

# Western Savings and Architecture: An Interview with Gary Driggs

*Marcus Whiffen*

Phoenix, February 10, 1988

**M.W.:** The Western Savings and Loan Association was founded by your grandfather and his sons in 1929, with an office in the Security Building in Phoenix. It opened its first branch office, in Mesa, in 1955. It now has forty-seven branch offices in free-standing buildings, as well as nearly as many in retail stores, and this new corporate center in which we are sitting. The figures certainly indicate remarkable growth in purely quantitative terms. But what is even more remarkable is the qualitative aspect of this building activity. Architecturally, Western Savings banks are all decent, while many are good and some are really distinguished; I can't think of any other corporate client in Arizona with a comparable record. Since you don't get even decent buildings by accident, this must be the result of a conscious policy, a commitment to architectural quality. How did it happen?

**Driggs:** We have a great interest in architecture because our buildings not only are functional buildings in which we do business but are billboards that advertise to the public what kind of institution we are. The single most visible evidence of Western Savings is the building; so we try very hard in all our branch offices to communicate something about the company. We strive for buildings that stand out, that catch people's eye, and in a not so subtle way suggest that they should come in and do business. Some people might prefer that buildings blend into the surroundings, but for us a building is an advertisement, a billboard. Our buildings are supposed to tell the story of Western Savings. Now of course that's not a static story, and we've never tried to come up with a uniform style because we're going to be building offices over a long period of time, and what we might think tasteful or good at one point of time may not last. So we've never wanted to be stuck with a particular style, or a theme in our buildings.

**M.W.:** No golden arches.

**Driggs:** No, no golden arches. We try to have a sign that says Western Savings, of course, on every building, but we want the building itself to be a kind of architectural statement. We also try to have a little fun with our buildings; we hope that they create conversation; we'd like to have buildings that are a point of interest in a community. We hope that when people notice our buildings they notice them in a favorable way, because we think it's more likely that they would do business with us if they had a favorable impression of the building than if it were merely an eye-catching building.

**M.W.:** When, would you say, did the tradition of Western Savings having good architecture start?

**Driggs:** Well, we started in the Security Building. That was just a single office, and for years the building was pictured on our brochures, which said "Home Office, The Security Building." We didn't say that we had just a few rooms in the Security Building, but it was accurate in that we were in the Security Building. So we started out with at least the symbol of a substantial, well designed building, and when we moved to the ground floor in 1945 — my father, Douglas Driggs, was heading the company at the time — they selected a very prominent corner in a very nice building that had some Art Deco elements in the design, and remodelled that from being an ice-cream store into a banking facility. That was an attempt to establish the company as a substantial business.

**M.W.:** I had wondered if it was your father with whom the tradition started, because I know he had a distinguished house.

**Driggs:** Yes, my father did select good arch-



1955 Mesa Branch, 111 W Main Street.  
Robert Morris & Associates, architects.  
(A. M. Hammer)



1960 East Thomas Branch, 3800 E Thomas  
Road, Phoenix. Calvin M. Butler, architect.  
(A. M. Hammer)

itects. We had several very nice homes, and he had a great interest in good architecture. We've tried to carry on the tradition that he initiated of selecting quality architects and trying to stimulate them to do their best work. Whenever we select an architect to do a branch office we start with a meeting that entails a kind of charge, when we try to convey to him our corporate philosophy about architecture — that the building is to be distinctive, it's to be tasteful, it's to exude the corporate image of Western Savings, which is a forward-looking, dynamic, growing company.

**M.W.:** Most corporate clients, even if they don't have in-house architects, stay with two to three architectural firms at most. Western Savings has gone to no fewer than thirty-two different firms, by my count. What is the reasoning behind this?

**Driggs:** We like to get creative ideas, and we like to have variety in our offices. When we sit down with an architect — and I sit down with each one personally — and talk about the job, and a little about our corporate philosophy and the kind of image that we want to project, we tell him that we want the building to be a building that people would like to show a friend who is visiting the community, that they would like to drive by and say "This is one of our interesting buildings," so that our branch office would become a subject of conversation. We think there is no better advertising that we can do than have a quality office, portray a good community image, and have people talking about our buildings. And we have certainly created, from time to time, a lot of conversation with our buildings. It isn't *always* favorable. But we've usually found that even if at first people don't love one of our buildings, it grows on them.

**M.W.:** You do get feedback. Do you get feedback from customers?

**Driggs:** Sure, we have customers that are experts on architecture, and they'll tell us things that they like, or things that they dislike. We know that when you are willing to be a bit controversial, and when you are trying to attract the public's attention, you'll sometimes miss the mark, and sometimes you'll stimulate some people in a favorable way and others in a less favorable way.

**M.W.:** When you are going to build a new branch, how do you select the architect?

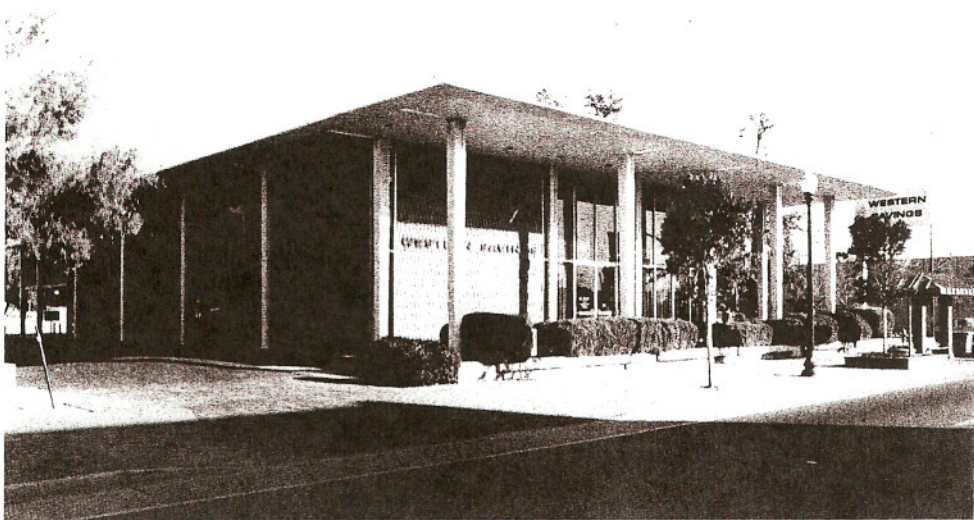
**Driggs:** We usually encourage architects to come in and make presentations to us, and we listen to their story and look at some of their past buildings and then settle on an architect for that particular job. In many cases we give him a preliminary design contract and tell him that he'll get the job if the concept he comes up with is acceptable.

