the relations between the bank and customers? Through a close study of the Manufacturers Trust Company building on Fifth Avenue in New York City (completed in 1954) designed by the firm of Skidmore, Owings & Merrill, the relationship between the increase of capital circulation, institutional change and the architecture of the branch bank will be examined. The paper argues how, through the deployment of new technologies, materials and abstract art, the architecture of the financial institution mediated a significant shift in banking practices and organisational culture more broadly.

Even art has left the spaces of enclosure in order to enter into the open circuits of the bank.¹ (Gilles Deleuze, "Postscript on the Societies of Control," 1992)

In the first few decades of the twentieth century the conception of banks in the United States shifted from an autonomous financial entity to part of an interconnected system facilitating the circulation of capital. This process ultimately led to an institutional change, which affected the basic organisational structure, the culture of work and the architecture of banks. These shifts were conditioned by technological advancements such as telegraphy and early automation technologies, the formation of the Federal Deposit Insurance Corporation in 1933, which insured depositor's money, as well as the perception of interconnected banks as stabilising the economy after the numerous bank failures during the Great Depression.

Since the 1940s banks introduced a modern and open design, beginning in the interior through the provision of open, continuous counters instead of barred teller windows, followed by enlarged exterior windows.² The branch of the Manufacturers Trust Company (MTC), located on Fifth Avenue in New York, completed in 1954 and designed by Skidmore, Owings & Merrill (SOM) can be identified as emblematic for a change in architectural design – from the bank building as a fortress to a 'transparent' institution.³ The architecture of the MTC building has had significant effects, resulting in the increase of deposits, the number of visitors and employee productivity, as well as on the design of other banks in the United States and internationally.⁴ Through a close reading of the MTC advertising campaign, the spatial arrangements of the branch, its documentation and distribution in newspapers and architectural journals, this paper examines the role of architecture within the transformation of the banking institution and banking practices. How was architecture deployed to shape the relation between the bank and the customer? What were the (un-) anticipated effects of architectural design?

This paper argues that architecture became a critical agent within the attempt to establish the practice of banking as an essential part of everyday life. The phenomenon of accumulating what was in effect a decentralised system of branches arguably anticipated if not preconditioned the onset of financialisation and neoliberal governance as we know it: a structural and ideological transformation typically attributed to the deregulation of banks in the 1970s and 1980s. In the background of this paper is an interest in developing a method that proceeds through the empirical and historical qualities special to the architecture of banking in order to develop a conceptual typology that resonates with the object of research. Such an approach is distinct from analyses whose theoretical apparatuses function as a template overlaying phenomena that can only be generalisable.⁵

Branching and network thinking

Whereas the number of commercial banks in the United States slightly declined between 1940 and 1960, the number of branches almost tripled in this period even though not all states allowed the establishment of branches.⁶ Commercial banks started to focus their core business on the individual consumer and expanded their services through the provision of

mortgages and various loan products. Building new branches as well as the merging of banks were initiatives designed to increase profit and customer deposits. The steep increase in the number of branch buildings coincided with the adoption of modern architectural design.⁷ In addition to an expanding system of branches, banks attempted to increase the number of customers through advertising campaigns, merchandising and the offer of convenience banking facilities such as drive-in windows. Potential clients were virtually plied with offers of consumer credit and “instant money.”⁸ Thus, commercial banks played an important role in the integration of a wide American public into the financial system, in particular through a variety of loan and credit products.⁹

In the 1950s and 1960s, before the advent of the Automated Teller Machine, the building of the branch bank constituted the main interface between the bank and the customer.¹⁰ In particular, the architectural space of the lobby functioned as a part of the ‘public relations’ program for many banks.¹¹ Prior to this banks predominantly focused on security and the internal operations, while customer contact was to be minimised.¹² Through the use of modern communication technologies branch banks transmitted transactional data on a daily basis to the headquarters, the managerial and administrative centre of the bank, where financial transactions would be further processed. Therefore the office area in branch buildings could be reduced while customer relations became its main purpose. Eventually the architecture of the branch bank provided the physical entry point into an increasingly complex financial system, while the actual processing of transactions remained largely invisible to the customer.

