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# MONUMENTS TO FINANCE THREE WINNIPEG BANKS

REPORT OF THE CITY OF WINNIPEG HISTORICAL BUILDINGS COMMITTEE





# MONUMENTS TO FINANCE

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*The author wishes to thank R.R. Rostecki of CIHB for his useful suggestions and insights on Winnipeg's architectural heritage.*

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*Cover:  
East elevation of the Bank of Nova Scotia, 254  
Portage Avenue, from original drawings by  
McKim, Mead and White.*

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i)

## GLOSSARY

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### CLASSICISM -

a revival of or return to the principles of Greek or (more often) Roman art and architecture. Neo-classical buildings are solid and rather severe. Decoration, including classical enrichments, is restrained.

### CORNICE -

the top projecting section of an **entablature** (see below). Also any projecting ornamental moulding along the top of a building, wall, arch, etc. finishing or crowning it.

### CUPOLA -

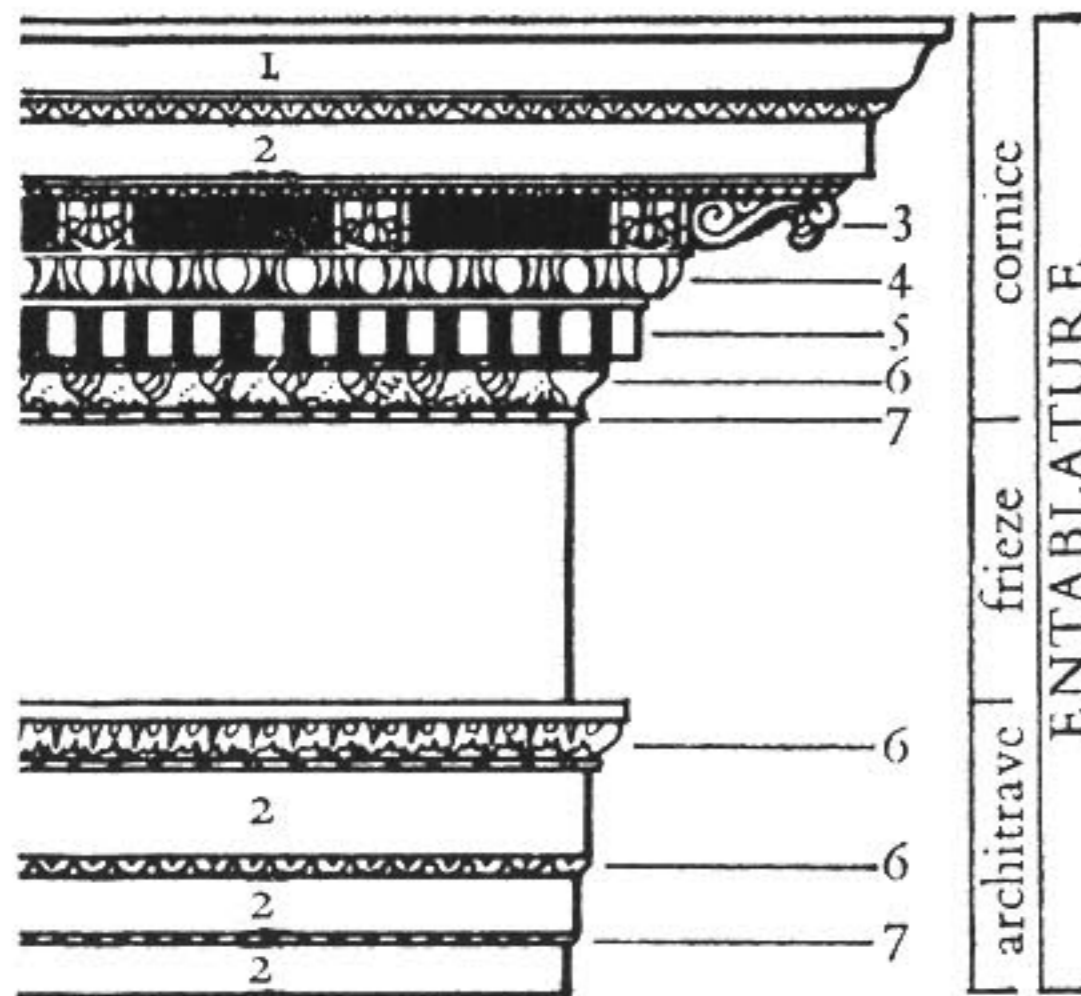
a small dome on a circular or polygonal base crowning a roof or turret.

### DENTIL -

a small square block used in series in cornices.

### ENTABLATURE -

the upper part of an "order" (in classical architecture, a column with base, shaft, and capital)



### FINIAL -

a formal ornament at the top of a canopy, gable, pinnacle, etc.

### FRIEZE -

the middle division of an **ENTABLATURE** (see illustration above).

### GAMBREL ROOF -

a roof terminating in a small gable at the ridge.

### LINTEL -

a horizontal beam or stone bridging an opening.

### MANSARD ROOF -

roof having a double slope, the lower being longer and steeper than the upper.

### PALLADIAN -

an archway or window with three openings, the central one arched and wider than the others.

### PEDIMENT -

a low-pitched gable above a roofed space forming the entrance and centrepiece of the facade.

### PORTICO -

a roofed space forming the entrance and centre-piece of the facade, often with detached or attached columns and a pediment.

### QUOINS -

the dressed stones at the corners of buildings, usually laid so that their faces are alternately large and small.

### RUSTICATION -

masonry cut in massive blocks separated from each other by deep joints, employed to give a rich and bold texture to an exterior wall and normally reserved for the lower part of it.

### TERRA COTTA -

fired but unglazed clay, used mainly for wall covering and ornamentation, as it can be fired into moulds.

### VOUSOIR -

a brick or wedge-shaped forming one of the units of an arch.

### TRIGLYPHS -

blocks separating the spaces in a frieze.



CHAPTER ONE  

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INTRODUCTION





## CHAPTER I - INTRODUCTION

### 1. Location of Winnipeg Banks

If a knowledgeable observer in 1914 had walked from Eaton's Department Store to City Hall via Portage and Main Streets, he would have been awed by the magnitude and grandeur of Winnipeg's banking halls. Proceeding eastward on the south side of Portage from Donald Street, within one block he would have gazed to his left and seen the nine-storey Sterling Bank Building, presently the quarters of Fort Garry Trust. However, a more impressive sight stood straight ahead. On the south-west corner of Portage and Garry stood the Bank of Nova Scotia, complete with its imposing cupola and glazed terra cotta exterior. Our observer would have marvelled at the almost fanatical attention to exterior detailing exhibited by the bank's Toronto architects, Darling and Pearson, just as this same workmanship delights passersby today.

Proceeding across Garry Street, our observer could now contemplate his arrival at the City's hub -- the Portage and Main crossroads. But first several other structures awaited his inspection. At 234 Portage Avenue, an edifice with a sizeable bank-like front colonnade proclaimed to Winnipeggers the importance of real estate and the role Oldfield, Kirby, and Gardner played in it.<sup>1</sup> Next door, the Northern Crown Bank had remodelled a rather nondescript five storey office building. Before arriving at the key intersection, our observer probably witnessed workmen completing the Quebec Bank Building at 216-218 Portage Avenue.<sup>2</sup>

The Bank of Montreal's Roman temple-like structure at the south-east corner of Portage and Main introduced our observer to Bankers' Row. With its massive Corinthian colonnade, the building was set well back on its corner property. Its architects, McKim, Mead & White attempted to accentuate the Bank of Montreal's dominance over prairie finance and at this their creation succeeded magnificently. When our observer crossed Portage and turned northward on Main Street, he knew he was in the City's financial district.



Manitoba Archives Photo

*The distinctive cupola of the Bank of Nova Scotia, looking west on Portage Avenue, circa 1913.*

North of Portage Avenue, a long line of banks on both sides of Main Street advertised their financial services to the entrepreneur and competed for his patronage. On the east side of Main between Portage and Lombard stood the Bank of Ottawa and the six-storey Merchants Bank Building. Crossing Lombard and proceeding further north, our observer could only be impressed with the Canadian Bank of Commerce at 389 Main Street. The Bank of Commerce was undoubtedly a fine example of bank neo-classicism. Its designers, Darling and Pearson had created a structure with a simple exterior Doric facade, while the interior boasted a huge banking hall lit with a skylight. Next door was the first Bank of Hamilton Building.

Financial structures extended further North. Between McDermot and Bannatyne, our observer noticed the Banque d'Hochelaga and the Traders' Bank Building. On the north-east corner of Bannatyne and Main was the Imperial Bank of Canada, another fine Darling and Pearson building which is still being used today. The Imperial Bank marked the northern extremity of Bankers' Row on the east side of Main Street.

Banking structures similarly adorned the west side of Main Street. North of the McIntyre Block our observer undoubtedly admired the neo-Palladian Bank of British North America at 436 Main Street and the Dominion Bank at 440 Main--one of the earlier Darling and Pearson designs in



Winnipeg. Between McDermot and Bannatyne two additional structures would have caught our observer's eye. These were the Bank of Toronto Building at 456 Main with its classical facade and the Royal Bank Building next door. The latter must have been particularly noteworthy because of its palazzo design executed by the renowned architectural firm of Carrere and Hastings of New York City<sup>3</sup>. Finally, across William Avenue from City Hall stood the Union Bank Building--the tallest structure in Western Canada at the time of its erection.

The banks had certainly endowed Winnipeg with splendid halls of finance and the banks of Nova Scotia, Montreal, and Commerce are just three of the more grandiose examples.



*Above: The Bank of Montreal, Portage and Main, as it appeared at its opening in 1913.*

*Right: The classical facade of the Bank of Toronto, 456 Main Street, circa 1908.*



Manitoba Archives Photo



## 2. An Historical Analysis

An approach used by the Canadian Inventory of Historic Building (CIHB) is followed in this study of three bank structures. In *Early Court Houses of Manitoba*, R. R. Rostecki of CIHB placed his court houses within the context of the development of the Manitoba judicial system. For instance, the construction of the 1879-80 Portage la Prairie Court House is related to the expansion of judicial services to that centre, while the interior layout of its 1895 successor reflects the organization of late nineteenth century court operations.<sup>4</sup> Secondly, CIHB utilized court house stylistic and construction methods to interpret the economic, social, and intellectual changes Manitoba society underwent at various intervals. Rostecki points out that Winnipeg received a new Kennedy Street edifice in 1883 after economic growth made a Main Street log structure inappropriate for a relatively affluent urban centre.<sup>5</sup> Thirdly, CIHB placed their structures into an international historical context. Rostecki relates the building style of the 1883 Kennedy Street Court House to contemporary architectural trends in Great Britain.<sup>6</sup> The historical approach of CIHB bridges the gap between social and architectural history.

Several writers of the 1950's and 1960's have alleged that the predominant Renaissance and classical influences which led to the erection of the Banks of Nova Scotia, Commerce, and Montreal were the products of unimaginative minds. Therefore the buildings take on a cold and ugly appearance. Writing in the *Canadian Banker*, one writer labelled the monumental bank structures of leading early twentieth century architects as "chaotic". "Confused by lack of precedent to express what was happening in the world about them, architects sought inspiration in the great historic styles of building. Then, as it became obvious that these architectural garments were not always appropriate...there was a reversal in outlook."<sup>8</sup> Sixteen years later in the same journal, another architectural historian described the Bank of Montreal's temple-like Portage and Main Winnipeg Branch as being bulky, cold, and sterile.<sup>9</sup>



*Bankers' Row (Main Street, east side between McDermot Avenue and Portage Avenue) at the turn of the century.*

An approach which examines the historical context and influences which created these banking halls makes the chosen architectural styles and their significance more telling and understandable.

Historians have recently recognized the significance of the monumental banking halls of the past. Whether these buildings are cold and unimaginative is irrelevant. These structures represent the values held by their owners and designers during a particular period in time. As William H. Jordy suggests in *American Buildings and Their Architects*, these Renaissance and neo-classical structures represented the efforts of a generation of North Americans who had become

metropolitan in outlook and wished to express themselves with designs reflecting their established wealth.<sup>10</sup> Moreover, these structures were designed to be long-lasting. Imminent architectural firms including Darling and Pearson and McKim, Mead and White intended their buildings to endure for centuries. Winnipeg's banking halls certainly were no exception.



### 3. Financing Winnipeg's Growth, 1880-1913

In *Winnipeg First Century--An Economic History*, Ruben Bellan provides several useful insights regarding the role of banking in Winnipeg's development. During 1881-1914 Winnipeg emerged as the metropolitan centre of a prairie-based agricultural economy based on the vicissitudes of the wheat bushel on world markets. Winnipeg's banks financed the growth of the prairie west by borrowing capital from British and to a lesser extent Canadian money markets, and using it to finance the grain trade, the erection of warehouses, and the distribution of goods to the prairies.<sup>11</sup>

Winnipeg's ascent was sporadic-not steady. Boom, recession, and a period of slow growth characterized the city's economic climate between 1881 and 1895. The boom occurred in 1881-1882. The arrival of the Canadian Pacific Railway sparked a land boom. Eastern Canadian banks quickly established branches in Winnipeg and loaned funds to individuals for land speculation and building construction. When the land market collapsed in 1883, the banks retrenched and a recession followed.<sup>12</sup> A year later the economy recovered and a period of slow but steady growth endured until 1895. The decade of stability provided banks with the economic climate they needed. Popularization of basic prairie dry-farming techniques such as summerfallowing enabled farmers to cultivate the prairie soil successfully, while the acceptance of Red Fife as the standard prairie wheat ensured farmers of sizeable harvests.<sup>13</sup> Thus, a prairie wheat economy began to emerge. Banks such as the Commerce, Montreal, Hamilton, Ottawa, Hochelaga, Imperial, Merchants, and Union vied with one another to loan capital for financing the grain and wholesale trades.

Two spells of unparalleled economic expansion separated by a brief but severe recession marked the years 1896 to 1914. Active encouragement of East European, British, and American immigrants by the newly elected Laurier government in Ottawa in 1896 led to newcomers cultivating ever-

increasing acreages of prairie soil. In 1896-1906 Winnipeg expanded its grain-trading and distributive facilities to cope with the new demands of its hinterland.<sup>14</sup> Again, the banks played a key role. With the Dominion Bank and the Bank of Toronto added to the list of branch lending institutions, banks in Winnipeg vied with one another for a share of the trade.

An unpleasant interlude in the form of a recession preceded a second phase of economic expansion. Reverberations of the 1907 Wall Street panic were felt in London. British investors tightened their grip on their pounds sterling and cut the flow of capital to Canadian banks.

Improved conditions on Wall Street and a renewed British interest in Western Canada permitted Canadian banks to borrow once again from their traditional London money market. The boom which followed was even greater than the earlier one. A new wave of immigrants settled on the periphery of the wheat belt and most arable lands were brought under the plow. Marquis wheat, a new hybrid perfected by Dr. Charles Saunders of Ottawa, provided a more certain harvest because it ripened earlier than previous varieties.<sup>15</sup> The banks competed with one another not only for the privilege of loaning capital for retail and grain trade expansion, but to finance merchandising facilities for the newly popular automobile and farm tractor.<sup>16</sup> In an effort to attract trade to their institutions, the Banks of Commerce and Montreal erected their monumental Main Street structures. By 1913 Winnipeg's lending institutions had played an instrumental role as middlemen in distributing capital for prairie expansion.