**M.W.:** How is it decided which architects will come in and make their presentations?

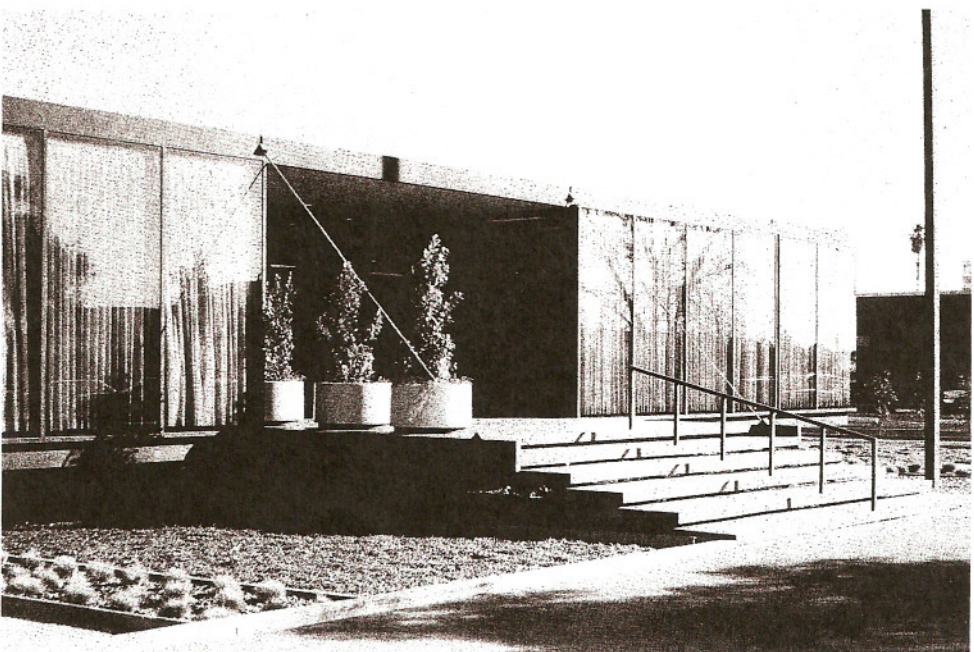
**Driggs:** Oh, it's purely invitation. We invite them in; we don't do any general advertising. We identify some people whose work we like, or it may be by reputation; there's no systematic way of selecting them. We've used a large number of architects, and often we give additional work to an architect if we are pleased with the result on the first building. But not in every case; we are always looking for people with new ideas, and we're always trying to break new ground if we can in the quality of our buildings.

**M.W.:** Would you ever go out of state for an architect?

**Driggs:** Well, we have. We used W. A. Sarmiento. He had done the original design for the Financial Center building for David Murdoch, and we then used him on some subsequent branch offices because we had inherited a relationship with him.



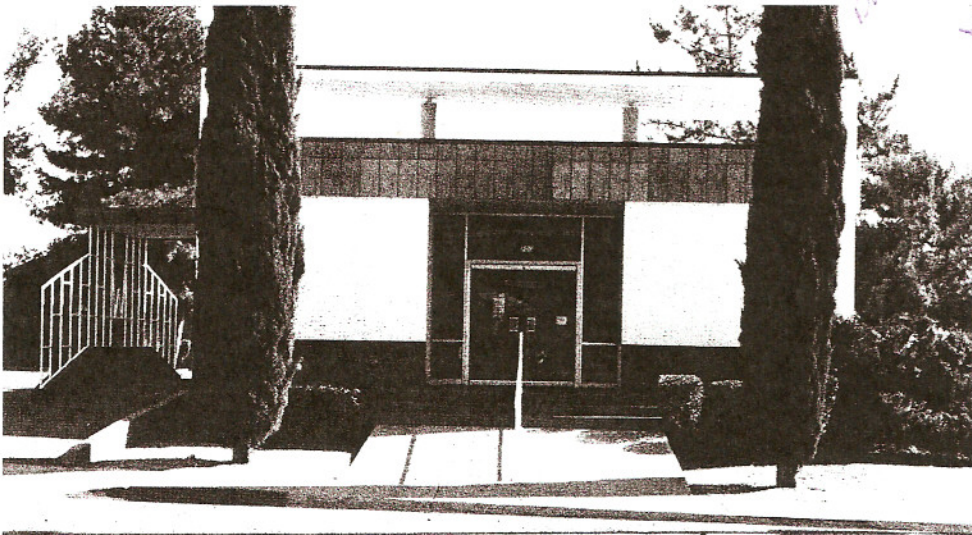
1962 Tempe Branch, 525 Mill Avenue. William F. Cody, architect; Alan A. Dailey, associate architect. (A. M. Hammer)



1964 Temporary Headquarters, 3030 N Central Avenue, Phoenix. Alfred N. Beadle, architect. (A. M. Hammer)



1965 Yuma Branch, 1690 S Fourth Avenue. Bennie M. Gonzales, architect; remodelled by Brock & Craig, 1982. (A. M. Hammer)



1969 Globe Branch, 200 E Sycamore. Pat Porcarello, architect; Frank Martin, consultant. (A. M. Hammer)

**M.W.:** But you would prefer really to get Arizona architects?

**Driggs:** We prefer to use the local architects. Our business is primarily based in Arizona. This is where we generate most of our income, and we would like to support the local architectural community and give them a chance to come up with creative ideas. And we think that the quality of architects in Arizona is every bit as good as in any other place.