Branch banking enabled an increased mobility and circulation of capital and essentially adopted a network model in which the branch bank acted as one of the nodes linked to the headquarters.¹³ Such a model corresponded to the concept of decentralisation already promoted in business management by Peter Drucker's *The Concept of the Corporation* from 1946 as an alternative to Fordism.¹⁴ According to Drucker, a system of decentralisation allowed for and demanded flexibility, an increased flow of information between the central management and divisional managers as well as personal development. Furthermore, Drucker conceptualised the modern corporation not only as a human organisation but also as a social institution.

In banks the mobility of executive staff, working in the headquarters as well as in various branches, and the provision of “satellite offices” for visiting officers and business clients from out of town within each branch building installed a mode of working more commonly associated with contemporary cultures of work, such as ‘hot desking’. The organisational change into a branch bank system led already in the 1950s to a breakdown and rearrangement of hierarchies that precipitates the integration of neoliberal ideology within institutional life on a broad scale. It does so in its promotion of a subject (the quasi-autonomous branch manager) untethered from the harness of the state and the organisational logic of Fordism. Architectural arrangements participated in these organisational, economic and social processes.

In New York City banks tended to cluster the location of their headquarters around Wall Street.¹⁵ By contrast, the establishment of branches thrived in close proximity to consumers. With the mid-twentieth-century urban developments in midtown Manhattan, this area became attractive for banks to locate a branch.¹⁶ The *New York Times* claimed that “[t]he transition of Park Avenue and Fifth Avenue in midtown from a luxury residential area to a post-war canyon of tall office buildings has precipitated the greatest shift of major banking facilities in the city’s financial history.”¹⁷ On the one hand, the large concentration of office workers meant an enormous potential customer base, on the other hand, banks aspired to the prestige of a physical presence in the new buildings built in a corporate modernist style.¹⁸ The density of branch banks in midtown grew steadily until eventually by 1970 the midtown market seemed saturated.¹⁹

Effects of architecture

While it has been speculated whether the new and spatially open design of the post-war bank in the United States triggered the increase in the number of bank robberies in the early 1960s, there have been also investigations on how the architecture and the introduction of automation technologies affected the relationship between the bank and the customer as well as the work routines of bank employees, and especially the branch manager.²⁰ An article in the journal *Banking* from 1967 described how the architectural changes of bank buildings expressed the new customer-centred image of banking institutions.

... most banks are making a concerted effort to shed their cloaks of ultra-conservatism and take on new service-oriented images. Architecture has played an important role in this transition. Most bank buildings of the past were ... imposing, but uninviting. They were obviously built to hold money, not people. The typical branch built within the last decade, however, has utilized modern, imaginative design. More thought has been given to attracting and welcoming the customer ... In short, the newer buildings have an openness which is symbolic of the new banking philosophy.²¹

The same article states that both the architectural design and the implementation of computers “had profound effects on the branch manager” and the nature of work.²² A study from 1967 showed that the use of computers instead of ledgers since 1957 allowed the processing of more customer accounts and led to less personal knowledge though a greater statistical knowledge on the part of the bank officers. Tellers had to meet the deadlines of headquarters and data had to follow standardised forms in order to be further processed elsewhere in the financial system. Branch managers lost the privacy of their own individual office, since their desks were often located on the banking floor in close proximity to the customers. Through computer technologies, manager decisions became less private and more transparent and staff performance could be evaluated. The article concluded that the role of the branch manager shifted from a financial expert to a “salesman and promoter” and that architectural changes as well as the use of computers contributed to this development.²³ It is in this transformative force, if not determination, that architecture is able to function in a

similar way to the (media) technology of the computer.

Perhaps it was no coincidence that the introduction of automation technologies into banking operations and the concomitant depersonalisation in customer relations happened in conjunction with an aesthetic upgrading of the bank building. The architecture of the branch bank installed a specific culture of contact – informal and friendly – compensating for a less personal form of professional interaction. In part architecture mediated this institutional change.

The Manufacturers Trust Company Branch, 1954

Whereas previous analyses of the MTC branch in New York City, designed by SOM under the direction of the design partner Gordon Bunshaft, have focused on its urban, architectural and technical aspects, the following analysis will concentrate on the spatial arrangements and their agency in producing relations between humans, objects and technology.²⁴ In order to do so it is necessary to understand SOM's organisational structure. In fact, SOM operated in a similar way to the modern corporation with four branch offices in New York, Chicago, San Francisco and Portland, employing numerous experts and often forming teams across different cities in order to assemble the "will and know-how" required for each project.²⁵ For the MTC branch design the bank's president hired the interior designer Eleanor LeMaire, who had experience in the design of hotels and department stores. SOM did not have an interior design department yet and the client wanted to assure that the building could be converted for another use in case the bank would need to close or decide to sell the building.