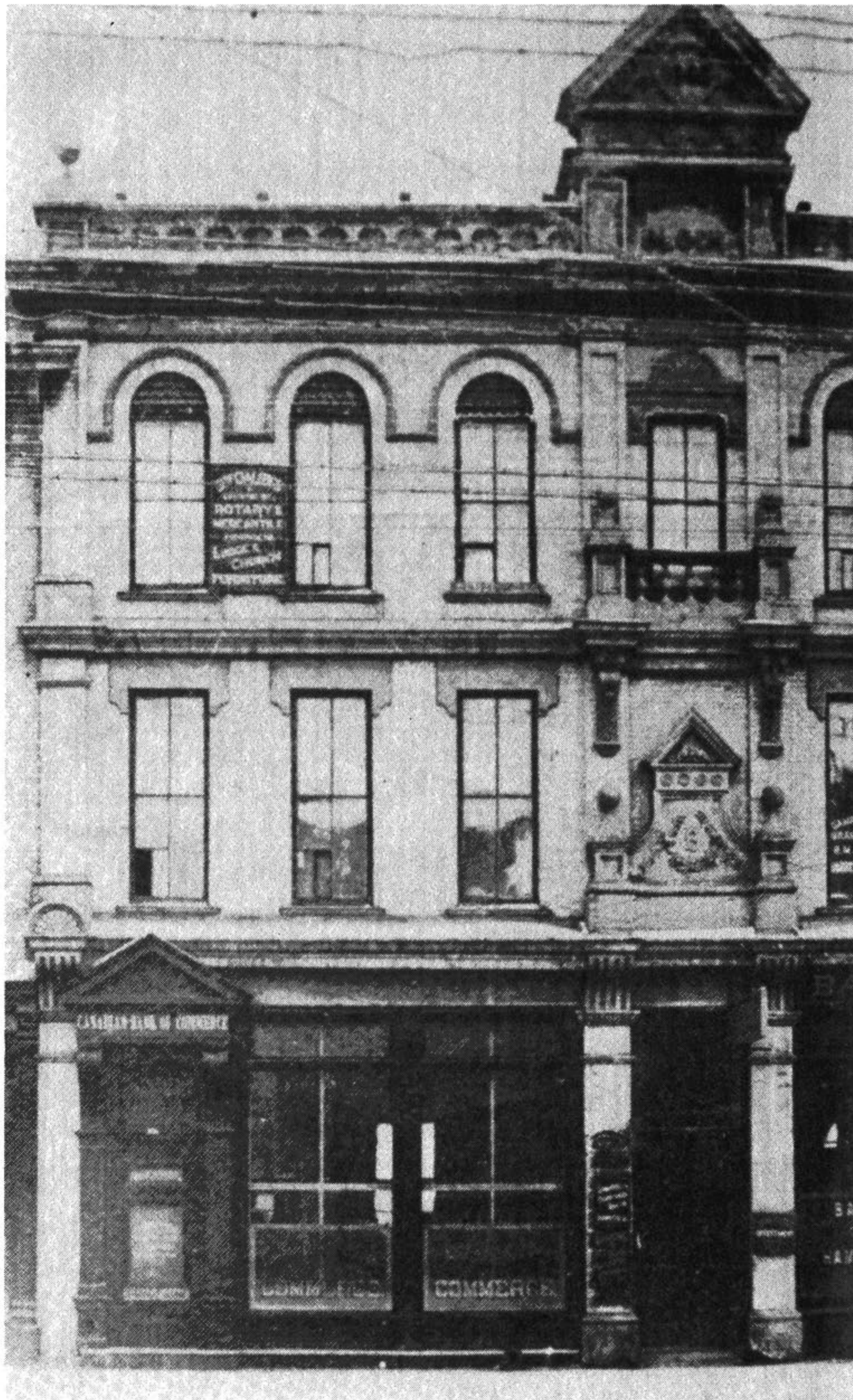
Early bank clearances in Winnipeg indicate the extent to which financial institutions became instrumental at an early stage in financing both the prairie grain economy and Winnipeg's expansion. The clearing house was defined as "a place where all the representatives in a given city meet under the supervision of a competent committee or of-

ficer selected by the associated banks settle their accounts with each other, and make or receive payment of balances and so clear the transactions of the day, for which settlement is made."<sup>17</sup> Clearing houses exchanged the cheques, money orders, drafts, and paper money of the various banks.<sup>18</sup> Winnipeg became the fifth Canadian city to possess a clearing house behind only Halifax, Montreal, Hamilton and Toronto. On December 4, 1893 the new facility first opened its doors in this city.<sup>19</sup>

Soon hundreds of millions of dollars exchanged hands annually. In 1894, the first full year of operation, Winnipeg receipts registered \$50,540,000 and were surpassed by only those of Montreal, Toronto, and Halifax. By 1900, transactions had more than doubled and Winnipeg ranked only behind Montreal and Toronto despite the fact that Vancouver and Victoria had also established clearing houses.<sup>20</sup> After \$369,868,179 had exchanged hands in 1905, Winnipeg banks could boast almost 35% of the clearings of Toronto.<sup>21</sup> Winnipeg had truly emerged as a major financial centre.

The vast sums involved in financial transactions in the city indicate that there were profits to be made. Therefore it comes as no surprise that a multiplicity of banks vied for a share of the trade. The first bank to establish in Winnipeg was the Merchants Bank in 1873. Two years later the Ontario Bank opened its doors. In 1877 the first of the major institutions followed and it was the Bank of Montreal. The 1881-1882 boom attracted the Imperial Bank, Union Bank, Bank of Nova Scotia, Federal Bank, and Bank of Ottawa. A return to prosperity after the brief 1883 recession encouraged the Molson's Bank, La Banque d'Hochelaga, and the Bank of Commerce to secure Winnipeg offices.<sup>22</sup> Before 1908, the latecomers had all arrived to partake in their share of prairie prosperity--the Bank of Hamilton, Bank of Toronto, Dominion Bank, and Royal Bank. The cast was now complete.





Manitoba Archives Photo

*The original Bank of Commerce premises on Main Street (from The Colonist, January, 1898).*

The Canadian Bank of Commerce was a relative latecomer to Winnipeg. Established in June, 1867 during the immediate pre-Confederation period, the bank concentrated first on financing small Ontarian ventures. By 1887 the Commerce had become the leading bank in Ontario.<sup>29</sup> In 1893 the Bank of Commerce opened a rented office in Winnipeg under the direction of F. H. Mathewson. At its annual meeting in 1893, George A. Cox, the institution's director, justified expansion by explaining to assembled shareholders "that the directors had deferred opening in Winnipeg because of the fluctuating character of the prosperity of the West, but that the growing interests of the bank's eastern customers in that part of Canada made it necessary to delay no longer."<sup>30</sup> The momentum now existed for the greatest growth in the bank's history.

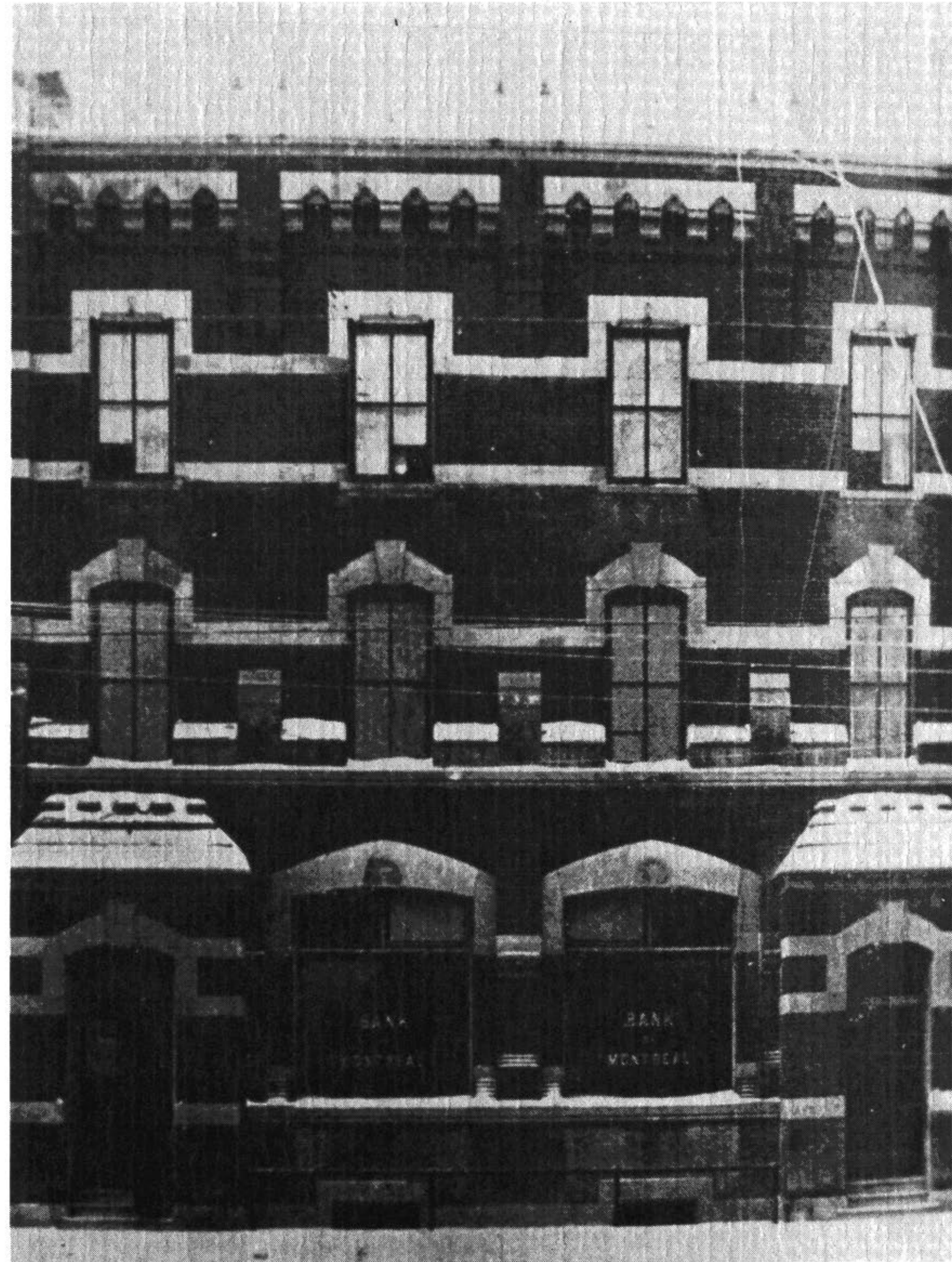
The opening of a monumental structure at 389 Main Street in 1900 signalled the beginning of that expansion. This Darling and Pearson building was replaced in 1911 with an even more lavish edifice designed by the same architects. To cope with anticipated rural western markets opened up by agricultural expansion, the Bank of Commerce gambled by erecting prefabricated structures. Soon, soundly-executed prefabricated Darling and Pearson banking halls graced the main streets of many prairie towns.<sup>31</sup> The Bank of Commerce had truly enhanced prairie architecture with its attractive premises. Moreover, it had established the bank as Canada's second largest financial institution.



The Bank of Montreal was the first of the banks covered in this study to open in Winnipeg. Established in 1817 in Montreal, it struggled along until 1863 when it was appointed Fiscal Agent for the Province of Canada.<sup>23</sup> Then the tide turned. Confining itself to large industrial accounts such as railways, manufacturing, and lumbering, the bank took few risks. It weathered the depression of 1873-1874 well and emerged as the main financial backer of the Canadian Pacific Railway.<sup>24</sup> Even then it exercised extreme caution by providing only short term loans to the CPR.<sup>25</sup> Its financial conservatism stimulated the institution's growth. In 1886 the Bank of Montreal could claim a paid-up capital and assets of more than double its nearest competitor--The Canadian Bank of Commerce.<sup>26</sup>

In 1877 the Bank of Montreal entered the Winnipeg financial market. At first its quarters were primitive--a rented building adjacent to Fort Garry. However, these premises were considered temporary and during 1880-1881 a Main Street structure was erected. This building served the bank until the present Portage and Main building opened in 1913.<sup>27</sup>

As in Eastern Canada, the Bank of Montreal in Winnipeg remained aloof from financing anything but the most secure enterprises. Unlike other banks, this financial institution did not jump eagerly into opening branch banks in Winnipeg. Expansion occurred only after painstaking analysis, and only if commercial success was assured. Many of the branch banks opened in 1919 and 1923 resulted from the purchase of the Bank of British North America and the Merchants Bank. The cautious approach to banking practised by the Bank of Montreal enabled this institution to weather even the 1930's depression relatively unscathed.<sup>28</sup>



Manitoba Archives Photo

*The Bank of Montreal headquarters from 1881-1913 at 246 Main Street (from The Colonist, January, 1898).*



The Bank of Nova Scotia can only be described as smaller and less successful than its two behemoth-sized rivals. Established in 1832, it struggled along, barely maintaining its Maritime base. In 1882 it entered Winnipeg, but left shortly thereafter as a result of a new policy of financial retrenchment. In 1899 the bank returned and rented office space next to the Bank of Commerce.<sup>32</sup> In announcing the erection of the Portage and Garry structure in 1906, the Bank of Nova Scotia entered a field occupied by the two largest Canadian lending institutions.

With the proliferation of banks, many having only limited assets, competition among financial institutions was bound to be intense. Therefore it became essential to locate premises at the most conspicuous spots and to build in the suburbs to meet anticipated needs. Fierce competition continued unabated throughout the 1881-1914 period.

In **Winnipeg-A Social History of Urban Growth**, Alan Artibise suggests that “by 1885 the intersection of Portage and Main had become the core of Winnipeg’s commercial district.”<sup>33</sup> Dispersed mainly in rented premises extending between Main and Portage and Main and Bannatyne, the banks vied with one another to attract downtown merchants and shoppers. A glimpse into **Henderson’s Directory** for 1883 indicates that on the east side of Main Street the Bank of Ottawa, Imperial Bank, Merchants Bank, Ontario Bank, and Union Bank occupied premises. On the opposite side of the street, the Bank of Montreal and the Bank of Nova Scotia stood.<sup>34</sup> Along Main Street between Portage and Bannatyne, a Bankers’ Row remained until well after the first World War.



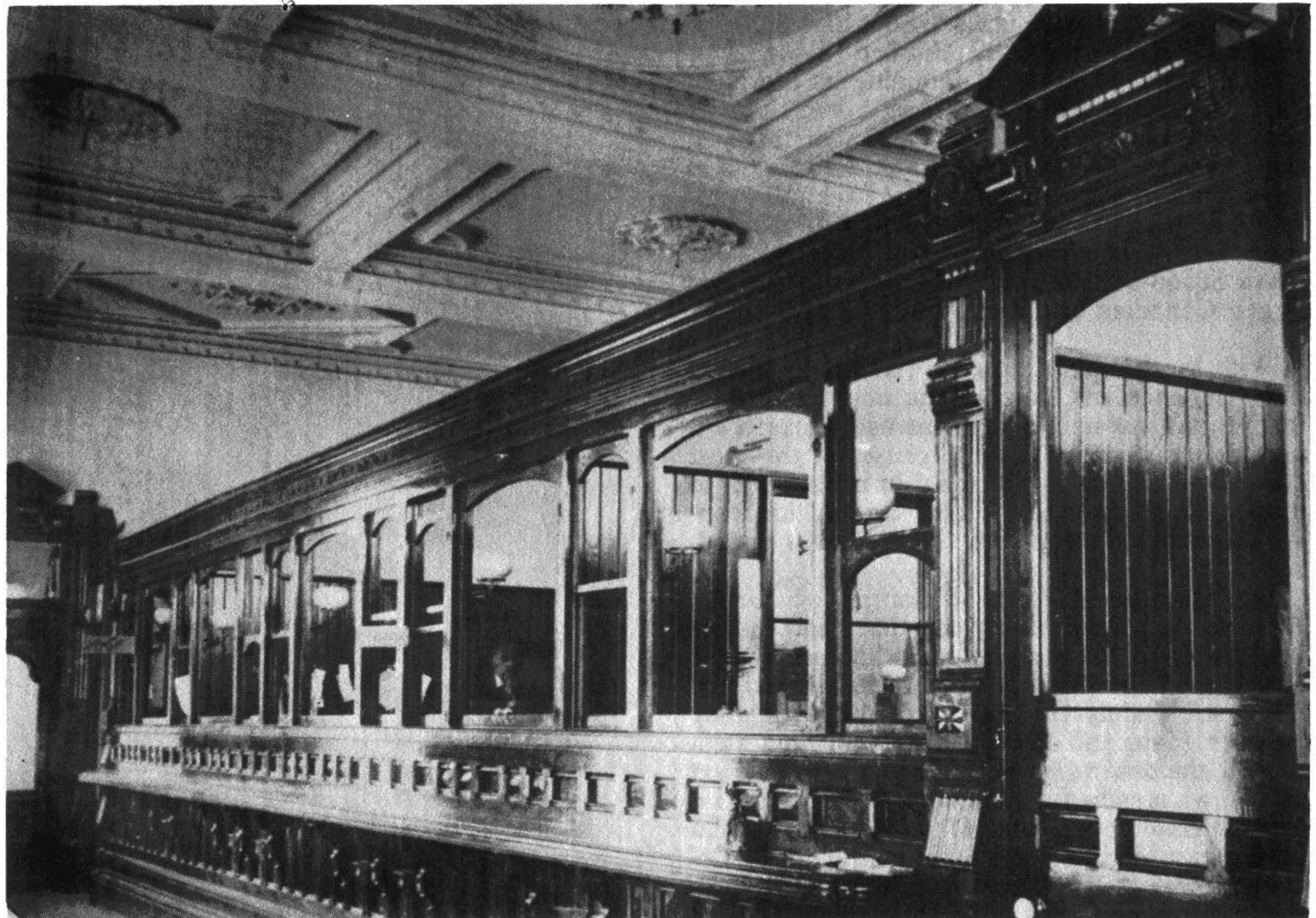
Manitoba Archives Photo

*The Bank of Nova Scotia, 254 Portage Avenue, circa 1910.*



A shift in the downtown shopping area to Portage and Donald with the opening of the T. Eaton Company in 1905 failed to facilitate bank relocation. As Winnipeg emerged as the distribution centre of the prairies, large numbers of warehouses were erected along Albert, King, and Princess Streets. In 1906 a new Grain Exchange opened its doors on Lombard Avenue. Instead of re-locating, the banks erected new monumental structures at their established locations. To capture the new commercial trade in 1908, the Banks of Hamilton, Nova Scotia, Ottawa, Hochelaga, Commerce, Eastern Townships, Imperial, Molson's, Royal, and Traders' occupied premises on Main Street's east side. The west side boasted the British North America, Montreal, Toronto, Dominion, Home, and Union Banks.<sup>35</sup> Indeed, Bankers' Row was geared for business, not consumers.

Financial institutions did not neglect the opening of suburban branch offices. Victor Ross, the official historian of the Canadian Bank of Commerce declared that "competition had become very keen among the banks over the opening of new branches at places which seemed likely to afford desirable business in the near future and was caused almost as much by the fear of being out-distanced by a rival in the occupation of what might prove to be desirable territory as by the immediate need of a territory itself."<sup>36</sup> The ultra-Conservative Bank of Montreal opened a branch at Osborne and Stradbrook in 1905 to capitalize on an upper-middle class market. In the North End, Winnipeg's immigrant quarter, the Bank of British North America, Royal Bank, Union Bank, Dominion Bank, and Bank of Commerce all competed for the right to invest the immigrant's meager savings by 1914. Along Logan Avenue, branches of the Bank of Commerce, Bank of Montreal, and Union Bank sprang up to meet the needs of CPR and warehouse employees by 1910. By 1914, most suburbs in Winnipeg could boast at least one branch bank.