**M.W.:** When you interview architects, what do you ask them?

**Driggs:** Well, I ask them just to show me their ideas, their philosophy, some examples of their work, and I try to engage them in a conversation about ideas, and concepts. I'm always trying to find people who are looking for new and interesting ways to do things. We're looking for a certain amount of creativity in the architect. We like to use as an advertising theme the statement that we are "the foresight people." So we try to find architects that perhaps have a bit of foresight, and are naturally looking forward. Of course this doesn't mean that we won't take a trip to the past to pick up either architectural elements or themes or even flavors from past architectural periods.

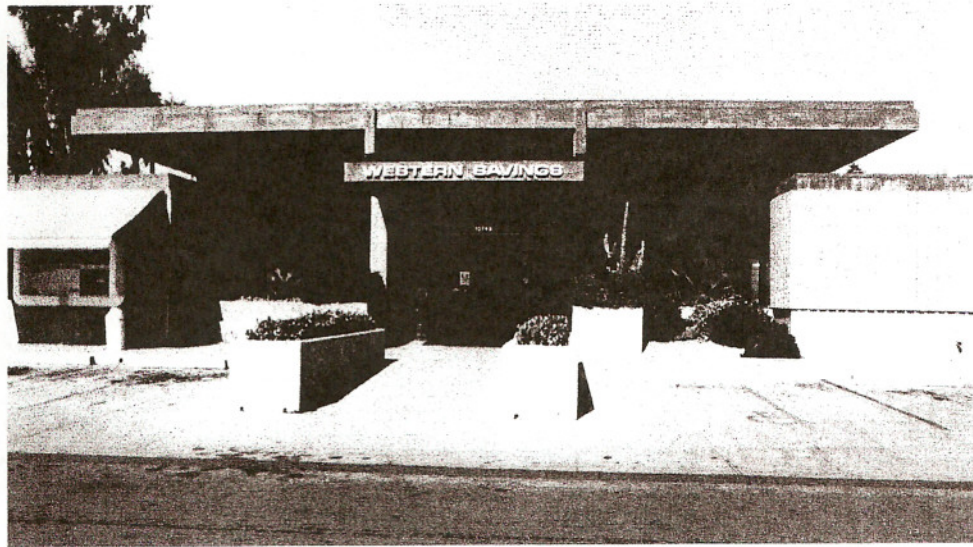
*Driggs in Model 3  
Aluminum Home*



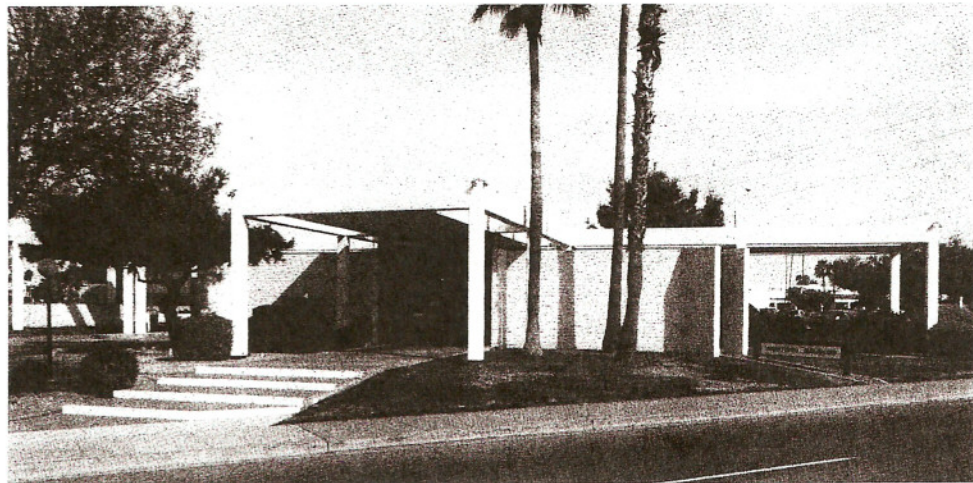
**M.W.:** Of course you are sometimes compelled to do that by local ordinances. It would be interesting to hear your general impressions of the profession gained from those interviews. Have you, for instance, found that architects, like members of other professions one could name, have their blind spots?

**Driggs:** Well, I think that architects are like everyone else; they are mostly just trying to do a good job. Some people are more creative than others; some architects are more creative than others. Some are better

