Double Meanings: A Critical Look at Bank Architecture, recently on display at the Canadian Centre for Architecture in Montreal, is a case in point. Jointly organized by the Museum of Fine Arts, Houston, and the Parnassus Foundation, this stimulating travelling exhibition takes bank buildings off the streets of North America and into the museum gallery. In the process these structures are transformed into significant cultural documents that the visitor is invited to read. As the exhibit's introductory text acknowledges, however, the visitor's experience of the buildings is mediated by the interpretive framework(s) used in the exhibition. The double meaning contained in the exhibition's clever title neatly reflects the double vision deliberately adopted by its organizers. Beginning with the premise that bank buildings are material evidence that money matters a good deal in North American society, Money Matters goes on to explore two possible approaches to bank architecture: the historical narrative of the curator, and the contemporary views created by eleven photographers commissioned to create images for the exhibition. Visitors enticed into a close reading of Money Matters will find that the two approaches parallel, intersect, and, occasionally, oppose one another in a dialogue that may change the way we see this one element of our built environment.

The curators of Money Matters selected a total of 56 banks, 36 from the United States and 20 from Canada, to document the evolution of this building type. Within an overall chronological framework the images have been divided into nine sections that reflect distinct stylistic and, in the first third of the exhibition, national variations. Each section is introduced by a projecting panel of text which establishes the larger historical and architectural context for the buildings displayed. At the bare minimum there is one view of each bank's principal facade, accompanied by an information label; more often there are clusters of images illustrating different aspects of the building's architecture. The discrete and elegant installation, with its predominantly grey walls accented by burgundy text panels, provides an appropriate setting for both the black-and-white and colour photographs.

As they move through the exhibition, visitors discover that structures as diverse as the Greek temple, the Renaissance palazzo, the baronial fortress, and the Modernist glass box have all been adapted at one time or another to the needs of bankers. This diversity is made coherent by the accompanying label text, which suggests that national aspirations, changing notions of the role of banks and bankers, technological innovations, and shifts in architectural fashion have all played a part in determining the various physical forms that bank buildings have assumed over the past two hundred years. Tacitly, and in some cases explicitly, the exhibition measures the success of these stylistic experiments in terms of their ability to manipulate form to express function.

As the existence of this criterion for excellence indicates, Money Matters does not present a strictly objective version of architectural history. Periods and structures which support the central thesis that banks represent a distinct building type are celebrated, while references to the anonymity characteristic of Modernist architecture suggest a certain ambivalence. The transformation of history into criticism is completed in the final section, which deals with Post-Modern banks. The spectacular Republic Bank and the contextually-sensitive East Cambridge Savings Bank addition are greeted with enthusiasm; curatorial references to the "overlavish interior" of Momentum Place suggest extravagance and, implicitly, financial instability. Post-Modernism, the architecture of allusion, permits a happy ending, and the exclusive use of colour prints in this part of the exhibition communicates joy as well as contemporaneity. The generalizing force of Modernism is consigned to history as the curatorial narrative concludes with at least a partial return to the quest for an expressive architecture.

The curators of Money Matters have used text and physical arrangement to construct a consistent framework for a collection of images that were specifically commissioned...
Look at Money Matters

for the exhibition. Nevertheless, these images are the work of eleven different photographers; as a result, the visitor is confronted by distinct variations in the visual interpretation of bank buildings. The curators themselves placed some limitations on the range of possible interpretations. Views of the facade of each bank were required under the terms of the commission, and the consequent repetition of this view provides a link between the buildings. Perhaps more influential in establishing a common thread for the photographers' work is the historical information supplied by the curators, and the photographers' knowledge that the images were intended for display in a museum. But in the end it is the diversity of the images within their shared points of reference that makes Money Matters, and bank buildings, exciting to look at.

The exhibition is most successful when the individuality of the photographers' vision is complemented by the individuality of the buildings. In the sections dealing with the Victorian, Beaux-Arts, Prairie, and Post-Modern styles various photographers take advantage of the opportunity to revel in the wealth of architectural detail and imagery deployed in the banks. Often the images seem to be open invitations to share the photographer's exuberant enthusiasm for their subjects. Serge Hambourg's loving examination of Louis Sullivan's National Farmers' Bank is a predictable tribute to the inspired originality of this architect, but David Duchow's luminous vision of the clapboard classicism of Darling and Pearson's prairie prefabs reveals the unexpectedly compelling qualities of these modest buildings.

At other times the curators' juxtaposition of different photographic responses to the same building involves the viewer in a visual debate about the meaning of the structure. This method of drawing attention to the interpretive role of the images is most effective in the case of Burnham and Root's Society for Savings building in Cleveland. James Iska's black-and-white view of a grim fortress-like facade in a wintry landscape, complete with leafless trees, is as cold as charity. His vision, however, is completely at odds with the adjacent colour photographs of the same building by Len Jenshel. Jenshel's five images are a gently-mocking commentary on the baronial aspirations expressed in the bank's form and decoration. The warm pinky-reds of the building's interior and exterior surfaces, and the inventiveness of its detailing, contradict the stern impression created by Iska. Through the presentation of these opposing viewpoints the possibility of alternate readings of banks as cultural symbols is acknowledged.

Intriguing oppositions can also be found between the photographic images and the curatorial narrative. Sometimes these reflect conflicting interpretations of specific banks. For example, Robert Bourdeau's black-and-white essay on the textured facade of the Molson's Bank (figure 1) ignores the curatorial assertion that the use of coloured sandstone is the most important architectural feature of this building. In another instance, the portentous seriousness of both bank architecture and the exhibition itself is subtly challenged. The inclusion of an advertising poster which asks “Money. Who needs it?” in Iska's photograph of the Illinois Merchants Trust Company building's solemn classical facade suggests, with some irony, that money may not matter at all. Even the curators, whether intentionally or not, occasionally appear to be playing subversive games: the close proximity of images of the Canadian Imperial Bank of Commerce's gloriously vaulted ceiling and of the tight-fisted severity of its bank vault is a reminder of the true foundation of the vaulting ambitions expressed by many bank buildings.

Money Matters offers the visitor a choice: to view bank architecture from the historical perspective, or from the contemporary angle of the photographer. Either vantage point offers illuminating insights into the cultural functions of these buildings. Such a choice is only possible within a very limited time frame. The contemporary quality of the photographs is fleeting: their very presence in a museum gallery foreshadows their eventual fate as museum artifacts. In fact, Money Matters is itself an artifact that may, in time, be re-read as an expression of the late-twentieth century preoccupation with issues of intertextuality and the meaning of material culture.

Money Matters: A Critical Look at Bank Architecture is accompanied by a handsomely illustrated catalogue. The Canadian Centre for Architecture has also produced a small publication dealing with aspects of the exhibition. After closing in Montreal, Money Matters will travel to other Canadian venues, including the Vancouver Museum, the National Gallery of Canada, and the Royal Ontario Museum.