Manitoba Archives Photo

*An early photograph of the interior of a bank at 439 Main Street, circa 1882.*

As the prospect of war became a reality in autumn, 1914, Winnipeggers could reflect upon three decades of financial growth. Virtually all Eastern Canadian banks had not only established in Winnipeg, but they had provided the funds to finance the city's wholesale and retail expansion as well as the grain trade. The physical signs of their presence were everywhere. Bankers' Row boasted the largest and most grandiose assemblage of financial institutions in Western Canada, while suburban banks proclaimed their existence in many residential and ancillary commercial districts.

#### **4. The Banks and their Buildings**

A bank's primary objective lies in turning a profit for its shareholders. From the 1881 boom to the outset of World War I, banks in Winnipeg embraced two philosophies to achieve this end. Improved economic conditions transformed a pre-1900 credo of economic survival into an acceptance of neo-classical and Renaissance architectural elements to signify a long-standing accumulation of wealth.



Prior to 1900, financial institutions in Winnipeg did not concern themselves with developing a philosophy to justify their existence; they were too busy with mere survival. Nor did they convey well-planned corporate images to the public. If any orientation existed, it concerned lending policy. The Bank of Montreal financed large scale ventures while smaller ones attracted the Canadian Bank of Commerce.

The premises from which Winnipeg Banks operated were the typical High Victorian Italianate structures of the time. A dramatic change in banking philosophy accompanied the arrival of the twentieth century. Like the prairie west, the banks had become more prosperous. New wealth had been transformed into second generation affluence. The supposed garrishness and all-pervasive individuality of late nineteenth century architecture no longer seemed appropriate. Bankers sought a new philosophy and discovered it in a re-interpretation of classical architecture and in the economic philosophy of Alexander Hamilton.

From Hamilton's philosophy bankers accepted the elitist notion that they were the guardians of Canada's wealth. An early Post-Revolutionary U.S. finance secretary, Hamilton had tried unsuccessfully to establish branch-banking south of the U.S. border. However, Hamilton had justified the existence of large and powerful banks and several Canadian institutions fitted this description. Paraphrasing Hamilton, B.E. Walker, President of the Canadian Bank of Commerce declared in 1908 that nation-wide banks brought stability and prosperity to the country.<sup>40</sup> It only followed that the chartered banks, not Parliament nor the electorate, should plot the country's economic path.

Since bankers viewed themselves as the nation's economic guardians, they sought grandiose quarters from which to operate. Greek and Roman temple-like structures proved ideal. According to contemporary accounts, at the apex of Greek and Roman civilizations, temples had served as repositories for money and jewels. Money-lending on the other hand, was separated from the

savings bank function. Money lenders set up shop at the gates to temples to engage in their profession.<sup>41</sup> But to bankers, the association between banks and temples was sufficiently close. Money became the new religion, banks the new temples, and bankers the new high priests of finance.

The transformation from High Victorian Italianate to simpler, more classical designs proceeded slowly. Toronto set the pace in 1886 with a richly ornamental Bank of Montreal structure at Yonge and Front Streets boasting a classical facade.<sup>42</sup> More than ten years later Winnipeg followed. Two transitional structures, the original Darling and Pearson-designed Bank of Commerce with its elaborate facade and the electric, but relatively unadorned Dominion Bank at Main and McDermot ushered in a new bank-building era in Winnipeg.

At the turn of the century, bankers turned their attention to the practical aspects of branch bank erection. Prior to 1900, bank design and layout differed little from other commercial buildings. Location was important, but that was all. Bank interiors could easily be mistaken for those of other enterprises.

Through twentieth century eyes, financial institutions viewed their new proposed structures as integrated wholes. Firstly, a building required a satisfactory appearance. A structure which blended into its local surroundings would likely leave the public impressed.<sup>43</sup> Secondly, a building's interior should be compatible with daily banking operations. A manager's office near the main entrance enhanced public confidence while safety deposit vaults in the basement provided the public with a sense of security. For the design of Winnipeg's monumental financial structures, the banks sought the assistance of Canada's and the continent's leading architects.

##### **5. Architects and their Approach to Bank Design**

At the end of the nineteenth century and beginning of the twentieth, new trends were evident in

architectural training, commissions and offices. Architectural students who had previously received their training in architects' offices were increasingly studying in architectural schools such as the prestigious Ecole des beaux-arts in Paris and this produced an emphasis towards grandiose neo-classical designs. These grandiose designs were suitable for the growing number of large corporate commissions. At the same time the increasing magnitude and complexity of the buildings encouraged the growth of large architectural offices capable of handling them.

More than any other event, Chicago's Columbian Exposition of 1893 popularized classical dimensions to a new generation of North Americans. For the first time, North Americans could wander through a make-believe city of massive, French-inspired Beaux-Arts pavilions devoted to agriculture, technology, and the sciences. Moreover, they could view C. B. Atwood's Palace of Fine Arts, a structure "severely classic in appearance, being of the Grecian-Ionic style".<sup>44</sup> The Exposition's president, Thomas W. Palmer correctly predicted that "as an educational force and inspiration I believe the buildings, their grouping and laying out of the grounds will in themselves do more good in a general way than the exhibits themselves, by the exaltation that it will inspire in every man, woman, and child."<sup>45</sup> The public eagerly awaited more practical examples of the architectural revival.

If the new monumental structures were to proliferate, architects needed to cut costs. First to disappear in the new age of mass production was the masonry frame and load-bearing wall. An alternative, the structural steel frame, emerged as economically viable with the erection of the twelve-storey Tacoma Building in Chicago in 1886. Structural steel possessed several advantages over masonry. The frame could be prefabricated and assembled on the building site. According to T. Ritchie, "many supports were eliminated altogether, and masonry was used simply as a curtain around the steel skeleton."<sup>46</sup> The cost-saving can only be described as significant. Only a thin masonry shell now enclosed the steel frame and



formed partition walls.<sup>47</sup> Architects had discovered the means of erecting monumental structures economically and efficiently.

Economy even extended to the mass production of classical motifs and adornments. Journals such as the **National Architect** abounded in advertisements for prefabricated terra cotta tiles, bronze ornaments, and bronze bank tellers' cages. One New York firm published a catalogue which offered mouldings for cornices, ceilings, and walls. More impressive was the list of prefabricated interior decorations which could be purchased outright. Jacobson and Company of New York City offered ceilings, ceiling and wall cartouches, ceiling ornaments, sculptured wall panels, wall panel corners, cornices, pilaster caps, column caps, brackets, carytides, and other ornaments to builders.<sup>48</sup> Interior decorations for a monumental structure could be acquired quickly and at reasonable cost.

Architects quickly agreed on the general principles of monumental bank design. After rifling through his firm's architectural library for ready-made classical details and shapes for a bank's facade,<sup>49</sup> the architect concentrated on the building's interior. The ideal branch bank, according to one architect possessed an imposing entrance with the manager's and accountant's offices to the immediate left and back-lighting from highly-placed windows for the benefit of the clerical staff. At the rear of the building lay the vault, while staff lavatories and safety deposit boxes were situated in the basement.<sup>50</sup> Another architect advocated that a large open space be left behind the tellers' cages for miscellaneous uses.<sup>51</sup>

If a branch bank served as a regional headquarters, the same plan applied, albeit with several additions. Mezzanine floors proved ideal for housing administrative staff. A banking hall with a ceiling extending to the structure's top floor created an open, airy, and majestic effect, while the installation of a skylight permitted the sun's rays to accentuate the classical or Renaissance detailing the building's interior would probably have. These features in regional headquarters the

leading architects of the day, McKim, Mead & White, Darling and Pearson, and Carriere and Hastings included in their designs.

The two architectural firms which designed the three bank structures in our study both constitute examples of the large architectural factory. Darling and Pearson of Toronto was the most prolific firm in Canada and operated offices in Winnipeg and Regina under the direction of skilled practitioners.<sup>52</sup> McKim, Mead & White of New York City sought contracts across the continent.<sup>53</sup>

The senior partner of Darling and Pearson of Toronto, Frank Darling, was viewed by his peers as one of the greatest architects in the British Empire. Upon receiving the Royal Gold Medal for Architecture in 1915 from King George IV and the Royal Institute of British Architects, Darling could take pride in this many achievements. Born in Scarborough, Ontario in 1850 and educated at Upper Canada College and Trinity College, he undertook architectural training in Britain. After five years abroad he returned home as a convinced Gothicist. Soon he tendered an unsuccessful design in a public competition for the erection of a new Ontario Legislative Building.<sup>54</sup> Architectural styles changed. Gothic gave way to neo-classicism. Darling adapted and made his mark as the leading neo-classicist in Canada.

The partnership which was consummated between Frank Darling and John Pearson in 1895 established the latter as a force in Canadian architecture. Born in England in 1867, he immigrated to Canada at the age of twenty-one and apprenticed for his future partner, Frank Darling. When the great fire of 1892 razed St. John's Newfoundland, Pearson headed eastward and within two years had designed buildings worth \$2,000,000. Later he travelled throughout Canada, planning structures throughout the Maritimes, Winnipeg, Calgary, and Vancouver.<sup>55</sup> Pearson exhibited supreme expertise in both neo-classical and gothic designs.

If the firm of Darling and Pearson held a philosophy of architecture, it can be summed up

in one word--pragmatism. Darling and Pearson were followers--not innovators. When the Bank of Commerce desired a monumental structure, Frank Darling, the businessman of the twosome, drew up specifications. According to his eulogist, Percy E. Nobbs, "the plan that was not hard headed as well as graceful, had no interest for him at the Assessors' table."<sup>56</sup>

Darling and Pearson designed many fine structures across Canada. Among their more remarkable achievements were the Bank of Commerce and Sun Life Building in Montreal, the Dominion Bank and CPR Building in Toronto, and the Toronto General Hospital. In Winnipeg, they took credit for the Union Bank, Dominion Bank, Nanton Block, Winnipeg Post Office, and the Canadian Bank of Commerce.<sup>57</sup> John Pearson's career reached its pinnacle when he was requested to design the Centre Block of Ottawa's Parliament Buildings.<sup>58</sup>

The New York firm of McKim, Mead & White emerged as America's leading neo-classical and Renaissance revival architects. The oldest member of the firm, William Rutherford Mead was born in Vermont and studied architecture in New York City. He acquired a love for Renaissance architecture while studying in Florence, Italy for a year. Also American-born, Charles Follen McKim studied at the prestigious Ecole des Beaux-Arts in Paris. He utilized his European sojourn to examine architecture throughout continental Europe and Great Britain. Sanford White was the youngest of the trio and son of well-known literary and music critic and Shakespearian scholar, Richard Grant White. He served as a protege to none other than America's greatest late Victorian architect, Henry Hobson Richardson.<sup>59</sup> When the three men joined efforts in 1879, only future greatness could be anticipated.

Unlike Darling and Pearson, McKim, Mead & White developed a comprehensive philosophy of architecture. As early as 1882, when Charles McKim received a commission for the design of the Henry Villard house in New York City, he selected a neo-Renaissance style.<sup>60</sup> From then on,



the structures of McKim, Mead & White would follow restrained Renaissance or neo-classical patterns. According to William H. Jordy, the firm's senior partner, Charles McKim had "a cautious, constrained imagination, discriminating rather than inventive."<sup>61</sup> The firm's monumental structures appealed to corporations, governments, and individuals who craved subdued opulence and respectability.

McKim, Mead & White concentrated their efforts on American architecture. Across the United States they designed many fine structures. Among their major accomplishments were Columbia University in New York, the Boston Public Library, the Rhode Island State Capitol, the Minneapolis Museum of Fine Arts, and the most remarkable structure of all, Pennsylvania Railroad Station in New York City. Their two most imposing Canadian erections were the Banks of Montreal in Montreal and Winnipeg.<sup>62</sup> Their buildings stood as excellent examples of painstaking design.

## 6. Conclusion

The forces which led to the erection of the Banks of Commerce, Montreal and Nova Scotia in Winnipeg were complex. By the turn of the century Winnipeg had emerged as a major Canadian financial centre. A combination of factors including intense competition for the prairie trade, increased bank profits, and the need to legitimize their operations led financial institutions to develop a cohesive philosophy and to erect monumental structures in which to transact business. Architecture had also evolved markedly during 1881-1910 and architects translated into reality the concepts banks wished to immortalize. Edifices of the Banks of Commerce, Montreal, and Nova Scotia stand as monuments to three highly individualistic approaches to banking hall design.



## CHAPTER I - ENDNOTES

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6. **Ibid.**, p. 14.
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14. Ruben Bellan, op. cit., pp. 59-87.
15. David Spector, op. cit., pp. 117-118.
16. Ruben Bellan, op. cit., p. 103.
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## CHAPTER TWO

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# THE BANK OF NOVA SCOTIA







The Bank of Nova Scotia at 254 Portage Avenue constitutes the oldest structure covered in this study, and is the only building not located on Bankers' Row. The building derives its merit from its uniqueness. Unable to compete with larger financial rivals, the Bank of Nova Scotia decided to erect its monumental edifice at a location where it could secure a market of its own. The building's unusual style and domination of the Portage and Garry intersection would attract Portage Avenue businessmen.<sup>1</sup>

Prior to 1910, the Bank of Nova Scotia had not enjoyed great commercial success in Winnipeg. Its first foray into the city during 1881-1885 ended in failure and the bank closed its premises at 398 Main Street.<sup>2</sup> On January 3, 1899 the bank marked its return by opening rented quarters in the Nares Block.<sup>3</sup> This time the building proved unsuitable. Next door to the nondescript 383 Main Street structure lay the first newly-opened Darling and Pearson-designed Canadian Bank of Commerce. If it wished to corner a portion of Winnipeg's financial market, the Halifax-based institution needed a more imposing home.

Journalists viewed the 1906 land transaction which enabled the bank to acquire its south-west Portage and Garry site as the most important of the year. A record grain harvest of 1905 boosted the values of agricultural land across the plains.<sup>4</sup> Since Winnipeg played a key role in supplying goods and services to the prairies, land values in the city experienced a similar rise. In an inflated real estate market, the Bank of Nova Scotia paid \$2844 per foot for Portage Avenue frontage. For the sum of \$125,000, the bank received 44 feet Portage Avenue frontage and 130 feet along Garry Street. **The Manitoba Free Press** and **The Tribune** declared the purchase price a record.<sup>5</sup>

The Bank of Nova Scotia did not acquire a vacant lot. At the intersection stood a hewn oak log warehouse. Built in 1835 as part of old Fort Garry, William Hespeler had purchased the structure and hauled it to its Portage and Garry site in 1882.<sup>6</sup> He converted the building into a store and held the property until selling it in 1905 to C. W.

Brown, a local land speculator. From Brown, the Bank of Nova Scotia obtained the land tract.<sup>7</sup> Demolition of the warehouse preceded construction of the new banking hall.