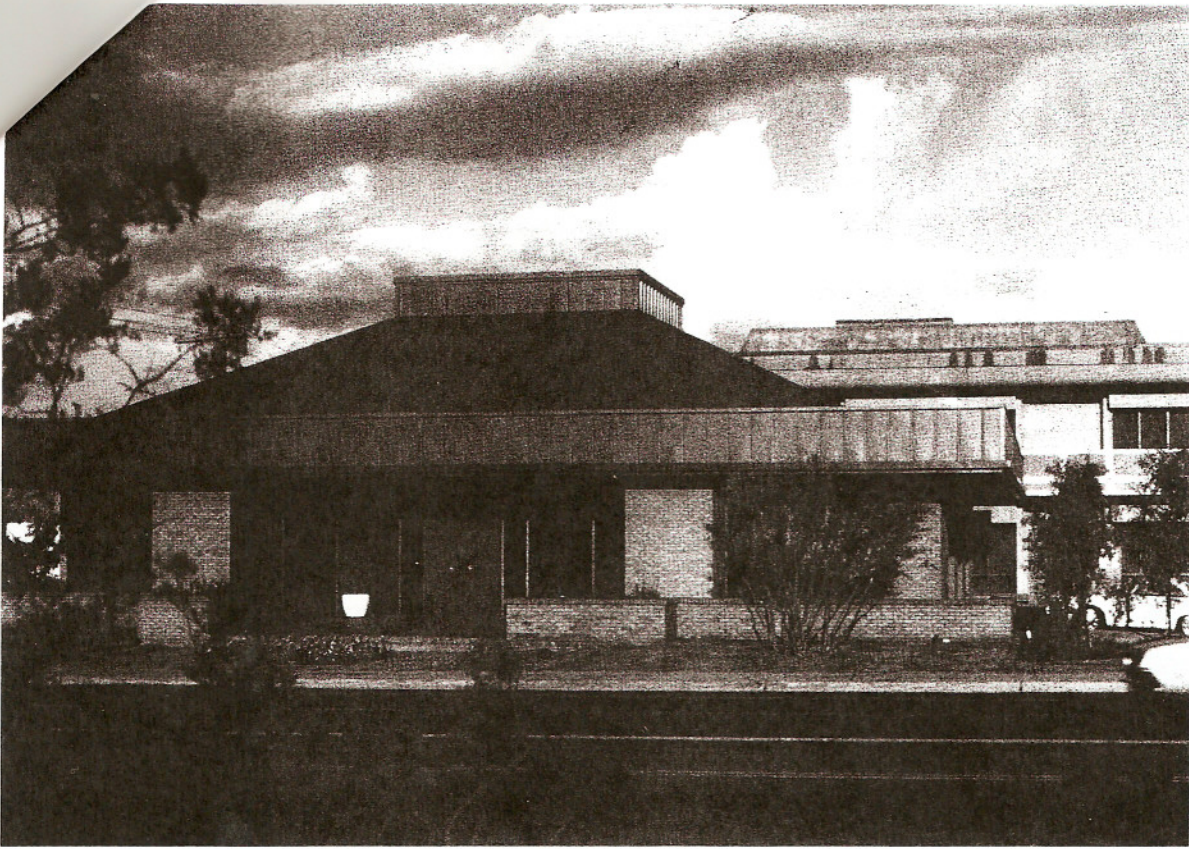
at details; others aren't that good at details. Some are more practical, some less practical. But they are all quite capable of making mistakes. I think that we've learned over the years that when we've put a building together we are bound to have some unpleasant surprises, particularly when we are trying to break new creative ground. Things don't always work out perfectly; there'll be problems here or there, and then of course we have to work through those in the best way that we can. But I don't think that you can make general characterizations of architects as a group. One might suppose that someone who would be an architect would basically be very precise and meticulous in the matter of details, since he belongs to a profession whose business it is to design things to particular detailed specifications. Well, we've often found that architects are not good at details. Architecture is a human activity like all other human activities, and we find that just as we sometimes as clients are not as accurate as we should be, or precise, in defining what we want, the architects often aren't as precise as they might be in getting everything reduced to plans in as much detail as you should have. So it's a joint learning experience, and it's an experience in which we as the client are engaged in a certain amount of hit-or-miss, as the architect is also. I think we try to develop a tolerance for the mistakes that will occur. I'll never forget a remark by the chief designer for William Pereira, who was working on a high-rise building on Central Avenue that we never built. I asked Gin Wong if he was going to make a mistake that we heard he had made in a particular building, and he said "No, in your building we are going to make new mistakes." It was a very honest and appropriate answer, for when you are trying to break new ground in architectural design, as we try to do in our buildings, mistakes will crop up. But most of them are minor.



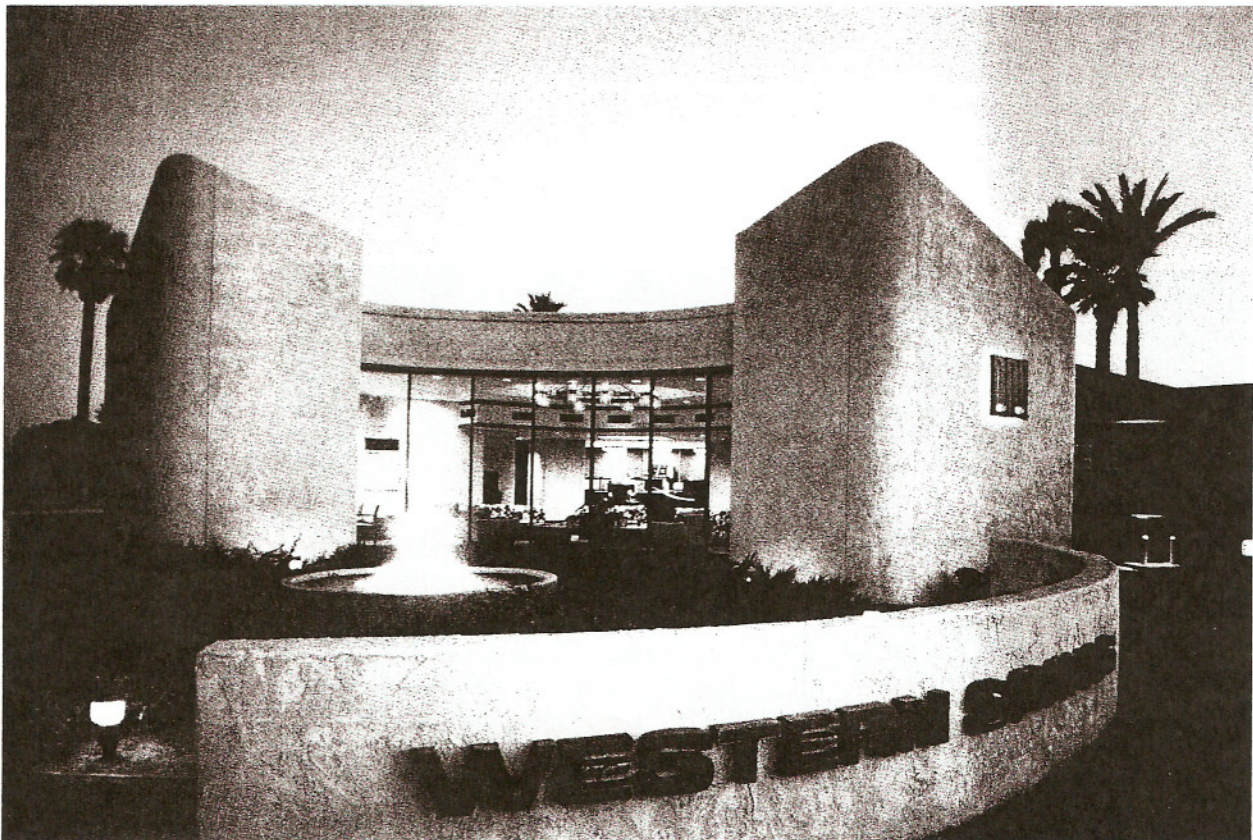
1970 Sun City Grand Branch, 10743 Grand Avenue. Guirey, Srnka & Arnold, architects. (A. M. Hammer)