The MTC was the fourth largest commercial bank in the United States at the time with numerous branches.²⁶ Advertisements for the bank often stated the continuously growing number of branches. An advertisement from 1939, for example, laid out all of the 67 branches as black dots covering a map of New York City including a photograph of the MTC's office at the World Fair, titled "the bank of tomorrow". Progress and branching became synonymous. In 1952, with over 100 branches in the New York area, the MTC became "Everybody's Bank", and, in 1961, an advertisement proclaimed that the "Manufacturers Trust Company has more offices ... than any other New York bank". In October 1954 the bank advertised the opening of its 111th branch in *Fortune* magazine depicting a photograph of the architectural model of SOM's design. The building was described as a "showcase of service" and customers were addressed as "friends" – a rhetoric the institution of the bank borrowed from the modern business corporation. Similarly, Bunshaft described some of his clients and the artists he collaborated with as his best friends. Eventually the same network of friends led to new commissions for SOM and Bunshaft respectively.²⁷

Reflecting on the outcome of the MTC branch design Bunshaft declared: "the main contribution ... was that it broke the masonry-fortress psychology of branch banks up to then. From then on banks all across the country became friendly."²⁸ Completely enclosed in glass, the bank created a spectacle by showcasing the circular door to the main vault, designed by Henry Dreyfuss, just a few metres behind the glass curtain wall on street level.²⁹ During the night the vault door was closed and lit, but during the opening hours it was left

open so that the passer-by could view the inside of the vault. The previously hidden object tightly connected to the bank's internal operations now made a public appearance, as did the banking hall, the transactions, customers and employees alike – all became visible through the glass façade acting as an “invisible control” communicating accessibility.³⁰

The building of the MTC branch became characteristic for its aesthetics of ‘machine-like’ perfection, the integration of state-of-the-art technology into the architecture as well as into interior design elements.³¹ The fluorescent lighting was concealed behind a grid of translucent plastic panels, creating evenly lit luminous ceilings. Throughout the day and night all ceilings would glow in order to prevent any kind of reflection of the glass, allowing unobstructed views into the interior of the building at all times. The ducts of the air-conditioning system were also incorporated into the sandwiched ceiling, while the air-return was integrated into the base of the banking counters.³² Building technologies became a strategic design element and were either skilfully concealed or effectively staged, such as the freestanding escalators, for example. Previously a comparable strong attention to lighting, interior design and the effective deployment of technology has been used more exclusively in the hospitality sector and retail design.

The new branch building replaced the previous Fifth Avenue MTC branch located across the road, which had outgrown its capacity due to the enormous increase of the number of customers and accounts. Located at the corner of Fifth Avenue and 43rd Street it consisted of four floors with a penthouse floor, which was set back from the perimeter.³³ Entering from the main entrance on 43rd Street customers arrived in the large ground floor banking hall for everyday banking transactions, facing a freestanding pair of escalators leading to the mezzanine, an L-shaped counter along the black granite clad wall of the vault and a sky-blue painted back wall concealing the elevators. Next to the entrance on the ground floor, along the curtain wall and framed by a narrow planter filled with tropical foliage plants, was a small waiting area for the adjacent officer's platform, where customers could consult a bank officer in a more private setting. This zone was articulated by the placement of a large, rectangular and beige coloured carpet as well as comfortable upholstered seating in raspberry colour within the large terrazzo tiled banking lobby.

The open counters were equipped with mobile trolleys so that additional tellers could serve customers during peak hours. The provision of trolleys enabled tellers to spatially disperse or close ranks behind the continuous counters, without giving the impression of a lack of service like an empty teller station might have induced. Such a design was focused on customer experience and essentially demanded flexible work patterns from bank employees.