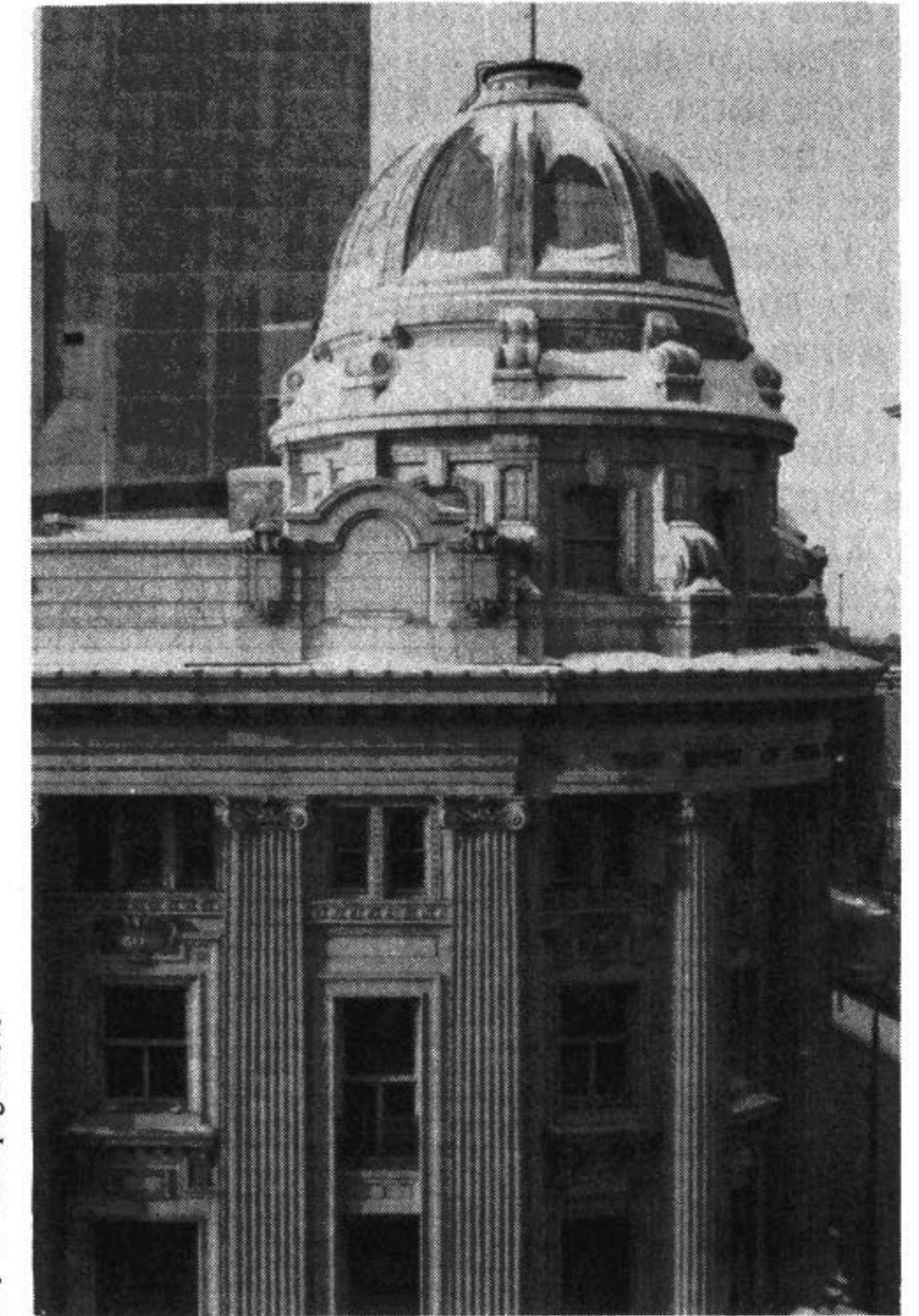
In late 1906 the bank commissioned Darling and Pearson of Toronto to design a structure for the corner site. The problems faced by the architects in drawing up plans were formidable. Although the lot stood mainly on Garry Street, a Portage Avenue orientation was a necessity. Darling and Pearson settled for what was then termed a domed "free Renaissance" style building.<sup>8</sup>

The building which opened on October 10, 1910 was modern in every respect.<sup>9</sup> The original specification called for an expenditure of \$200,000.<sup>10</sup> To help defray high construction and operating costs, the structure was designed as a combined bank and office building. While lawyers, stockbrokers, and real estate firms leased prestige office space on the third and fourth floors and tower, the bank occupied the first two floors. Thomas Kelly & Son received the construction contract.<sup>11</sup>

The structure's facade dominated an intersection judged to be well outside the perimeters of Bankers' Row. "An adaptation of free Renaissance" according to **Construction**,<sup>12</sup> the exterior boasted many classical details. Rising to slightly above stairtop level, grey granite quarried in British Columbia followed the length and breadth of the structure. Above the base, the building was finished in white English-manufactured semi-glazed terra cotta. This weather-resistant and long-lasting material was supplied by Eadie-Douglas Ltd. of Montreal.<sup>13</sup> Above door-top level rose a colonnade of twelve fluted pilasters of the Ionic order. Manufactured from terra cotta, they highlighted the richly ornamental inset windows. A massive balustrade and a dome facing the intersection capped the edifice.

According to the Canadian Inventory of Historic Building, the Bank of Nova Scotia stands as the only domed banking hall on the prairies.<sup>14</sup>

Therefore, the cupola could only draw public attention. Darling and Pearson made the most of this feature. Immediately below the cornice, the words "The Bank of Nova Scotia" appeared in big, bold, capitalized letters. Three stories below the title stood the main entrance. An unusual free-style portico bore the bank's coat-of-arms, while four granite steps with easy gradient led to the doorway. The Bank of Nova Scotia was a structure Portage Avenue merchants noticed.



City of Winnipeg Photo

*A Winnipeg landmark -- the unique cupola of the Bank of Nova Scotia.*

If one aspect of the bank's exterior dominates, it is the intricate terra cotta work. Darling and Pearson excelled at designing structures with terra cotta detailing. Terra cotta arrived custom-made from England. The coat-of-arms constitutes one example of such craftsmanship. The circular logo



bearing the bank's name and incorporation date contains a crest. Within its perimeters one finds from top to bottom a sailing vessel, a fish, and a plow clutching its harvest. Wreaths situated between windows of various floor levels also merit scrutiny. Within the confines of these highly artistic renderings are the stylized letters "BNS". The architects had bedecked their design to meet with instant public recognition.

Terra cotta proved extremely durable. Darling and Pearson designed two other banks in Toronto with the same surfacing. Like the Winnipeg structure, the Bank of Montreal at Yonge and Queen Streets had an English terra cotta finish.<sup>15</sup> Toronto's Union Bank utilized terra cotta in the same cream shade as its Winnipeg counterpart. **Construction** noted that "glazed terra-cotta, particularly in white and cream shades, is becoming a popular facing material because of its clean appearance that does not easily smudge in city smoke, and when it does is readily washed."<sup>16</sup> Terra cotta had become a preferred material for monumental structures.

The original 1910 interior was rich in materials and furnishings. Signs of contemporary good taste abounded as soon as one entered the main rotunda. Walls panelled with Caen stone greeted the customer, while the ceiling exhibited an elaborate plaster design. At the west end stood the elevator encased in its own grill. Missisquoi marble bordered by light Tennessee and verde antique served as a floor covering. A marble circular stair case led from the rotunda's centre to basement safety deposit vaults.<sup>17</sup>

Contemporary observers praised the main banking room for its sound layout. On their way to the banking hall entrance, customers passed the manager's office on the left. The banking room itself occupied an area 73 feet by 34 feet and rose 29 feet. Caen stone finishing was employed to a height of 11 feet. Plaster wall panels, possibly prefabricated, continued to the ceiling. The ceiling panels appeared similar to those embracing the upper walls. The floor received a Missisquoi marble covering.<sup>18</sup>

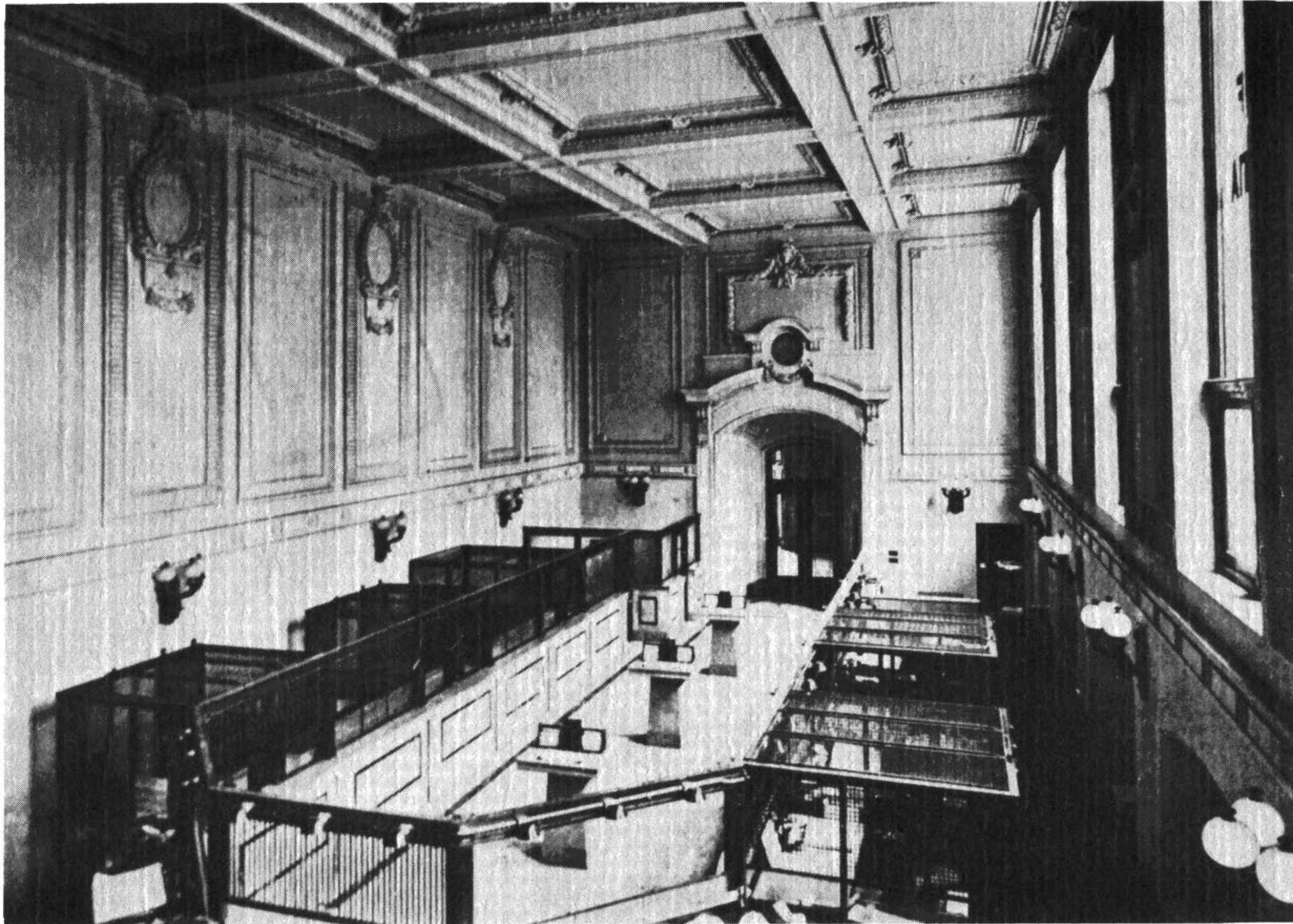


*The intricate terra cotta of the east facade. The terra cotta was shipped custom-made from England.*

The bank's staff and customers enjoyed the usual banking room furnishings. Mahogany counters formed a horseshoe around the public area. Tellers' cages constructed of bronze and probably purchased outright enclosed areas where funds exchanged hands. Three mahogany cheque desks placed at regular intervals embraced the open area. Two large vaults lay at the south end of the structure and were visible in the approved fashion to public gaze.<sup>19</sup>

Over the 29 foot high ceiling lay the bank's offices and leased premises. Upon leaving the elevator or staircase at the second floor, a bank employee viewed two large corner offices--one facing Portage Avenue, the other aimed at the Portage and Garry intersection. A passageway running from north to south enabled employees to reach open-area work-space for clerks and six smaller enclosed offices. Individual windows illuminated the enclosed offices, while clerks remained satisfied with three skylights. A marble





Manitoba Archives Photo

*The original banking hall of the Bank of Nova Scotia, circa 1911 (from Construction, June, 1911).*

base, terrazzo floor ran the entire length of the building and was disrupted only by a concrete-enclosed vault at the south end. A terrazzo-floored, skylight-lit men's lavatory containing five cubicles, two urinals, and two sinks, stood adjacent to the staircase.<sup>20</sup> No women's washroom facilities existed on the second floor.

The bank rented portions of the second floor and the greater part of the remainder to established tenants. An examination of **Henderson's Direc-**

**tory** indicates that as in Winnipeg's other prestige office buildings, lawyers, stockbrokers, real estate, and insurance firms predominated. Third floor leaseholders probably enjoyed the same floor layout as their second floor counterparts. Only one tenant could occupy the tower and his firm enjoyed the best outdoor view of all. All upper floors boasted walls finished in quarter cut white oak.

The building's basement completed the interior

layout. Darling and Pearson designed this portion of the structure in the accepted manner. A main feature, the safety deposit vault, measured 17 feet by 26 feet. Beyond the vault lay a boiler room and fuel room. Conveniences for employees including locker rooms and lavatories were integrated into the design. A 12 foot by 15 foot vault for bank usage completed the arrangement.<sup>21</sup>

By 1900s' standards, the Bank of Nova Scotia was contemporary in a structural sense. A modern steel frame formed the building's skeleton. An exterior skin of English terra cotta led the architectural press to label the building "fireproof".<sup>22</sup> Reinforced concrete floors further limited fire potential.<sup>23</sup> A concrete pier foundation ensured solidity and stability for many years.<sup>24</sup>

The bank awarded contracts for materials and labour to Canada's and Manitoba's leading suppliers and jobbers. Thomas Kelly and Son received the general construction contract. Previously operating under the name Kelly Brothers and Mitchell Ltd., the firm had erected a plethora of Winnipeg edifices since 1879. Employing their own skilled carpenters, plasterers, stonecutters, painters, and mechanics, the firm claimed a payroll of over \$7000 per week in 1906.<sup>25</sup> The Dominion Bridge Company of Montreal and Winnipeg supplied and erected the steel frame.<sup>26</sup> The largest organization of its kind in Canada, this firm operated a twelve acre steel fabrication plant in Winnipeg.<sup>27</sup> The steel girders and beams which comprised the bank's skeleton were likely prefabricated in Winnipeg. Thus, major construction work went to firms which employed Winnipeggers and claimed a national reputation.<sup>28</sup>

Business thrived at the Bank of Nova Scotia's Portage and Garry location. Portage Avenue businessmen and professional employees preferred to patronize the facility instead of making daily trips to Bankers' Row. Cautious banking policies facilitated the institution's expansion. By imitating the Bank of Montreal in expanding only through corporate takeovers, the Bank of Nova Scotia avoided the pitfalls of opening branch



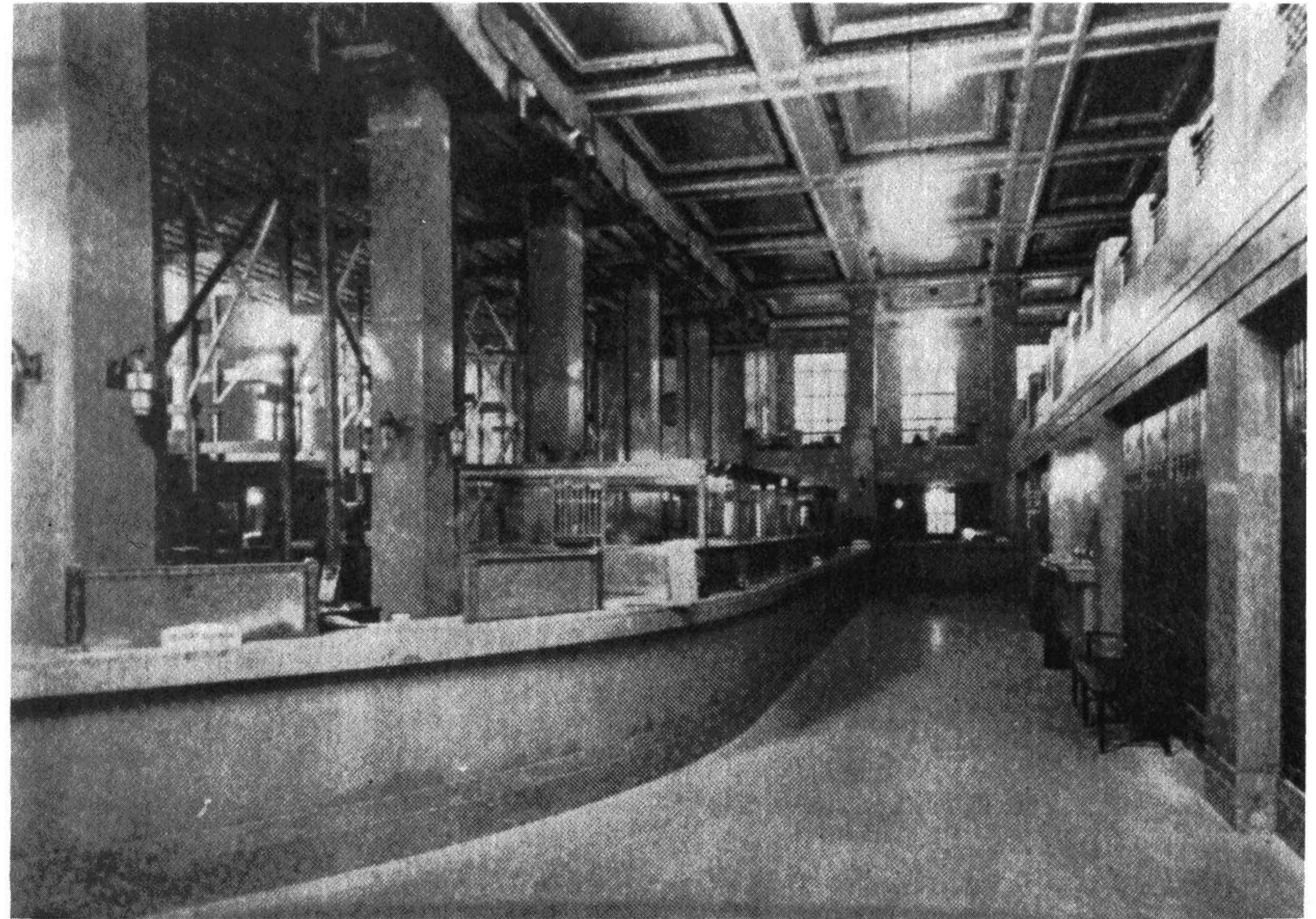
banks at unprofitable locations. While the Bank of Nova Scotia probably registered profits at its Portage Avenue location, competing financial institutions suffered. In 1929 the Bank of Nova Scotia survived while the Sterling Bank at 283 Portage and the Northern Crown Bank at 250 Portage had changed ownership.<sup>29</sup> By the late 1920s' the Bank of Nova Scotia contemplated expansion.