1971 Maryvale Branch, 5102 W Indian School Road. Alfred N. Beadle, architect. (A. M. Hammer)



1972 Camel Square Branch, 4350 E Camelback Road, Phoenix. Calvin C. Straub, architect. (Courtesy of architect)



1973 Seventh Avenue and Glendale Branch, 701 W Glendale Avenue. Robert F. McKenzie, architect. (A. F. Payne)

**M.W.:** To go back to the interviews, do you find that those which produce the most or the earliest agreement are necessarily the most fruitful, or do you sometimes find that differences of opinion may be productive of the best results in the end?

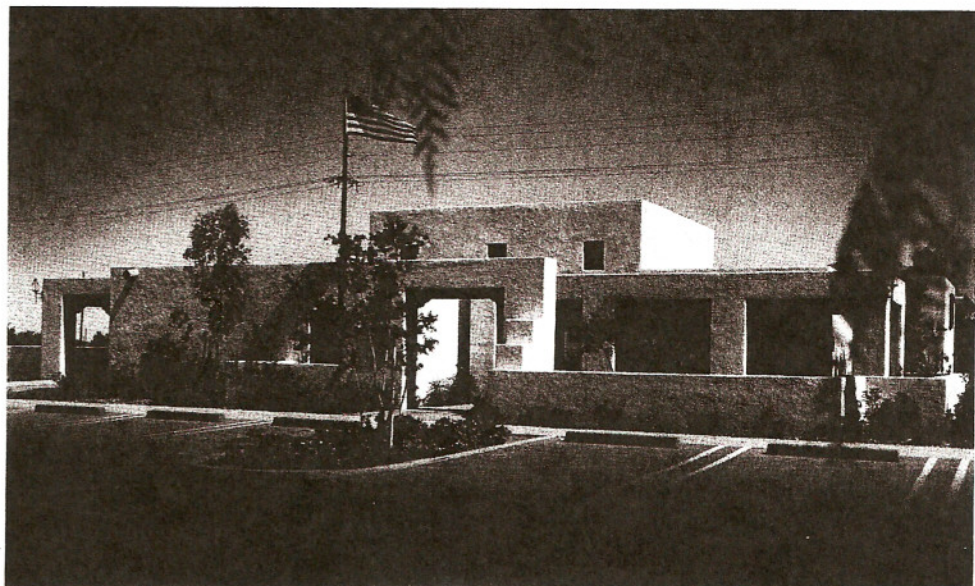
**Driggs:** In our first interviews we depend a good deal on our intuitions, as to whether or not we feel that the architect will have the creativity to come up with a nifty, quality building. The real dialogue comes after the architect has come up with a concept or two. In a sense, the meetings then become joint design sessions — not that we are designing a building, but the architect has given us something to react to and we are then throwing out ideas, in a kind of design brain-storming session. Often the architect will have an idea that we really like, or he'll have one that we don't like but that will stimulate discussion back and forth. It's a matter of "Well, have you thought about this?" or "Is this a good idea?" These are not designed to be orders from the client to the architect, but more of a creative idea exchange, and it's in these sessions that we really find out if the architect is willing to open up his thinking to a variety of ideas and concepts. Sometimes we'll find that architects are a little bit defensive about their ideas, but in most cases we find that they want to have an exchange of ideas, that they want to debate some alternatives, that they want to try to come up with new concepts. It's from those meetings that I think we get the best effects on the ultimate job. Now, once that sort of creative brain-storming session is completed, we usually have another meeting at which the concepts are finalized.

**M.W.:** You are saying that there are three stages.

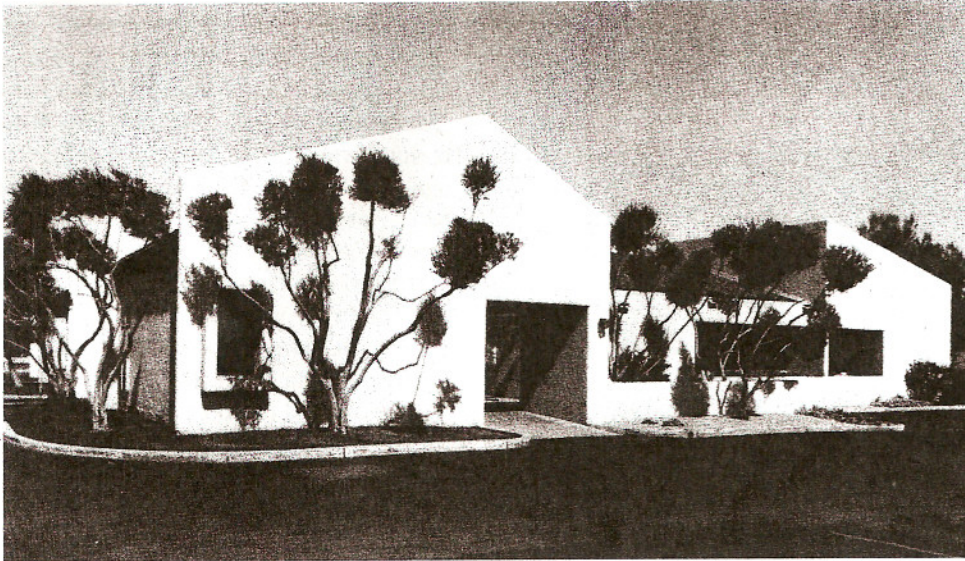
**Driggs:** Yes, it takes really three stages. One is the stimulate-the-architect phase, when we are trying to say "We want this to