Three free standing and custom designed cheque-writing consoles with marble covered tops provided and allowed customers to fill out the forms for various banking transactions. In addition to the exposed vault the main feature of the ground floor lobby was the escalator with golden, illuminated side panels, which was designed by LeMaire leading up to the main banking lobby on the mezzanine designated for corporate clients. This floor was set back from the curtain wall to the effect that both banking floors were enclosed in the same

space, which was also expressed by a ten metre long translucent curtain reaching across the two floors. Planters framed the edge of the mezzanine floor, creating an almost artificial surrounding against the noisy city lurking in the background. In the centre of this space was a large officer's platform and waiting area similarly designed to the one on the first floor, where – on soft carpets – business customers could meet senior bank officers for a personal consultation.

The artist and designer Harry Bertoina was commissioned to create two artworks for the MTC branch, a large metal screen and a delicate cloud-like hanging sculpture out of metal rods and small plates. Both were located on the mezzanine floor. Lewis Mumford described Bertoina's screen as "humanizing" in contrast to the "rational thinking" of the architectural design.³⁴ Apart from its symbolic functioning as a "great wall of abstract wealth", Bertoina's golden toned metal screen also had a spatial function.³⁵ It served as a backdrop for the tellers at the counter and separated the public lobby from a more private working area and obscured the red lacquered doors of the elevators.³⁶ Additionally, the screen distinguished the first floor from the more exclusive second floor business operations. According to architectural historian Carol Krinsky, the MTC building "set an American precedent for including contemporary art in banks."³⁷ Abstract art participated in creating a recognisable and "human" face for an institution dealing with more and more abstract products and processes.

The loan and mortgage departments as well as an open office area for bookkeeping were located on the third and fourth floor. Both levels provided a small public lobby near the elevators with reception and upholstered chairs, where customers could wait in order to meet a bank officer in a separate office in order to discuss rather delicate topics involving loans and credit. The penthouse floor comprised the private offices for the branch manager and the president as well as offices for "visiting officers and out-of-town customers and friends" providing telephone and secretarial services.³⁸ Facing the penthouse garden there was a conference room, which could be converted into a dining room for functions. In the employee lounge located in the basement without any natural light bank officers could take a break from the scrutiny of the public.

The reproduction of aesthetics and lobby cultures

A *New York Times* article reporting on the opening of the MTC branch described it as looking "more like a hotel lobby than a bank."³⁹ Decorative elements such as carpets, curtains, planters, artworks and the use of colours and textures created a comfort zone and added to a sensual experience. Customers were offered various spatial settings for a range of financial transactions: from the efficient processing of a cheque on the marble top of the open counter on the first floor to the opening of an account on the soft carpets of the officer's platform to the discreet meeting of a bank employee in the loan department.

Through the rearrangement of components the aesthetics of the MTC branch were reproduced in various bank buildings designed by SOM as well as other firms. In close proximity to the MTC branch, SOM designed five years later a branch for the Chase

Manhattan bank with a similar configuration. The main banking lobby was also located on the second floor, which could be reached via an escalator, featuring an enormous mobile by Alexander Calder, visible from the street. As part of a whole new lobby landscape emerging in midtown Manhattan both branches were featured “exhibits” in *Four Walking Tours of Modern Architecture in New York City* published by the Museum of Modern Art. For the First National Bank in Miami (1960), by the firm Weed and Johnson, Bertoia created a number of smaller though similar looking sculptures – so called *Money Trees* – and the interior of the public space was designed in a similar layout and colour scheme to the MTC design.⁴⁰

Due to the open plan design of the banking hall in both of these projects, interior elements were employed as functional objects to “divert traffic” or create privacy within the large space of the banking lobby.⁴¹ Conditions of access, climate and encounter were ‘invisibly controlled’ through the use of these design features. Planters acted as “decorative objects, partitions and visual and acoustic barriers”.⁴² Carpets indicated different zones for waiting or a personal consultation with a bank officer. However, the open design of the counter and of the banking lobby in general was not only shaping the relationship between bank and customer, it also affected the working routines of employees. Now officers of various ranks and often the branch manager shared the same space under the self-regulating effect of constant supervision.

The architecture of the branch bank in the post-war United States produced a seductive environment, seemingly open, though highly controlled – a ‘friendly’, artificial and predominantly white world.⁴³ Without operable windows and with curtains that couldn’t be opened or closed by hand and the self-regulatory effects of the open plan, the MTC branch was configured less as a house and more like a device mediating the exchange of objects, gestures and codes.