The costliest land transaction of 1927 preceded a complete redesign and expansion of the Portage and Garry structure. The **Western Canada Contractor and Builder** reported that the adjacent property to the west had been purchased for about \$250,000. For 44 additional feet Portage Avenue frontage with a depth of 130 feet, the bank paid \$5600 per foot. The latter figure represented a new high for Portage Avenue frontage.<sup>30</sup>

The Winnipeg architectural firm of Over and Munn received a commission in January, 1930 to expand the edifice and modernize the interior. The bank requested that the architects plan a westward expansion with the same "free Renaissance" style as the 1910 building. On the other hand, the interior would reflect more modern banking preferences. An initial sum of \$600,000 was allocated to cover construction and design costs.<sup>31</sup>

The architects succeeded brilliantly in blending the old with the new. The 44 foot by 130 foot westward addition became indistinguishable from the original section. The enlarged banking hall now boasted a mezzanine floor. Expanded rental space would result in increased bank revenues.<sup>32</sup> Above all, the building retained its attractiveness.

The bank's increased frontage along Portage Avenue delighted passersby with its terra cotta trim. Supplied directly by the original manufacturer, the Leeds Fireclay Company of Yorkshire, England, the new terra cotta was identical to the earlier product. Even the detailing was similar. Between floors, exterior decorations bore the same "BNS" logo. Above the new west side entrance, the British manufacturer cast a terra cotta coat-of-arms indistinguishable from the original. The extension's new granite base and balustrade



*A photograph taken during the addition to the banking hall (from Western Canada Contractor and Builder, November, 1931).*

blended perfectly with the original structure.<sup>33</sup> Only experienced eyes could detect where the addition has been attached.

Inside the banking hall a new atmosphere awaited customers. Entering through the Portage and Garry doorway, clients no longer encountered a rotunda, staircase or elevator. Instead, the entrance led directly into the banking hall. The banking room had been enlarged. Banking staff occupied the centre of the room, while the public

congregated at the perimeters. Meanwhile, a second entrance was erected at the western extremity to the structure. Here stood the staircase and two new elevators to the upper floors. A bronze screen divided the banking hall from this new lobby. Viewed from any angle, the banking room took the shape of an oversized horseshoe.<sup>34</sup>

Main floor interior furnishings had been altered markedly. A "Tennessee" marble floor covered the entire banking room. "Kasota" marble ex-



tended up the walls to a height of 10 feet, 6 inches. Imitation "Travertine" covered the remainder of the walls to ceiling height. Coloured and decorated plaster panels comprised the ceiling.<sup>35</sup>

The refurbished banking hall boasted new counters and a mezzanine floor. Manufactured from "Kasota" marble, the counter was adorned with large bronze tellers' cages. A mezzanine floor extending along the westerly and southerly sides of the building provided space for general bookkeeping and stenographic work. Inexpensive terrazzo floors and walls graced this addition.<sup>36</sup> Back on the main floor, safety deposit vaults were relocated on the west side of the room, beneath the mezzanine, protected by a bronze grill.<sup>37</sup>

The upper floors and basement had also undergone extension and renovation. Used primarily for rental purposes, the second and third floors claimed woodwork finished in quarter-cut oak. To minimize costs, the bank specified terrazzo flooring for all upper levels. The building's heating system occupied the basement.<sup>38</sup>

Extensive structural redesign was included in the 1930 specifications of Over and Munn. Like the earlier structure, the extension possessed a steel skeleton. The addition of steel footings to the pile foundation reflected advanced building techniques.<sup>39</sup> Most important, workmen strengthened the original building's steel frame. The **Western Canada Contractor** noted that "the existing steel columns were reinforced to carry large trusses placed in the roof which spanned the new portion of the bank taking the whole weight of the building."<sup>40</sup> The addition's floor slabs were manufactured from reinforced concrete.<sup>41</sup> Clearly the architects had specified the most modern structural procedures in designing the extension and upgrading the original building.

The extended building opened with much fanfare in 1931, but the Bank of Nova Scotia did not neglect their edifice. A policy of regular maintenance and upgrading prevailed. In order to retain the building's attractiveness in 1938, the bank undertook a total reconstruction of the cupola. New structural steel replaced the original,

while the exterior received a new terra cotta facing. At the same time, additions including four book vaults, and teak doors and bronze grates for the corner entrance were installed.<sup>42</sup> Customers continued to patronize the banking hall and tenants found in the upper floors excellent office quarters.<sup>43</sup>

During the 1960's bank officials decided once again to upgrade their structure to modern standards. In 1960 a stainless steel night depository box was installed. Two years later the cornice was repaired. Washroom modernization followed in 1967. In 1968, the Bank of Nova Scotia undertook the most costly renovations since 1930-1. Workmen removed all wood and glass panels and lights. One-eighth inch vinyl asbestos floor tiling supplanted the earlier floor. Woodwork which the bank deemed necessary to retain was refinished. A ceiling with 1 inch by 3 inch strapping and 12 inch by 12½ inch Minatone acoustic tiles topped the banking hall. The installation of new light fixtures along with total repainting of the banking room completed modifications. In 1970, stone work and building face repairs enabled the structure to maintain its 1910 facade, yet proclaim to customers a thoroughly modern interior.<sup>44</sup> The Portage and Garry structure had been regularly upgraded to meet changing requirements.

Prior to the Bank moving to new headquarters at Portage and Main in 1979, the Portage and Garry structure retained its attractiveness to tenants as office space. The Bank of Nova Scotia operated training and employment centres on the second floor. Bank of Nova Scotia offices occupied most of the third storey. The cupola had been successfully converted into a cafeteria. Tenants including Osland Properties, River East Development Company, and Huron Realty leased office space much as realty and development firms did in 1910 and 1931. On the second floor was the law office of the Honourable Richard S. Bowles, Barrister and former Lieutenant-Governor of Manitoba.<sup>45</sup>

Thus, the Portage and Garry structure has led an interesting history. The institution's experi-

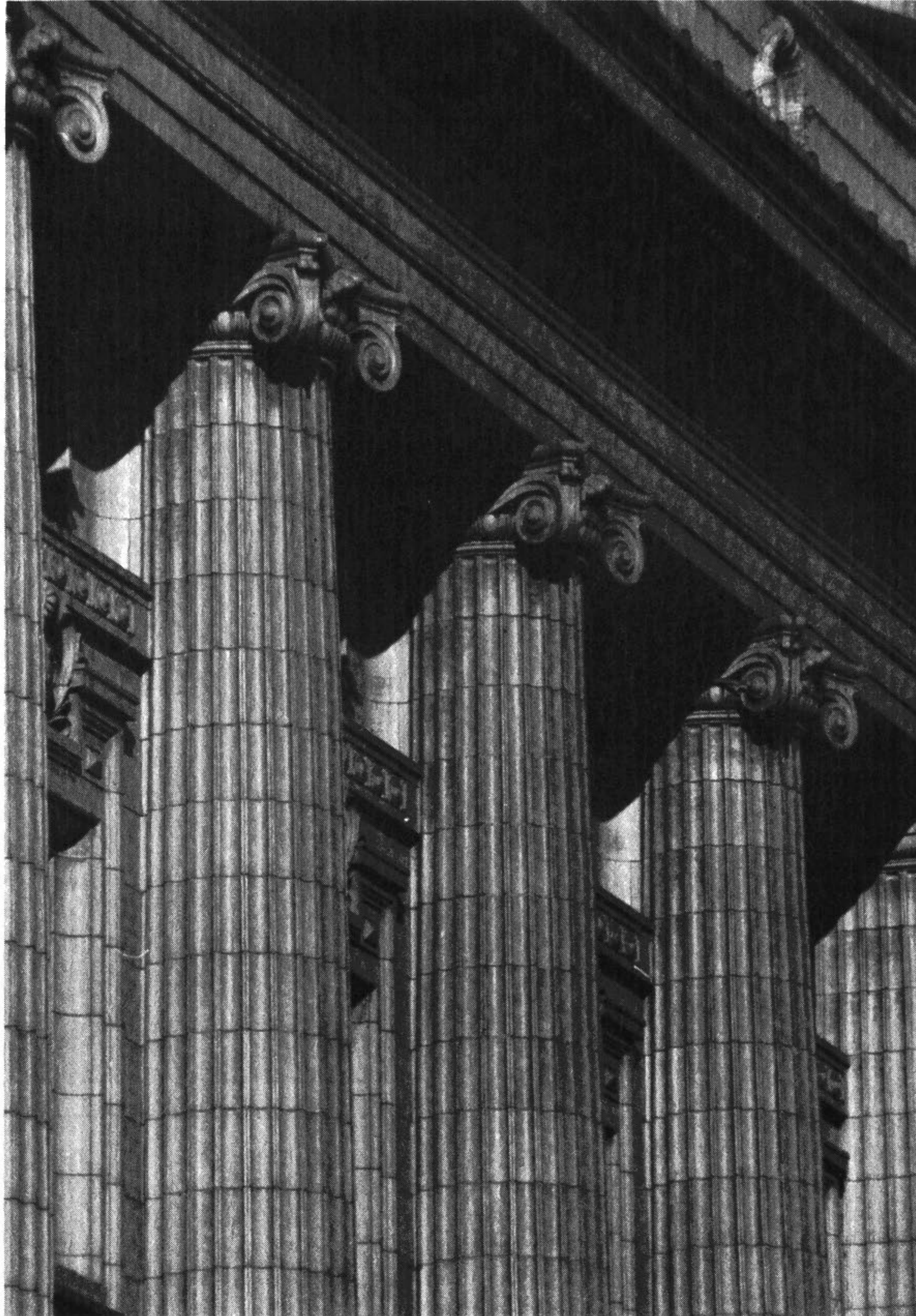
ment to erect a monumental baking hall outside Bankers' Row has proven successful--so successful in fact that a 1930-1 addition became necessary. From an architectural viewpoint, the building stands as the only domed bank on the prairies. Its elaborate terra cotta finish lies unequalled in Winnipeg. Throughout the years, the building's owners maintained the exterior to its 1910 finish while modernizing the interior to meet changing banking requirements.



City of Winnipeg Photo

*Detail of columns and cornice.*





City of Winnipeg Photo

## SUPPLIERS AND COSTS FOR 1910 STRUCTURE

(Source: City of Winnipeg. **City Assessment Records**. District No. 1 Inner, Property Code 43, Roll No. 43-Bank of Nova Scotia)

Thomas Kelly & Sons - Contractors	\$160,000
Dominion Bridge - Steel	32,177
Eadie Douglas Company - Terra Cotta	45,000
Otis Fenson - Elevator	3,575
Gouldie & McCulloch; Carruther & Company - Vault and Fittings	15,595
Aikenhead Hardware Co. - Shelving	2,500
Canada Foundry - Marble Counters	3,394
Oxley Enos Company - Lighting	2,812

## ADDITIONAL SUPPLIERS

(Source: "Bank Opens Palatial Offices Monday", **Winnipeg Tribune**, September 10, 1910)

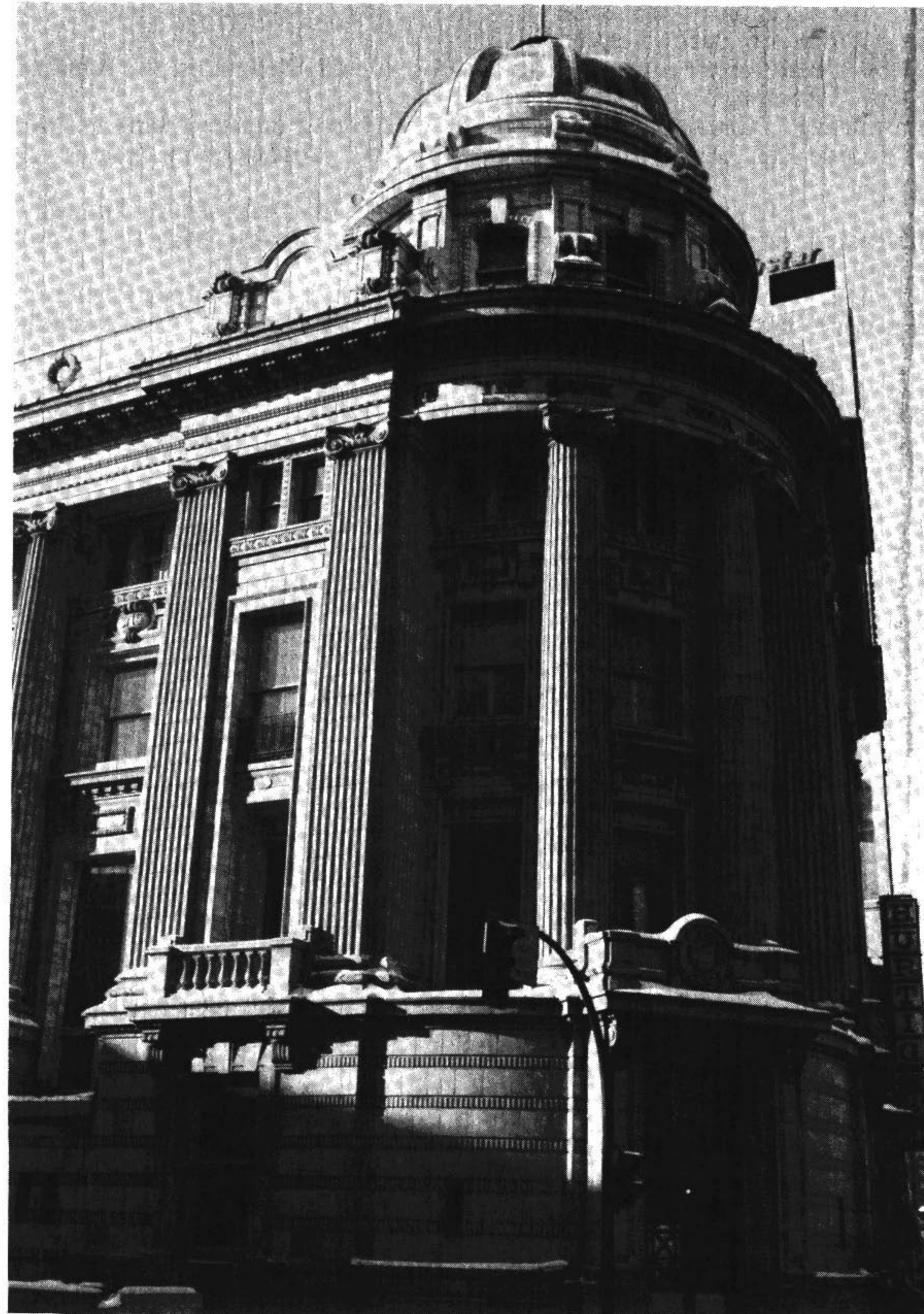
John. Plaxton & Company	- plumbing and heating plant
W. R. Talbot	- painting, decorating, and glazing
H. Torrey	- electric wiring
Western Iron Works	- ornamental iron work
Walter McFarlane & Company (Glasgow, Scotland)	- iron stairs



## SUPPLIERS FOR 1930-1 EXTENSION

(Source: "Enlarged Bank Building Highly Modern", **Western Canada Contractor and Builder**, November, 1931, pp. 12-13)

Builders' Mutual Supply Company	- ready-mixed concrete
Dominion Bridge & Iron Works Ltd.	- structural steel
Alsip Brick & Tile Company	- face brick (on lane)
Memorial Marble & Tile Company	- marble work
Joseph Boux	- plaster work and imitation "Travertine"
Dominion Bronze & Iron Works Ltd.	- banking room bronze fittings and grille
Otis-Fenson Elevator Company	- elevators and grille
Star Electric Company	- elevator work
Cotter Brothers	- plumbing, heating, and ventilation installations
Vulcan Iron Works Limited	- miscellaneous iron for circular stairs, window grilles, and main stairs
Goldie & McCulloch	- steel-lining of safety deposit vault
Western Steel Products	- roofing and sheet metal work
Winnipeg Paint & Glass Company	- plate glass, sheet glass, and wired glass with fittings
T. Eaton Company	- laid linoleum and various finishing fittings
Willson Stationery Company	- office furniture
G. W. Murray Company	- wood trim and walnut panelling
Taylor Painting & Decorating Co.	- contractors for painting and decorating
Wallace & Akins	- general contractors
Over & Munn	- architects