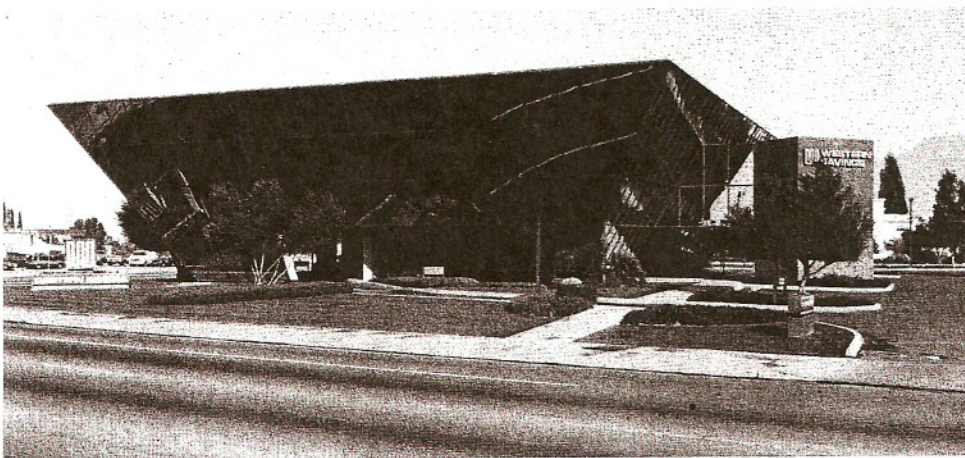
1974 Tempe Mall Branch, 1801 E Southern Avenue. John W. Dick, architect. (Courtesy of architect)



1975 Tucson Medical Park Branch, 5280 E Grant Road. George W. Christensen, architect. (Koppes Photography)



1976 Bell and Boswell Branch, 10101 W Bell Road, Sun City. J. Barry Moffitt, architect. (A. M. Hammer)



1979 El Dorado Branch, 1100 N Wilmot, Tucson. Robert Swaim, architect. (Courtesy of architect)

be a landmark building, we want it to be something that's fine and interesting, we want it to stimulate discussion." The second meeting is our reaction to some initial design concepts, the third is the acceptance of the concept, and often from there it will go on with little or no involvement of top management. Sometimes it takes two or three meetings to refine the concept, but it doesn't usually take that much time once we have an idea that we think really works. Then the staff that works on the buildings completes the task of making sure that it really functions from a purely mechanical standpoint, and there's often a lot of work, and certain design compromises may have to go in to make sure that the physical functioning of the building is correct.

**M.W.:** You are a banker, and you are an architecture-buff. I'm not going to, but if I were to ask you to name the three best Western Savings branch banks from your point of view as a banker, and then the three best from your point of view as an architecture-buff, would they be the same three?

**Driggs:** I think if not the same they'd be close, because the buildings that attract customers do usually work fine functionally, and when they are a commercial success — that's really our goal — I would say that they are close to being the same.

**M.W.:** How much do the practical requirements in a branch bank differ from one case to another, and is time (changing banking practices) or place (the location of the building) the main factor in causing the differences there are?

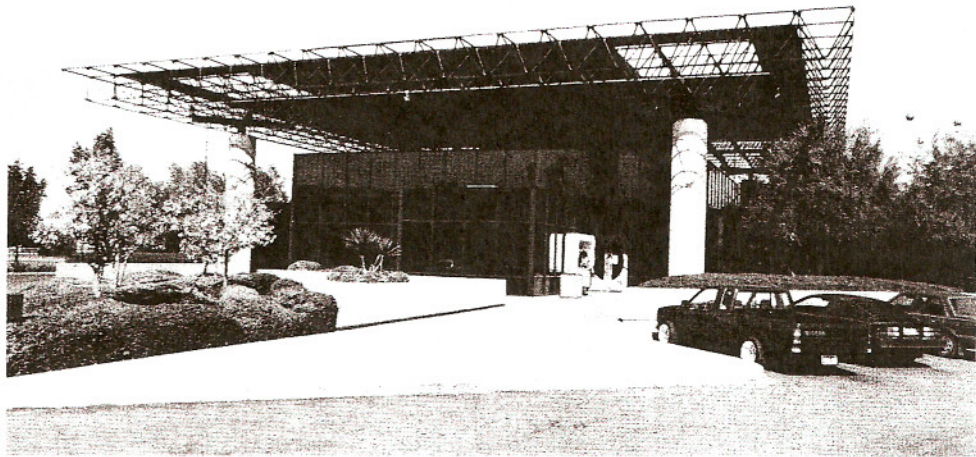
**Driggs:** Well, banking has been deregulated. The functions change constantly. Years ago Western Savings did not offer checking accounts; we now do offer checking accounts. So we have more of a need for drive-in windows than we did at one