Conclusion

The design of the MTC was featured in newsreels, architectural and business journals, newspapers, and so forth. Considered as the “prototype for the modern banking hall” its design has been reproduced in the United States and internationally.⁴⁴ The adoption of the glass curtain wall in conjunction with an elaborate interior design, the open plan, the integration of technology and contemporary art has been used to promote banking and became synonymous with a progressive institution. Most importantly, the architectural arrangements installed a specific culture of contact between the bank and its customers – or I should rather say “its friends.” Concomitant to the establishment of the modern branch bank there occurred a significant increase and acceleration of consumer indebtedness. In the case of the post-war branch bank the glass façade and display of the interior replaced the marble covered solid wall of previous bank buildings. The disciplinary effects of debt superseded the disciplinary effects of enclosure, or: “Man is no longer man enclosed, but man in debt.”⁴⁵

The MTC building in itself a media system can be understood as part of an infrastructural

apparatus organising and communicating the re-conception of the banking institution. The open and highly visible banking lobby, advertisements and the rhetoric of friendship and sociality for what was in fact a business relation naturalised new forms of financial exchange and transaction. The rise of the lobby within banking architecture is key to the transition into what Randy Martin terms “the financialization of daily life.”⁴⁶ The banking lobby instantiates the prehistory of Maurizio Lazzarato’s “indebted man.”⁴⁷ Here, the modulation of capital through the body of the social is managed through the spatial arrangement and technical organisation special to the lobby of the bank in the United States of the 1950s and 1960s. The materiality of the lobby, paradoxically, conditions the abstraction of finance capital within post-war settings.

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- 1 Gilles Deleuze, “Postscript on the Societies of Control,” *October* 59 (1992): 6.
 - 2 See Charles Belfoure, *Monuments to Money: The Architecture of American Banks* (Jefferson: McFarland & Company, 2005), 242-251.
 - 3 See Ann-Christine Frandsen et al., “From Money Storage to Money Store: Openness and Transparency in Bank Architecture,” *Business History* 55, no. 5 (July 2013): 695-720.
 - 4 See, for example, Thomas W. Ennis, “‘Glass Bank,’ Now Ten Years Old, Still Shiny as New,” *New York Times*, October 11, 1964.
 - 5 This paper is part of a larger study on the architectural history of the lobby as a technology of mediation and governance.
 - 6 Jules Backman and Harry Sauvain, “The Problem of Size in Commercial Banking,” *Business Horizons* 4, no. 4 (Winter 1961): 91-102.
 - 7 For the use of modern design in the remodelling of banks, see “Remodeling,” *Architectural Record* 108, (August 1950): 120-125. For the modern bank, see Carol Dyson and Anthony Rubano, “Banking on the Future: Modernism and the Local Bank,” in *Preserving the Recent Past 2*, ed. Deborah Slaton and William G. Foulks (Washington, D.C.: Historic Preservation Foundation, 2000), 43-56.
 - 8 “Our Flashy, Lovable, Open-Handed Banks,” *Life*, May 9, 1960, 114-126.
 - 9 Martijn Konings, *The Development of American Finance* (New York: Cambridge University Press, 2011), 106.
 - 10 On the conception of the post-war bank lobby as interface, see Maren Koehler, “Interfaces: Die Banklobby in der amerikanischen Nachkriegsmoderne,” *Zeitschrift für Medienwissenschaft* 12 (2015): 44-54.
 - 11 Architecture becomes part of public relations, see, for example, American Institute of Banking, “Customer Relations and Physical Facilities,” in *Public Relations for Your Bank* (New York: American Institute of Banking, 1956), 187-221.
 - 12 Belfoure, *Monuments to Money*, 137.
 - 13 Grant D. Bollmer, “Community as a Financial Network: Mortgages, Citizenship, and Connectivity,” *Democratic Communiqué* 24 (2011): 42.
 - 14 Peter F. Drucker, *The Concept of the Corporation* (New York: The John Day Company, 1946).
 - 15 See Sidney M. Robbins and Nestor E. Terleckyj, *Money Metropolis: A Locational Study of Financial Activities in the New York Region* (Cambridge, Mass.: Harvard University Press, 1960).
 - 16 John P. Callahan, “Banks Following Business Uptown,” *New York Times*, July 26, 1959.
 - 17 Callahan, “Banks Following Business Uptown.”
 - 18 Franklin Whitehouse, “Bank Build-Up Is Pausing,” *New York Times*, February 8, 1970.
 - 19 Whitehouse, “Bank Build-Up Is Pausing.”
 - 20 Avner M. Porat and James A. Vaughan, “Branch Management and Computers: A Study in Change,” *Banking* (September 1967): 121-24.
 - 21 Porat and Vaughan, “Branch Management and Computers,” 122.
 - 22 Porat and Vaughan, “Branch Management and Computers,” 122.
 - 23 Porat and Vaughan, “Branch Management and Computers,” 124.