City of Winnipeg Photo



## CHAPTER II - ENDNOTES

1. **The Canadian Architect and Builder** declared that "the decision of the Bank of Nova Scotia to put up such a splendid building will be greatly appreciated by the businessmen of Winnipeg". "Winnipeg's Latest Bank Building", **Canadian Architect and Builder**, Volume XII, (April, 1908), pp. 10-11.
2. Canadian Inventory of Historic Building. **Report on the Bank of Nova Scotia**. Henceforth CIHB. See also **Henderson's Winnipeg Directory**, 1883.
3. The building was located at 383 Main Street. **The Commercial**, Winnipeg, Manitoba, January 7, 1899, p. 539; **Henderson's Winnipeg Directory**, 1906.
4. Ruben Bellan, op. cit., p. 65.
5. "Bank of Nova Scotia Buys Portage Avenue Site", **Manitoba Free Press**, Winnipeg, Manitoba, October 15, 1906. Henceforth **MFP**; "Record Price for Winnipeg", **Winnipeg Tribune**, Winnipeg, Manitoba. October 15, 1906. Henceforth **Tribune**.
6. CIHB. **Report on the Bank of Nova Scotia**.
7. "Bank of Nova Scotia Buys Portage Avenue Site", **MFP**, October 15, 1906.
8. "Modern Winnipeg Premises of the Bank of Nova Scotia", **Construction**, June 1911, pp. 66-69.
9. "A Palatial Winnipeg Bank Structure", **The Dominion**, Winnipeg, Manitoba, October, 1910.
10. CIHB. **Report on the Bank of Nova Scotia**.
11. "Winnipeg's Latest Bank Building", **Canadian Architect and Builder**, April, 1908, pp. 10-11.
12. "Modern Winnipeg Premises of the Bank of Nova Scotia", **Construction**, June, 1911, pp. 66-69.
13. **Ibid.**, "Bank Opens Palatial Structure Monday", **Tribune**, September 10, 1910.
14. CIHB. **Report on the Bank of Nova Scotia**.
15. "New Premises, Bank of Montreal, Toronto", **Construction**, August, 1910, pp. 49-51.
16. "Bank Designed in Glazed Terra Cotta". **Construction**, May, 1912, pp. 62-64.
17. "Modern Winnipeg Premises of the Bank of Nova Scotia", **Construction**, 1911, June, pp. 66-69.
18. **Ibid.**
19. **Ibid.**
20. **Ibid.**
21. "Winnipeg's Latest Bank Building", **Canadian Architect and Builder**, April, 1908, pp. 10-11.
22. **Ibid.**
23. "Winnipeg's Latest Bank Building", **Canadian Architect and Builder**, April, 1908, pp. 10-11.
24. CIHB. **Report on the Bank of Nova Scotia**.
25. Building Special, **Winnipeg Telegram**, Winnipeg, Manitoba. September 18, 1906.
26. "Bank Opens Palatial Offices Monday", **Tribune**, September 10, 1910.
27. Building Special, **Winnipeg Telegram**, September 18, 1906.
28. See list of suppliers at the end of this chapter.
29. The Sterling Bank became the building of the Standard Bank while National Trust took over the premises of the Northern Crown Bank. **Henderson's Winnipeg Directory**, 1929.
30. "Winnipeg Construction Higher", **Western Canada Contractor and Builder**, Winnipeg, Manitoba, Volume 27, Number 2, (January, 1930), p. 8.
31. **Ibid.**, and "Winnipeg's January Permits Increase Half Million", **Western Canada Contractor and Builder**, Volume 27, Number 2, (February, 1930), p. 8.
32. "Enlarged Bank Highly Modern", **Western Canada Contractor and Builder**. Volume 28, Number 11, (November, 1931), pp. 12-13.
33. **Ibid.**
34. **Ibid.**
35. **Ibid.**
36. City of Winnipeg. **City Assessment Record**, District No. 1 Inner Property Code 43, Roll No. 932280 Bank of Nova Scotia, 254 Portage Avenue.
37. "Enlarged Bank Building Highly Modern", **Western Canada Contractor**, November, 1931, pp. 12-13.
38. **Ibid.**
39. City of Winnipeg. **City Assessment Record**, Bank of Nova Scotia.
40. "Enlarged Bank Building Highly Modern", **Western Canada Contractor**, November, 1931, pp. 12-13.
41. **Ibid.**
42. City of Winnipeg. **City Assessment Record**, Bank of Nova Scotia. See also City of Winnipeg, **Building Permit** 1257/38.
43. A search through Henderson's Winnipeg Directory indicates that the bank experienced only a very low vacancy rate for rental quarters.



44. **City of Winnipeg, City Assessment Record.** Bank of Nova Scotia. See also Building Permits 1088/1960, 635/62, 7230/67, 6323/68, 5915/70.
45. **Henderson's Winnipeg Directory, 1979.**







CHAPTER THREE

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THE BANK OF COMMERCE





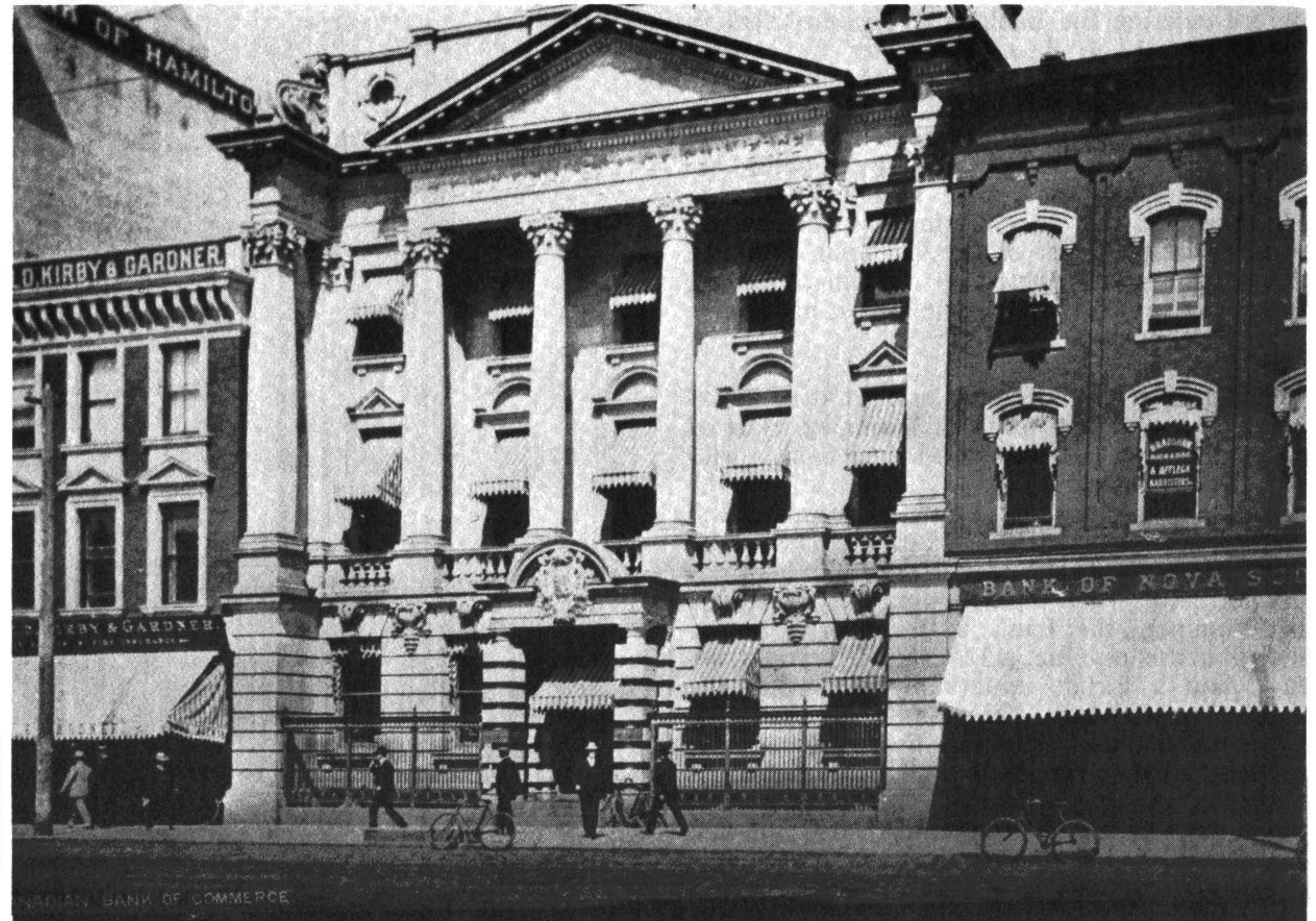


At 389 Main Street the Canadian Bank of Commerce erected one of their finer banking halls in the country.<sup>1</sup> As with many of their early twentieth century structures, the selected style was Beaux-Arts Classicism -- a style characterized by symmetry, a rusticated base, and a monumental columnar facade and entablature with parapet above. It was from this building that the bank's Western Region was administered, and a considerable portion of the grain trade was financed.

During the bank's early years in Winnipeg, management tolerated rented premises. F. H. Mathewson, the local manager, opened the institution's first Winnipeg branch in 1893 in the Bannatyne Block at 389 Main Street. While the Commerce occupied the northern extremity of this Bankers' Row edifice, the southern portion housed the Bank of Hamilton.<sup>2</sup> The Bank of Commerce found their High Victorian Italianate quarters congenial. A downtown Main and Lombard location enabled the institution to establish their business on a sound footing. Soon the bank considered expansion.

In 1899 the bank purchased and demolished the Bannatyne Block, and in its place, architects Darling and Pearson of Toronto, with the assistance of Charles H. Wheeler of Winnipeg, envisaged the city's first monumental banking hall. The building's facade was impressive, being recessed five feet back from the street, and constructed of blue Amherst sandstone. Massive unfluted Corinthian columns supported a colossal pediment. To enter the structure, patrons passed by a wrought iron fence and ascended several stone steps to the vestibule.<sup>3</sup>

Darling and Pearson deliberately designed the interior of their first Winnipeg Bank of Commerce with grandiosity in mind. Upon entering the vestibule, a customer passed the manager's office to his left, complete with oak mantle. Straight ahead lay a square banking hall 48 feet long, 44 feet wide, and 26 feet high. Large windows illuminated a mahogany counter with a protective



Manitoba Archives Photo

*The predecessor of the present Bank of Commerce at 389 Main Street. In 1911, the facade of the bank was dismantled stone-by-stone and re-assembled in Regina.*

copper grill and highlighted the decorative plaster walls, ceiling, and patterned marble floor. Reached by climbing an oak staircase, the second floor served as a permanent home for Winnipeg's Clearing House. In luxurious surroundings the city's bankers met. At one end of the room lay "a mantel of old fashioned type, oak columns, frieze hood, pediment etc., an open fireplace... and ... large tile hearth." The remainder of the room was finished in oak panelling. Employee living quarters occupied the top floor. Bedrooms, washrooms, a drawing room, and even a library made these facilities attractive to the unmarried

male staff summoned to Winnipeg.<sup>4</sup>

The **Manitoba Free Press** marvelled at the building's modernity. This edifice claimed not only a structural steel frame, but a modern heating system, electric lighting, and marble-floored basement lavatories. According to the **Free Press**, the new structure stood as "a striking embodiment in architecture of the bank's wealth."<sup>5</sup>

John Aird directed early Bank of Commerce expansion in Western Canada. Born at Longueuil, Quebec in 1855, he was engaged in railway work



before entering the Bank as a Toronto clerk in November, 1878. Ten years later he became manager of the Seaforth, Ontario branch and held this position until arriving in Winnipeg in 1899. In 1908 he served as superintendent of branches in Manitoba, Saskatchewan, and Alberta before being appointed to the bank's Toronto hierarchy. His career reached its zenith in 1917 when he was elected vice-president of the Canadian Bankers' Association and knighted by the King.<sup>6</sup> Despite these honours, Aird enjoyed his most productive years in Winnipeg.

Under Aird's guidance, the bank enjoyed amazing growth and prosperity in Winnipeg. Part of the success can be attributed to the bank's willingness to finance the grain trade. Not only did the Bank of Commerce loan funds to grain traders, merchants, and wholesalers, but it circulated its paper notes across the prairies.<sup>7</sup> On the bank expansion issue, Aird took personal responsibility. In Winnipeg, the Bank of Commerce erected several branches. One, a 325 Nairn Avenue structure, had a facade remarkably similar to the building at 389 Main. Although its colonnade was Doric rather than Corinthian, both pediment and window layout reminded patrons of the larger structure.<sup>8</sup> Another edifice at 1521 Logan Avenue was a prefabricated Darling and Pearson design. In other Winnipeg suburbs, the bank rented space in existing buildings.

As the twentieth century ushered in a new era of prosperity, it became readily apparent that Winnipeg would emerge as the prairies' financial centre. Nowhere was a mood of optimism more prevalent than in banking circles. In 1906 announcement of the construction of a new grain exchange building on Lombard Avenue brought enthusiasm to new heights. Land values on properties near Lombard and Main advanced dramatically. The press announced "Lombard to be a Wall Street."<sup>9</sup> Banks decided to expand their facilities.

Inspired by John Aird, Bank of Commerce officials concluded in 1906 that their existing Main Street structure could not meet future trade re-



City of Winnipeg Photo





Photo Credit: Henry Kalen

*Above: A wide-angle view of the magnificent banking hall. The rear of the building is at left.*

*Left: The neo-classical facade of the Bank of Commerce, constructed of Stanstead granite from Quebec.*

quirements. Quietly they began purchasing property adjoining their premises. In 1906 the Macdonnell Block to the north was secured, while four years later adjacent south side property came into their possession.<sup>10</sup> In 1910 the decision was made to build a new structure. The original Darling and Pearson building was dismantled and re-erected in Regina. In its place a larger and more grandiose structure, executed to the plans of those same Toronto architects would rise.<sup>11</sup>

The construction announcement for the new building in 1910 elicited much public interest. The press duly noted that Darling and Pearson would design the structure and Peter Lyall and Sons would erect it. The bank would rise an estimated seven stories above ground level, although this prediction proved slightly optimistic. Above all, the bank would stand as a lavish example of Canadian monument building. For an expenditure of roughly \$750,000, the Commerce would obtain the best Canadian-manufactured building materials available.<sup>12</sup> When the president of the Bank of Commerce officially opened the building in October, 1912, the press expressed its admiration.<sup>13</sup>

The Bank of Commerce stands as a fine example of bank neo-classicism. Particularly noteworthy is the exterior facade. Stretching 104 feet long and 97 feet high, the facade was constructed of white Stanstead Granite quarried in Quebec's Eastern Townships.<sup>14</sup> A rusticated base rised one storey above ground level. It is divided by five architrave framed windows, the main entrance, and an ancillary south side doorway. A fluted Doric colonnade supports an entablature. Consisting of eight massive granite columns, the colonnade extends four stories in height. Above the dentils, triglyphs separate a row of twelve circular projections. The structure is topped by a lavishly ornamental balustrade. The facade's tasteful simplicity delights the eye.

Darling and Pearson specified an imposing main entrance. A pair of richly ornamental bronze doors awaited the inspection of each patron as he



ascended three granite steps leading to the banking hall. The images on the doors were symbolic. Framed with two protruding pilasters of the Ionic order, each door conveyed an image of stability. Highlighted by the word “Banking”, the northernmost door featured a banker dressed in classical garb exchanging funds with two similarly clad citizens. On the other door was emblazoned the word “Commerce”. Here a banker accepted sheaves of grain from two merchants. To any businessman, the imagery was clear. The Bank of Commerce aimed at serving the grain trade in a solemn and dignified manner.

The 389 Main Street structure stands as one of Canada’s best examples of the “Bank of Commerce style”. Its characterizing features include a rusticated base, monumental columnar facade, and an ornamental balustrade. An earlier Bank of Commerce Montreal branch may have spawned the Winnipeg design. Except for a Corinthian colonnade which extended to staircase level, this building’s profile was similar to the Winnipeg edifice.<sup>15</sup> Other Commerce branches tended to be smaller. A downtown Port Arthur branch possessed a Winnipeg-like facade. In Southern Ontario, Stratford and St. Thomas branches were quite similar.<sup>16</sup> In Winnipeg in 1920, the Bank of Commerce opened a Portage Avenue branch which emulated their regional office.<sup>17</sup>

Only the term opulent can describe the original Darling and Pearson interior at 389 Main Street. Entering through the huge bronze doors, patrons were treated to a lobby with a 14 foot high semi-circular ceiling. Marble walls rising to ceiling height and marble floors graced the foyer. To the left an anteroom led to the manager’s office.<sup>18</sup>

The size and furnishings of the manager’s office undoubtedly impressed corporate customers. In the anteroom alone, walnut panelling rose to a height of eight feet. Once seated in the manager’s office, the customer noticed the room’s generous dimensions--29 feet long, 30 feet wide, and 10 feet high. Tapestry covered all four walls while the ceiling “was decorated with a modelled elliptic plaster panel”. Enclosed in its own walnut



Photo Credit: Henry Kalen

*The bronze doors of the main entrance to the bank. Each door conveys an image of stability, highlighted by the words “Banking” and “Commerce” emblazoned on the tops.*