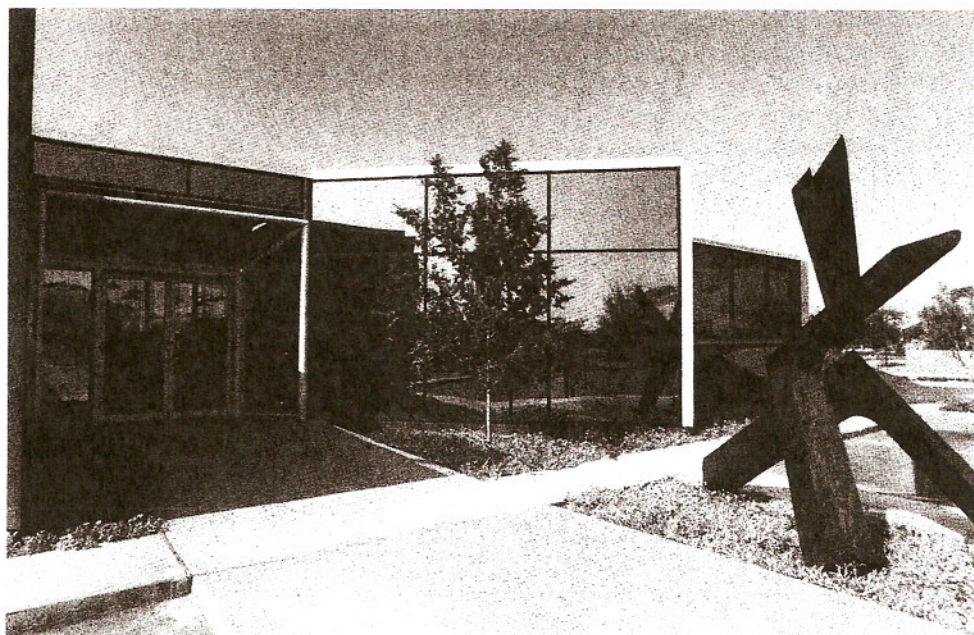
time. We now sell stocks and bonds from many of our branch offices. So some additional space is needed there. In many cases our lending functions are now centralized, and not as many loan officers are required in a branch. So the functions do change over time; remodeling is necessary, and sometimes a branch office may be closed, due to changing demographic or other factors. A branch bank, like any other building, does have a life cycle. For some it's shorter than for others, for some more changing than for others. But branch banks certainly evolve over time.

**M.W.:** I wonder what the future of the branch bank as a building type may be. There are already automatic tellers. So far as I know, there aren't any automatic loan officers yet. But they are surely perfectly feasible, technically. The applicant would punch in the answers to all the usual questions, and the names of his references; the computer would check everything with the bank's own records and a central data bank, and if everything was okay the check would come sliding out in a matter of seconds. No bank building would then be necessary — nothing more than a sheltering roof, like a gas station. Which would mean that the branch bank as a building type had no future, or a brief one at most. What is your informed opinion?

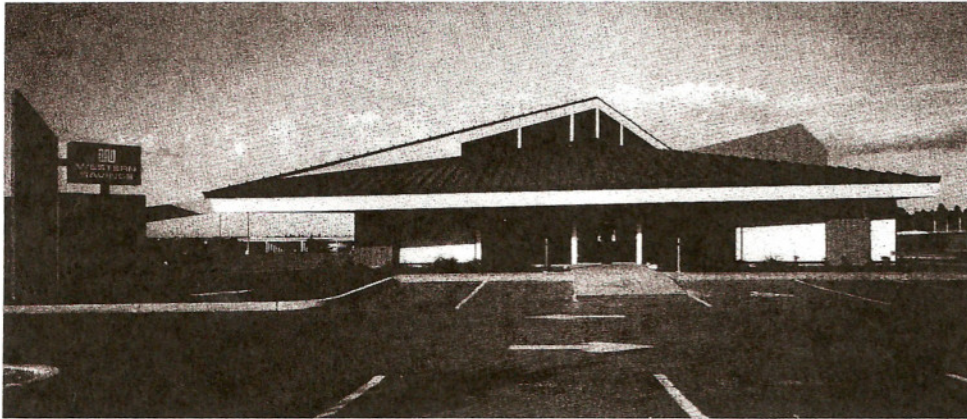
**Driggs:** Banking is certainly changing. There is no doubt of that. But if there is any service that is universally demanded in a modern society, it is a banking service. People have to put their money somewhere, and they want to have human contact. And so even though today forty per cent of our transactions are conducted through an automated teller machine, sixty per cent are still done with a human being involved. While the ratio of automated transactions may move up to fifty or sixty per cent, I think there is always going to be a need for the



1980 *Fiesta Mall Branch*, 1331 W Southern Avenue, Mesa. Brock & Craig, architects. (A. M. Hammer)



1981 *Paradise Valley Mall Branch*, 4620 E Cactus Road. Edward B. Sawyer, Jr, architect. (Courtesy of architect)