- 24 See, for example, Hyun-Tae Jung, "Reorganizing Urban Space in the Postwar American City: The Manufacturers' Trust Company Bank by Skidmore, Owings and Merrill," *Vernacular Architecture Newsletter* 121 (Fall 2009): 1-7. For the relation between the "open" architecture of the MTC and changing patterns of customer trust, see Frandsen et al., "From Money Storage to Money Store," 695-720.
- 25 For a more detailed account on SOM's organisation, see Michael Kubo, "The Concept of the Architectural Corporation," in *OfficeUS: Agenda*, ed. Eva Franch i Gilabert et al. (Zürich: Lars Müller, 2014), 37-45.
- 26 "Big Banking and Modern Architecture Finally Connect," *Architectural Forum* 99 (September 1953): 134.
- 27 Carol Herselle Krinsky, *Gordon Bunshaft of Skidmore, Owings & Merrill* (Cambridge, Mass.: MIT Press, 1988), 70.
- 28 "Lantern on Fifth Avenue," *Progressive Architecture* 54 (June 1973): 108.
- 29 Exterior photographs of the MTC building show groups of people gathering in front of the curtain wall mesmerised by the vault door behind it.
- 30 "Modern Architecture Breaks Through the Glass Barrier," *Architectural Forum* 101 (December 1954): 104.
- 31 James S. Hornbeck, "Science and Technology as a Design Influence," *Architectural Record* 140 (July 1966): 149-52.
- 32 "Modern Architecture Breaks Through the Glass Barrier," 104-11.
- 33 The MTC branch (1954) was the first bank building SOM designed. As design partner for SOM's New York office, Gordon Bunshaft continued to work on numerous bank buildings, such as the Chase Manhattan branch, New York (1959), Banco de Bogota, Bogota (1959), Chase Manhattan Plaza, New York (1961), First City National Bank, Houston (1961), Banque Lambert, Brussels (1963), Marine Midland Bank, New York (1968), and the National Commercial Bank, Jeddah (1983).
- 34 Lewis Mumford, "Crystal Lantern," *The New Yorker*, November 13, 1954, 202.
- 35 "Modern Architecture Breaks Through the Glass Barrier," 104-11. "Big Banking and Modern Architecture Finally Connect," 134-37.
- 36 From then on Bertioia's sculptures have been integrated into architectural designs and functioned as symbols for abstract processes, see, for example, his *Sculpture Group Symbolizing World's Communication in the Atomic Age* from 1959 for the Zenith Radio Corporation headquarters or the IBM advertisement for a typewriter.
- 37 Krinsky, *Gordon Bunshaft of Skidmore, Owings & Merrill*, 51.
- 38 "Manufacturers Trust Company Builds Conversation Piece on Fifth Avenue," *Architectural Record* (November 1954): 156.
- 39 "15,000 Ooh and Ah at Opening of Dazzling, 'Newfangled' Bank," *New York Times*, October 5, 1954, 29.
- 40 "The First National Bank of Miami," *Architektur und Wohnform* 70 (January 1962): 23-29.
- 41 "Downtown Office Building and Bank," *Architectural Record* 127 (May 1960): 169-74.
- 42 "The First National Bank of Miami," 23-29.
- 43 Andrea Ryan, Gunnar Trumbull and Peter Tufano, "A Brief Postwar History of U.S. Consumer Finance," *Business History Review* 85 (2011): 461-498.
- 44 Krinsky, *Gordon Bunshaft of Skidmore, Owings & Merrill*, 334.
- 45 Deleuze, "Postscript on the Societies of Control."
- 46 Randy Martin, *Financialization of Daily Life* (Philadelphia: Temple University Press, 2002).
- 47 Maurizio Lazzarato, *The Making of the Indebted Man: An Essay on the Neoliberal Condition* (Los Angeles: Semiotext(e), 2012).