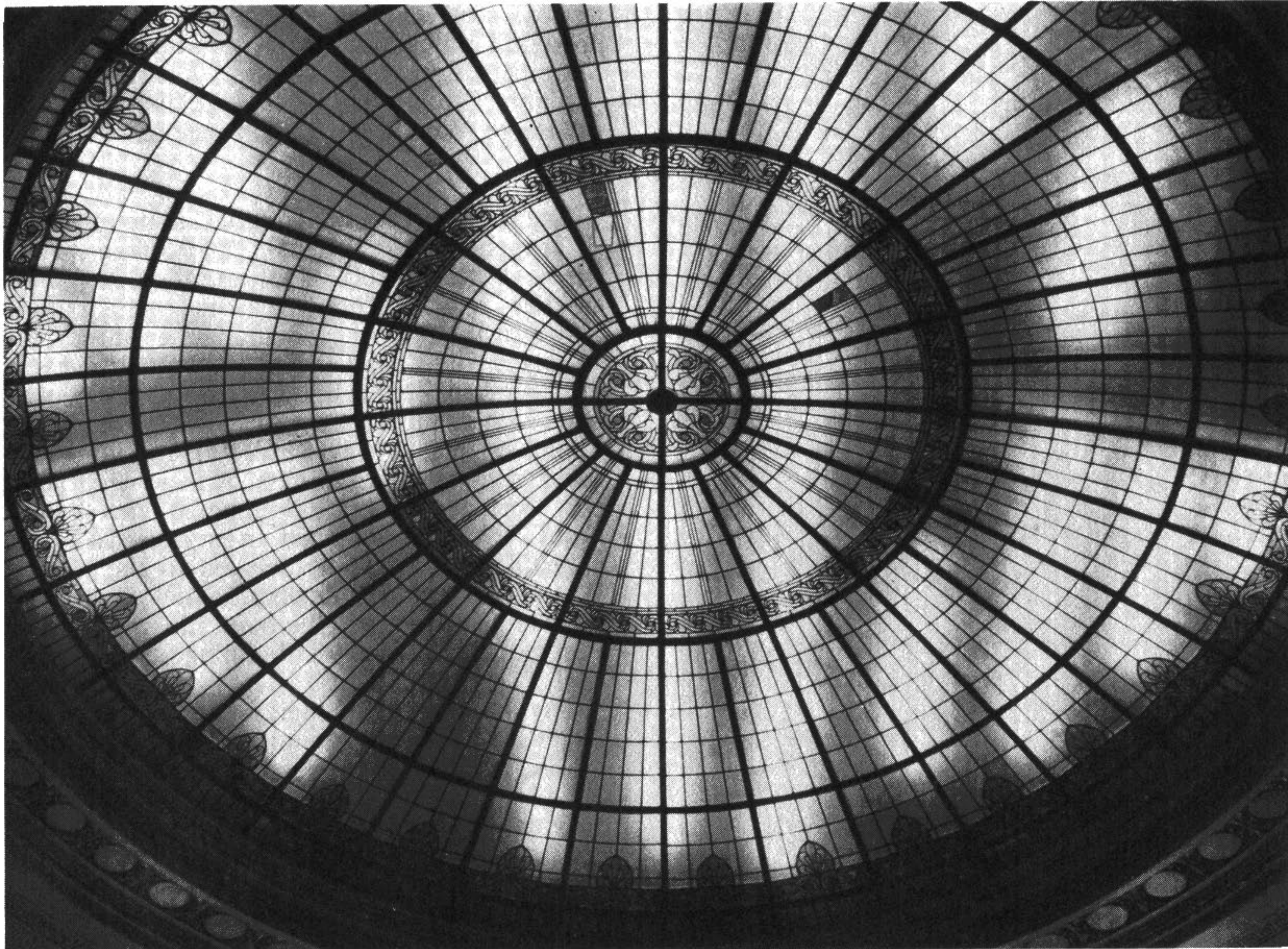


Photo Credit: Henry Kalen

*The domed, glass skylight above the banking hall.*

mantlepiece and highlighting the room, stood an open fireplace complete with fittings. Before departing, clients could admire the quarter-cut oak floor and a doorway framed with pilasters and topped by a pediment.<sup>19</sup>

To the right of the lobby lay the savings bank. By channelling depositors into a room 30 feet long, 20 feet wide, and 20 feet high, the Bank of Commerce separated individuals from the highly-prized corporate clients. Individual depositors transacted their business in a marble-walled room

with a small walnut counter.<sup>20</sup>

Around the main banking room revolved most activities. Continuing straight through the main foyer and past two marble Doric columns, a businessman entered a hall 100 feet long, 72 feet wide, and 50 feet high. Rising fifteen feet in height, panelled marble walls surrounded the room. Above this level, twenty fluted Doric columns supported a cornice. The public treaded over a marble floor while the unseen working areas received a corked tile topping. The ceiling

was divided into “deep coffer panels”. Comprised of coloured glass, a massive circular dome 52 feet in diameter illuminated the banking hall. The shields of the Canadian Bank of Commerce, Great Britain, Canada, and Manitoba graced the ceiling’s four corners. Five 12 foot by 5 foot stained glass windows further illuminated the building from 25 feet above floor level on the east side. Several bronze sculptures atop marble pedestals maintained the hall’s decorum.<sup>21</sup>

Interior furnishings reinforced the themes of taste and grandeur. A semi-circular counter with bronze cages proclaimed the nature of the room to all comers. Teak cheque desks adorned the open banking space. Behind the counter lay the treasury room. Vaults of steel, concrete, and brick construction protected the bank’s cash-on-hand.<sup>22</sup> The bank’s main floor had been designed in the accepted fashion for monumental banking halls.

Facing the north, south, and west sides in a semi-circle, the building’s upper stories flanked the banking room dome. A south side Main Street entrance permitted access to these offices. Most important were the bank’s administrative quarters. From the third floor, the regional superintendent directed western operations.<sup>23</sup> He occupied an office 40 feet long and 22 feet wide. With elaborate floor to ceiling quarter-cut oak panelling, modelled panel ceiling, and large open fireplace taken from the 1900 structure, his quarters outdid those of his subordinate--the local bank manager. An anteroom and open space for his clerical staff completed the third floor arrangement.<sup>24</sup>

The fourth, fifth and sixth floors were utilized for bank-related purposes. The fourth floor became the realm of the bank’s chief inspector and his assistants. The banks solicitors, Machray, Sharpe, Dennistoun, Locke, and Crawley claimed fifth floor quarters. A caretaker’s suite, restaurant, and washroom facilities occupied the top storey.<sup>25</sup>

The basement and sub-basement completed the floor plan. In the accepted manner, architects Darling and Pearson designed both along

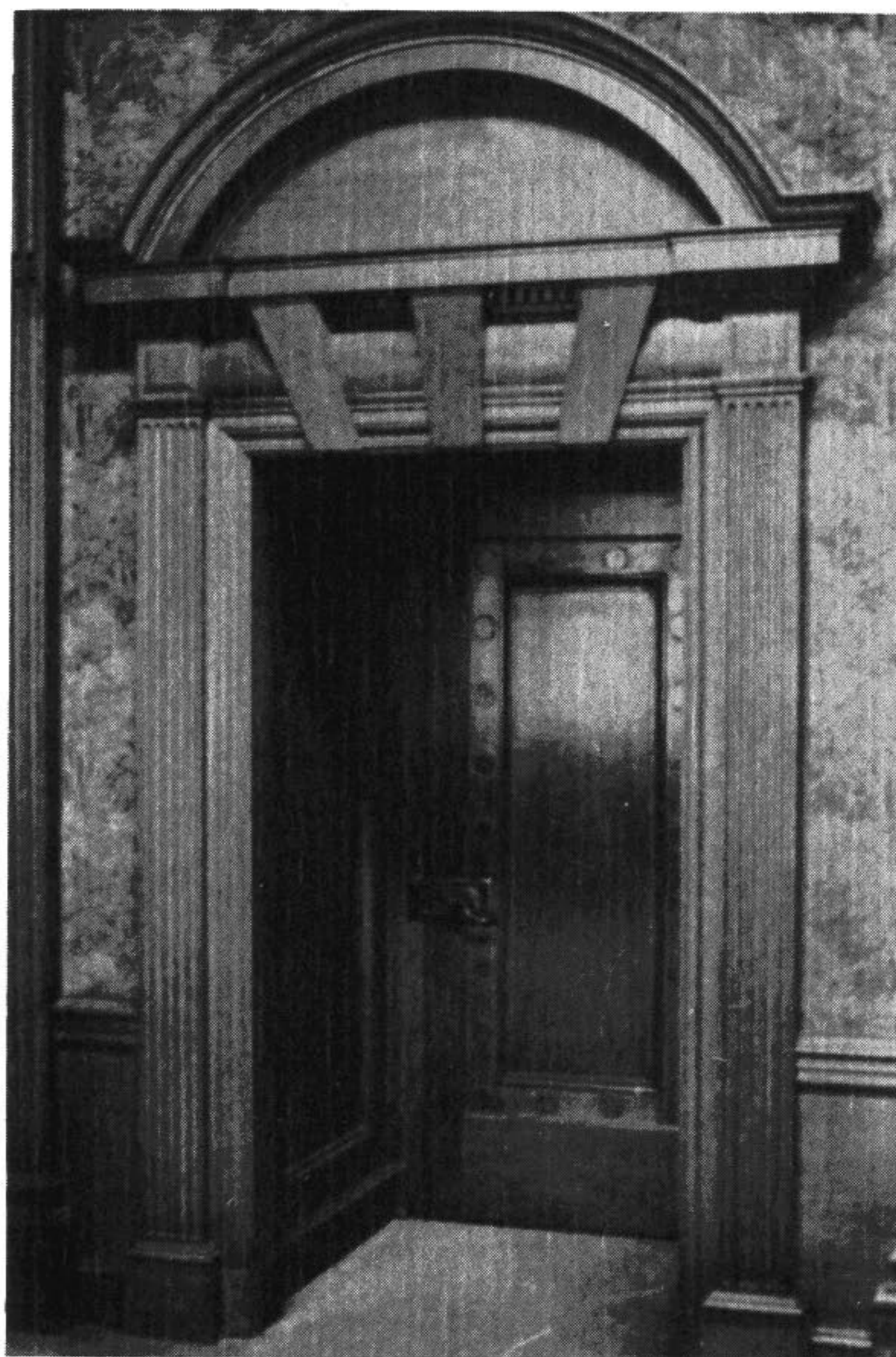


utilitarian lines. Safety deposit vaults occupied the basement's Main Street frontage. Lavatories, lockers, fan rooms, and a stationary vault stood at the rear. While lavatories boasted marble toilet divisions, the basement floor had a marble tile covering.<sup>26</sup> From the main floor, an hydraulic elevator lowered the bank's books each night for safekeeping into a basement vault.<sup>27</sup> Thirty-five feet below the sidewalk in the sub-basement, tubular boilers, a coal bunker, and pipes leading to a well were situated.<sup>28</sup> The sub-terranean structures contained the necessary machinery to enable the bank's visible portions to function.

The building's structural design exhibited all the achievements of early twentieth century technology. A steel frame constituted the structure's skeleton. Architects specified a concrete foundation extending to a maximum thickness of 4 feet, 9 inches. A concrete slab roof topped the structure while reinforced concrete floors ensured the building's solidity. It was estimated that workmen laid 2,000,000 bricks, 15,000 square yards of plaster and 2000 cubic yards of concrete during the construction process.<sup>29</sup>

The Bank of Commerce expressed pride in their structure's predominantly Canadian design and execution. Darling and Pearson of Toronto were known as Canada's leading architects. Canadian quarries supplied the massive stone blocks. The Stanstead marble used on the facade arrived from Quebec's Eastern Townships. Canadian Ironworks, a supplier from an unspecified location provided the structural steel. One of Canada's leading contractors, Lyall-Mitchell Company of Montreal received the general construction contract.<sup>30</sup> Except for the bronze doors and fixtures, officials claimed that the Main Street structure was constructed entirely from Canadian-made materials.<sup>31</sup>

The interior layout of 389 Main Street typified Darling and Pearson monumental bank design. An antecedent of the Winnipeg structure, Montreal's Bank of Commerce was hailed by the **Canadian Banker** as "one of the most satisfactory of its type and ... eminently suited to the requirements of a large financial centre". While patrons ad-



City of Winnipeg Photo

*Entrance to the manager's office on the ground floor.*

mired its cavernous banking hall, marble-lined walls, and Ionic colonnade, the architects duplicated their feat in Winnipeg in a Doric rendition.<sup>32</sup> In their design of Toronto's Dominion Bank, Darling and Pearson expressed their disdain for savings account holders. As corporate clients revelled in second floor luxury, individual depositors were confined to a small main floor savings department.<sup>33</sup> Another feature, the skylit banking room appeared in this Toronto firm's designs. In Ottawa's Bank of Commerce, the architects specified a huge central skylight and large

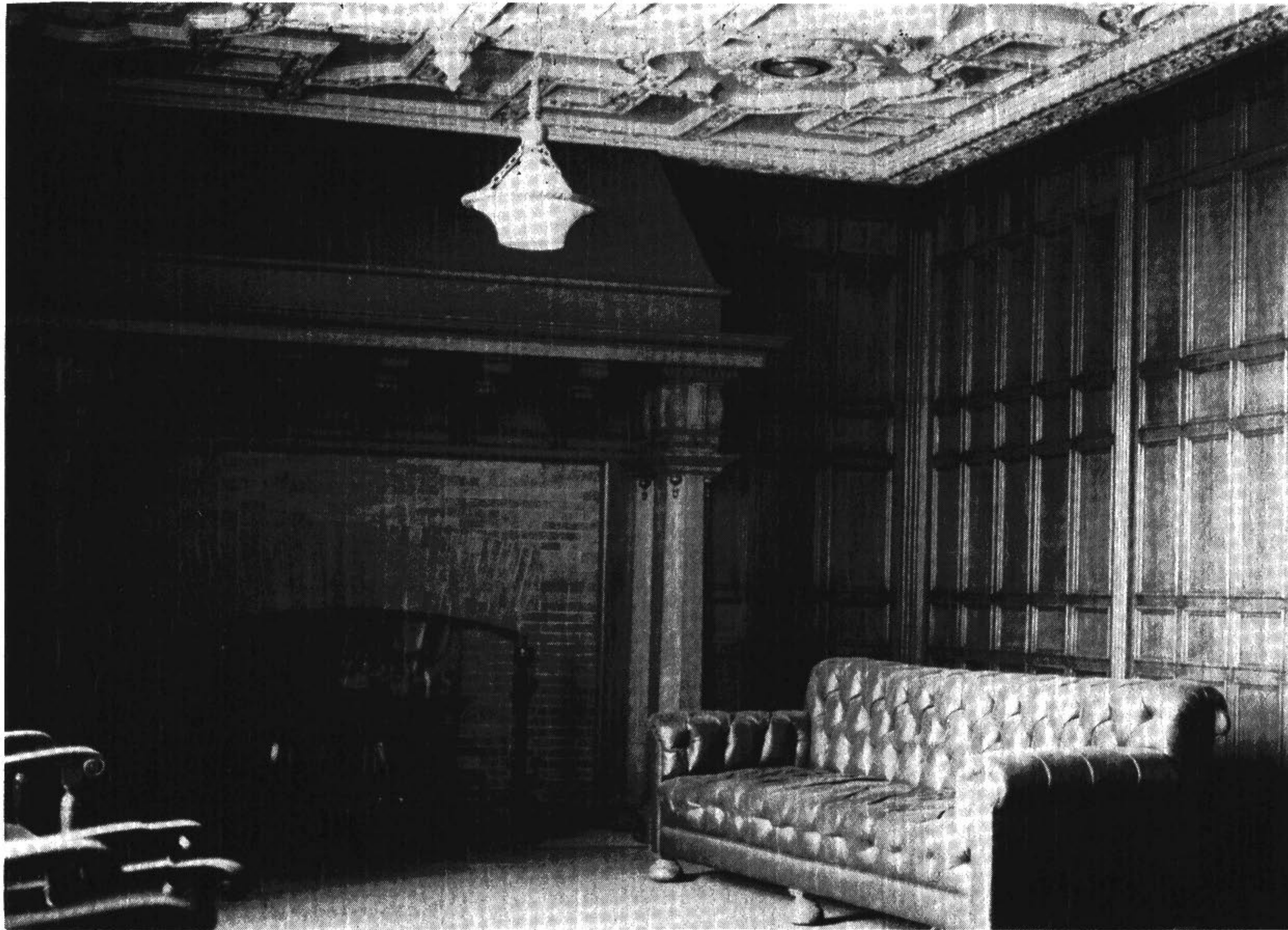
vertical rear windows.<sup>34</sup> The Winnipeg branch possessed all these features--marble lined walls, colonnade, separate savings department, and skylight. The interior of this building stood as a tribute to Winnipeg's importance as a financial centre.

The Bank of Commerce served as an inspiration to branch architecture. At 315 Portage Avenue, the bank attempted to duplicate their design on a smaller scale. Their reasons were simple. Downtown shoppers admired the Main Street structure, but found it inconvenient to patronize the premises. Proclaiming its lofty Doric colonnade with its rusticated base, the Portage Avenue branch opened in May, 1920. The interior also imitated regional headquarters. A huge window facing Portage Avenue illuminated the banking room. Probably finished in marble and wood panelling, the interior appealed to the wives of Winnipeg's leading businessmen.<sup>35</sup> By copying their larger structure, the bank illustrated the efficacy of the Main Street building.

The Bank of Commerce erected their Main Street structure to capitalize on ever-increasing prairie business and the building attracted many corporate clients. Although the bank's president, Sir Edmund Walker may have been optimistic in 1912 when he predicted that Winnipeg would become a great manufacturing centre,<sup>36</sup> his institution continued to profit from the wholesale and grain trades. From 1912 to 1969 and with few renovations, the building served the bank's needs well.<sup>37</sup> Its proximity to the Portage and Main crossroads made it a favourite location for corporate clients well after Bankers' Row faded into memory.

A paucity of renovations lead to the conclusion that the bank was extremely well-constructed. In fact, today it stands much in its original state. Alterations consisted mainly of heating apparatus upgrading and in miscellaneous interior improvements. For instance in 1947, boilers were removed from the sub-basement, while in 1959 the coal bunker room in the same location was converted into a transformer room. The following interior modifications were also made:





City of Winnipeg Photo

*Elaborate quarter-cut oak panelling lines the walls of the Superintendents offices on the third floor.*

1954--removal of urinals from the washroom basement; 1955--installation of a night depository box; 1962--conversion of the telephone exchange room on the mezzanine into a restroom; 1963--the erection of an aluminum pitched roof to cover cracks in the glass dome and the installation of mercury vapor and fluorescent lights in the banking hall.<sup>38</sup> In the late 1960's Bank of Commerce officials sounded the building's death knell by announcing their intention to relocate in the nearby Richardson Building. Subsequently, only action by City Council has prevented this monumental edifice from succumbing to the wrecker's ball.