**1982** Flagstaff Branch, 4550 N Highway.  
Patrick J. C. Mather, architect. (Mark Middleton)

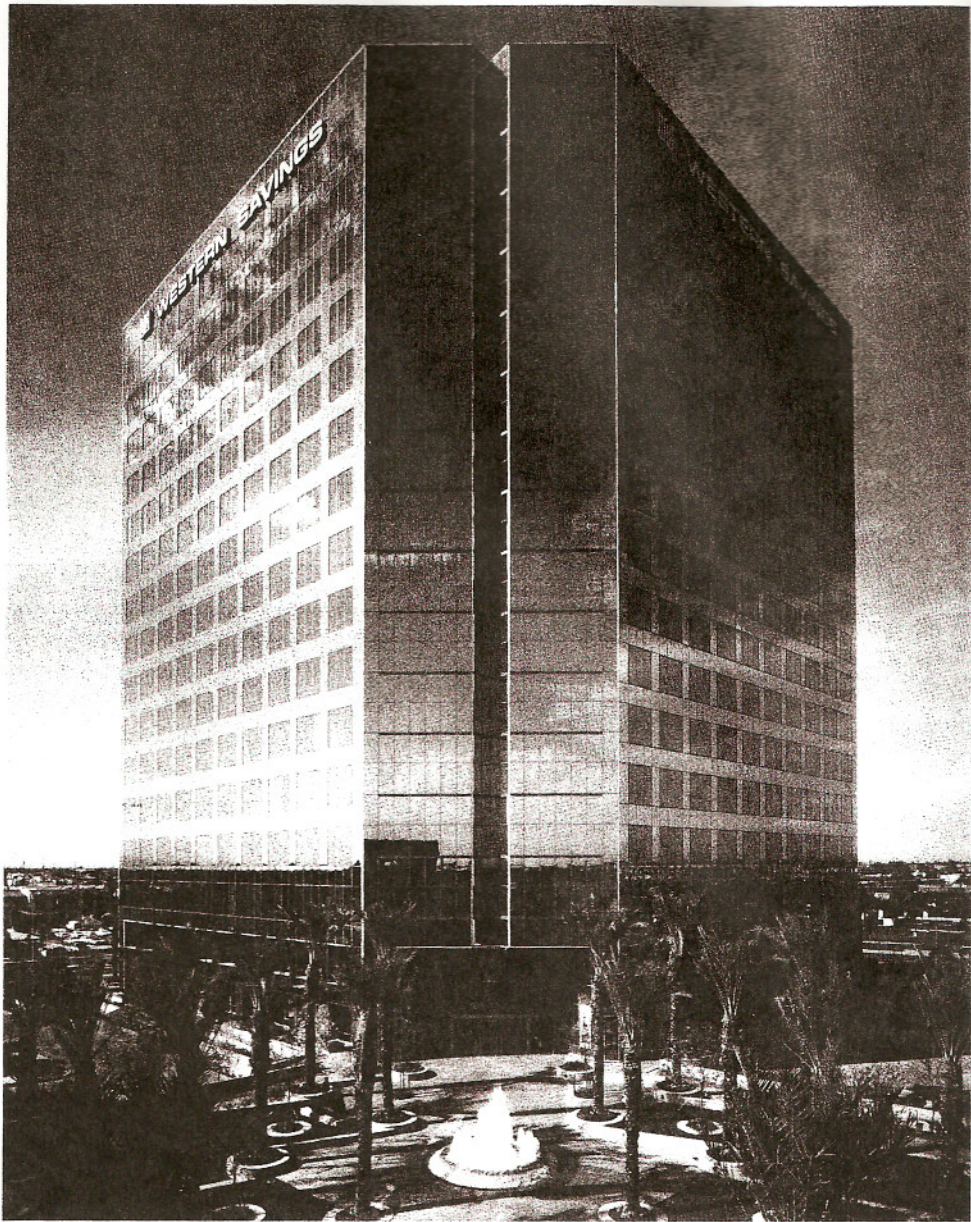


**1985** Westridge Mall Branch, 7723 W Thomas Road, Phoenix. Alfred N. Beadle, architect. (A. M. Hammer)

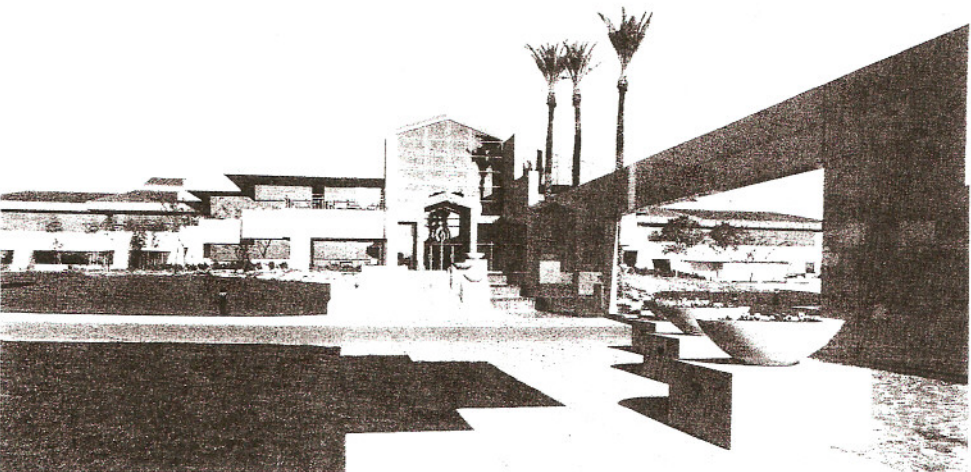
branch bank. The question is appropriate, however, as to whether or not the changing nature of banking will reduce the need for an attention-getting quality branch, like those built by Western Savings, as against a store front that could perform the functions equally well, except for the billboard function. Now I believe that banks will still want to communicate through buildings their corporate image, just as many other businesses communicate their image through attractive buildings. I think that in an urbanized society there is always going to be a demand for buildings that perform an advertising function. But a lot of the functions may well shift to more utilitarian structures. Our offices in Smitty's are an example. A big percentage of our transactions are now conducted through our branch offices in Smitty's and other grocery and department stores; in Tucson we have branches in Safeway. They have long hours, there is safety inside of the store with a lot of people late at night, which might not be as true in a freestanding building, where bank robbery might be a bit more of a risk. So there is a lot of functional reasons, in addition to the convenience of the customers, who like to go to grocery stores and be able to combine their shopping and banking activities. But we've found that grocery store offices are not as conducive to opening accounts as the freestanding offices. People often like the privacy of the freestanding office for opening an account, and they identify their account as being in that physical branch, even though in fact it is just an electronic blip in the computer. But they like to conduct many of their transactions in the supermarket. So I think there may be an evolution of the branch bank. But I don't think that it will disappear completely.

**M.W.:** That was the last question I had planned to ask you. If you can think of anything you would like to add . . .

**Driggs:** Our interest in architecture certainly is reflected in our branch offices, and in the home office structures that we have owned and that we have built over the years. But it goes into many other areas. In addition to regular banking activities we do a lot of direct real-estate development. We have developed planned communities like Leisure World in Mesa, and Superstition Springs, which is the commercial center next to Leisure World, and we have developed a number of planned communities in California, such as Rancho San Clemente, and Sierra del Oro, which is a residential community in Riverside County. In these real-estate developments, as well as in our lending activities, we often have a chance to influence the architecture. In many cases we are actually responsible for doing the master planning and for the creation of atmosphere. In all this we have found that good design does pay, that attention to an attractive environment and the same principle of using architecture as a billboard to attract attention do pay off. So a banking institution like Western Savings is involved in architecture at every level — in our lending, in the offices we build, in the communities we develop ourselves. We enjoy it, and I enjoy it on a personal basis. And thinking about architecture and urban design, and trying to have a positive influence on architecture and urban design, are good business.



1986 *Financial Plaza, 1201 S Alma School Road, Mesa. Langdon, Wilson, Mumper, architects. (Hedrich-Blessing)*



1987 *Corporate Center, 6001 N 24th Street, Phoenix. Cornoyer-Hedrick Architects, architects. (A. M. Hammer)*