The Bank of Commerce and its building occupy an important place in the history of banking in this city. It stands as one of the best examples on the prairies of Beaux-Arts classicism as used by the Bank of Commerce. More important, from this location the Bank of Commerce financed a significant portion of the prairie grain and wholesale trade. As a monumental banking hall, the present structure is a fitting memorial to the work of architects Darling and Pearson. It continues to express the solidity and timelessness of their neo-classical renditions.





Photos: Henry Kalen

*The main banking hall -- one of Winnipeg's most spectacular spaces hidden behind locked doors since the Canadian Imperial Bank of Commerce moved its offices to the Richardson Building.*



*Detail of marble column with bronze sculpture -- main banking hall.*



## CHAPTER III - ENDNOTES

1. CIHB. **Architectural Analyst's Report--** Canadian Bank of Commerce.
2. Interpreted from photographs in "Banks and Banking", **The Colonist**, January 1898, unpaginated.
3. "Palatial Premises--Magnificent New Building of the Canadian Bank of Commerce in Winnipeg, the Most Complete in the Dominion", **MFP**, October 25, 1900.
4. **Ibid.**
5. **Ibid.**
6. B. M. Green, **Who's Who in Canada**, (Toronto: International Press Limited, 1923-1924), p. 1; Victor Ross, op. cit., pp. 71-72.
7. Construction Special, **Winnipeg Telegram**, September 18, 1906.
8. "Our Increasing Financial Facilities", **MFP**, December 6, 1906.
9. "Lombard to be a Wall Street", **Winnipeg Tribune**, October 27, 1906.
10. CIHB. **Report on Bank of Commerce.**
11. "Bank of Commerce Will Erect Palatial Structure", **MFP**, March 16, 1910.
12. "Bank of Commerce Awards Contract for Big Building", **Telegram**, October 22, 1910.
13. "Canadian Bank of Commerce to Formally Open New Home", **Telegram**, October 26, 1912.
14. **Ibid.**
15. Canadian Bank of Commerce. **Annual Reports**, 1895-1907.
16. Victor Ross, op. cit. Plate No. 64.
17. Advertisement for Bank of Commerce, **MFP**, June 3, 1920; "New Portage Avenue Branch--The Canadian Bank of Commerce", **MFP**, May 22, 1920, p. 6.
18. "Canadian Bank of Commerce to Formally Open New Home", **Telegram**, October 26, 1912.
19. **Ibid.**
20. **Ibid.**
21. **Ibid.**
22. **Ibid.**
23. A second floor mezzanine looked down upon the banking hall. It was initially used as a committee room.
24. "Canadian Bank of Commerce to Formally Open New Home", **Telegram**, October 26, 1912.
25. **Ibid.**
26. City of Winnipeg. **City Assessment Records**. District No. 2 Inner, Property Code 43, Roll No. 607220, Canadian Bank of Commerce.
27. "New Bank of Commerce Building Opened Today", **Winnipeg Tribune**, October 26, 1912.
28. Canadian Bank of Commerce to Formally Open New Home", **Telegram**, October 26, 1912.
29. City of Winnipeg. **Building Permit No. 3269/10**, Canadian Bank of Commerce.
30. "Canadian Bank of Commerce to Formally Open New Home", **Telegram**, October 26, 1912.
31. **Ibid.**
32. James Nicoll, "Buildings of the Canadian Bank of Commerce", **Canadian Banker**, Volume 45, No. 2 (January, 1938), p. 208.
33. "The Dominion Bank Building, Toronto", **Construction**, December 1914, pp. 424-446.
34. W. D. Cromarty, "The Bank of Commerce Building, Ottawa", **Construction**, July 1924, pp. 215-217.
35. Advertisement for Bank of Commerce, **MFP**, June 3, 1920; "New Portage Avenue Branch--The Canadian Bank of Commerce", **MFP**, May 22, 1920.
36. "Sir Edmund Walker Tells Representative Gathering of Canada's Great Future", **Telegram**, October 28, 1912.
37. The building's upper floors were used mainly for administrative offices throughout the 1912-1969 period. CIHB notes that offices were rented to corporate clients. Some of the major leaseholders were Fidelity Collection Agency, 1925-1935, Manitoba Mortgage & Investment Company, 1925-1935, Ducks Unlimited, 1940-1967. CIHB. **Report on the Bank of Commerce.**
38. City of Winnipeg. **City Assessment Records--Bank of Commerce.**



## SPECIFICATIONS FOR CANADIAN BANK OF COMMERCE--PRESENT BUILDING

(Source: City of Winnipeg. City Assessment Record, District No. 2-Inner, Property Code 43, Roll No. 607220)

### Size of Interior

	Ceiling Height
Sub-basement	16 ft.
Basement	11ft.
Main	16 ft.
2	14 ft.
3	11 ft.
4	11 ft.
5	10 ft.
6	10 ft.
Attic	5½ ft.

### Interior Fittings (1949 Inspection)

**Main Floor** - brickwork, marble floors, marble on walls, marble counters, cork tile floor, tapestry decorations, plaster and tile columns.

**Second Floor** - marble floor, marble wainscot, suspended ceilings, fireplace.

**Third Floor** - panelled walls, suspended ceiling, plaster walls, marble floor, marble wainscot.

**Fourth Floor** - marble floor, marble wainscot, marble toilet divisions, suspended ceilings, fireproof steel beams under light well walls.

**Fifth Floor** - marble floors, marble lining, oak and glass partition, marble toilet enclosures, suspended ceiling.

**Sixth Floor** - marble floor, marble wall lining, marble toilet enclosures.

**Sub-Basement** - concrete walls.

**Basement** - ladies toilet, locker room, walnut doors to main floor.

### Exterior Fittings - Front Elevation

Granite and brick backing, columns, Cornice, parapet, bronze doors.

### Windows

5 x 15 leaded lights and plain glass double-glazed. Glass roof over ceiling light. Concrete slab at glass roof.

### Construction

Steel frame construction  
Brick and stone walls--marble finish  
Steam Heating  
One fire escape  
Cage type elevator.



CHAPTER FOUR

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THE BANK OF MONTREAL







On the south-east corner of Portage and Main stands a Winnipeg landmark--The Bank of Montreal. Since 1913, this building has attracted national attention as the dominant structure on one of Canada's most important crossroads. Observers have focussed on the Bank of Montreal for good reason. America's leading neo-classicists, McKim, Mead & White designed this building and it remains their only Winnipeg edifice. The building also occupies a unique place in Bank of Montreal corporate architecture. Its classical and unadorned simplicity make it a prime example of that institution's particular style.<sup>1</sup> The corporate owners have realized the historical and architectural value of their structure. In November, 1976 they marked the bank's hundredth anniversary in Winnipeg by refurbishing this historic branch.<sup>2</sup>

The Bank of Montreal has enjoyed a long and profitable history in Winnipeg. In 1877 they opened their first branch in rented premises at Broadway and Main.<sup>3</sup> Several years later, corporate directors concluded that a location closer to the city's main business district would attract new clients. Just in time to capitalize on the 1881 land boom associated with the arrival of the Canadian Pacific Railway, the bank opened a new brick building near the south-west corner of Main and Portage.<sup>4</sup> The 1881 structure stood the test of time. In 1906, the **Winnipeg Telegram** still considered it a handsome edifice. Located at the southern extremity of Bankers' Row, this banking hall attracted customers with its "mahogany beam-panelled ceiling, with central light dome, and pure fluted Ionic pillars of mahogany".<sup>5</sup> Yet not even the Bank of Montreal could resist an early twentieth century move to grandiose and monumental banking facilities. In 1906 **The Tribune** predicted that the Bank of Montreal would erect a new building.<sup>6</sup> Three years later the bank acquired their south-east Portage and Main site.<sup>7</sup> The stage had been set for expansion.

The decision to erect a monumental structure met with widespread public approval and anticipation. The **Free Press** predicted that the bank would be "one of the most imposing buildings in



Manitoba Archives Photo

*A 1912 photograph shows the Bank of Montreal under construction. The CP offices on the right were demolished to make way for a new Bank of Nova Scotia headquarters.*

Canada", bear "a very striking resemblance to the Royal Exchange of London, Eng., and in reality it will occupy a place in Winnipeg equally as commanding as the world-renowned Exchange of the capital of the empire".<sup>8</sup> The press expressed particular joy that the building would make the best use of its triangular site and dominate its intersection. The bank's decision to award the architectural commission to McKim, Mead & White only enhanced journalists' confidence.<sup>9</sup> As exterior scale drawings were released, newspapers and journals eagerly printed them.<sup>10</sup> As construction proceeded, newspapers published the latest

photographs.<sup>11</sup> Well-known before the bank opened its doors, the building's commercial success was assured.

Opened in 1913, the new Bank of Montreal resembled a Roman temple in its purest form. The portico of six unfluted Corinthian columns, 4 feet, 9 inches in diameter and weighing 12 tons each which rose fifty feet above street level.<sup>12</sup> A massive entablature topped the colonnade. In big bold letters, the words "Bank of Montreal" were inscribed. A deep parapet crowned the front elevation. Chiselled into granite were the words "Bank



of Montreal; Founded 1817; Incorporated by Act of Parliament, Established in Winnipeg 1877; This Building Erected 1913". The portico invited further inspection of the exterior.

Equally grandiose were the structure's other elevations. An imposing granite stairway ascended past the colonnade. A huge architrave-trimmed main entrance led customers into the vestibule while architrave-framed windows admitted light into the building. On Portage Avenue East and at the rear, McKim, Mead & White continued their Corinthian treatment. Pilasters of sizeable proportions graced both north and east. The building's rusticated exterior was constructed from granite quarried at Bethel, Vermont.<sup>13</sup> A peaked tin-covered rectangular roof house topped the edifice.<sup>14</sup> The architects had created a monumental building.

The Portage and Main structure epitomized early twentieth century Bank of Montreal architecture. An examination of this institution's bank facades in various Canadian cities reveals the existence of a common style. For their monumental structures, the Bank of Montreal favoured massive Corinthian or Ionic colonnades extending from ground level and crowned by substantial entablatures and pediments. Except for the bank's name on the entablature and perhaps coat-of-arms on the pediment, the institution avoided decoration. Their buildings stood starkly conservative, but neo-classical in their unadorned rusticated stone or brickwork.<sup>15</sup>

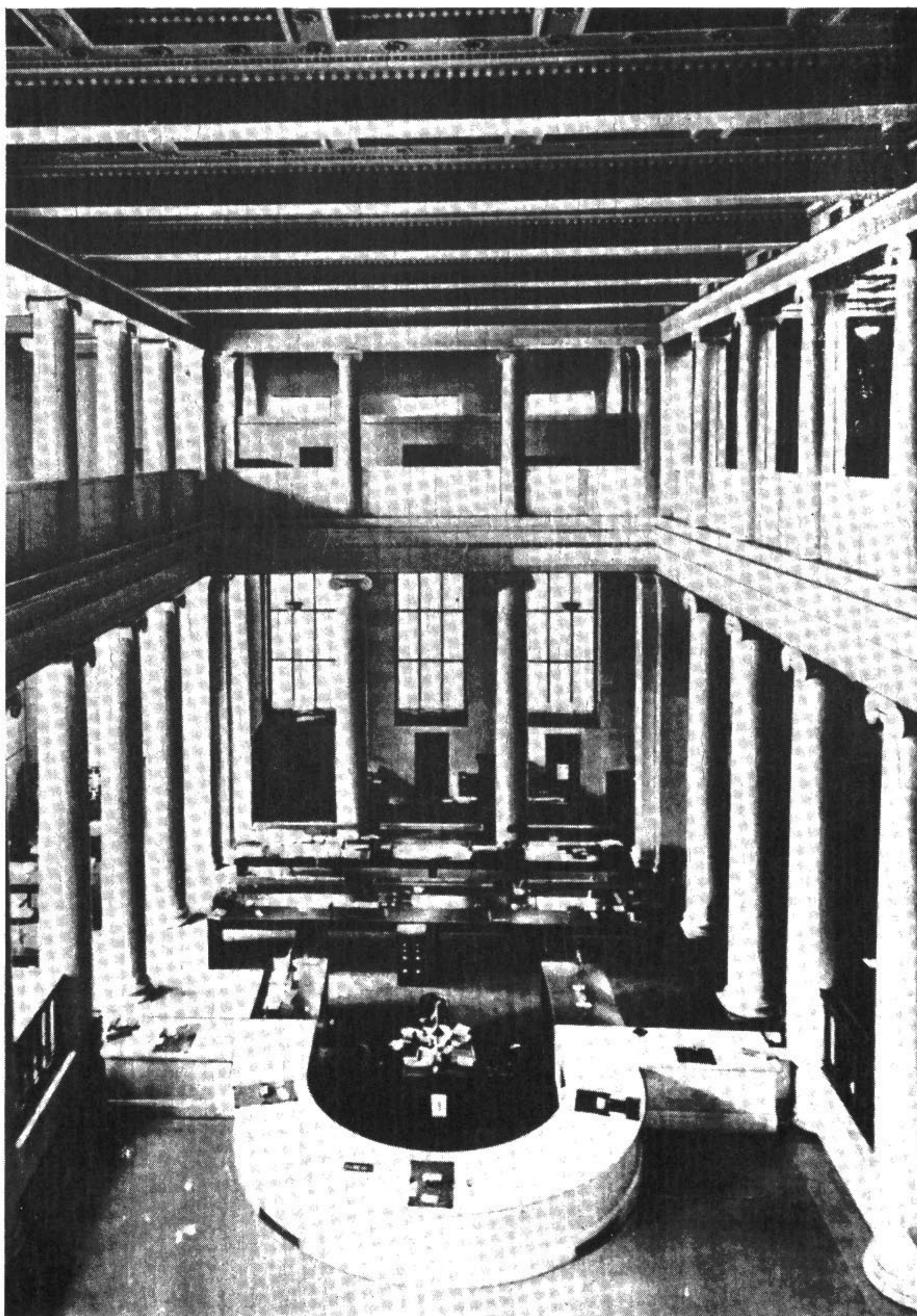
The Winnipeg structure constitutes one of the most grandiose examples of this Bank of Montreal style. It shares a Corinthian colonnade with Calgary and Hamilton branches. Although rectangular shaped to make best use of the building's unusual site, its portico exceeds in size those of Sherbrooke, Brantford, Calgary, and Hamilton. Its architrave-trimmed main entrance is present on Halifax, Victoria, and Sherbrooke main offices. Winnipeg, Halifax, Victoria, Hamilton, and Quebec edifices possess a similar unadorned and rusticated stone trim.<sup>16</sup> Standing majestically at



Manitoba Archives Photo

*The starkly conservative and neo-classical Bank of Montreal, circa 1914.*





Manitoba Archives Photo

*A photograph taken shortly after the opening of the bank in 1913. The gold leaf in the ceiling is now valued at over \$1,000,000.*

the main crossroads of the prairie metropolis, the Bank of Montreal's corporate style begged public attention.

The delights of a tastefully-finished neo-classical interior awaited patrons and bank employees in 1913. After entering a vestibule complete with four Ionic columns, a corporate client faced the familiar manager's office to his left. To his right stood an elevator with bronze grille, stair hall, and ladies rest room. The vestibule was finished in Botticino marble imported from Northern Italy.<sup>17</sup>

Three marble steps led into the two-storey high banking room. The first thing an observer noted was its size--140 feet by 85 feet with a 59 foot high ceiling.<sup>18</sup> Its finish was also impressive.

**Construction** declared that

**The entire banking room is treated in practically a monotone with columns and side walls of light buff Botticino marble imported from Northern Italy; and ceiling painted with light colors in a classical manner. The use of one material gives the largest possible expression to the room, while the neutral buff tone of the marble is conducive to a warm, cheerful, sunny effect during the long Winnipeg winters.<sup>19</sup>**

Patrons treaded over a marble floor extending over the entire area of the banking room while overhead they admired a ceiling finished in gold leaf.<sup>20</sup> Comprised of marble-trimmed columns, an Ionic colonnade encircled the banking room and supported a mezzanine floor.

The usual furnishings appeared in the banking hall. A horseshoe-shaped marble counter extended the length of the room. Bronze grilles enclosed tellers while cheque desks were dispersed throughout the open area. At the east end of the building, an elevator transported funds to the basement safe. A savings bank adjacent to the main stairway segregated personnel from corporate account holders.<sup>21</sup>



A mezzanine floor encircled the main banking hall on all four sides. Overlooking Portage and Main, a board room and western director's office enabled senior bank officials to obtain a bird's eye view of downtown traffic. A Bank of Montreal subsidiary, the Royal Trust Company, occupied the north side of the structure until 1919 when this company relocated to 436 Main Street.<sup>22</sup> Open area office space completed the layout. A second Ionic colonnade linked the mezzanine to the ceiling.

The two top stories were reserved for officer living quarters. On the third floor the bank's staff enjoyed dining room and lounge facilities. Food storage and kitchen space enabled hired help to cater to management needs. One storey above the dining facilities, bank officials slept. A long row of bedrooms boasted sitting rooms and clothing closets while bathrooms were dispersed at various points.<sup>23</sup> An attic complete with extensive storage space completed the arrangement. Bank officials new to Winnipeg would suffer no inconveniences.

Both basement and sub-basement contained the building's operational machinery. A staircase and elevator led from the main banking hall to basement safety deposit boxes. The bank's vaults were situated nearby. Designed by Frederick St. Holmes of New York and built by J. & J. Taylor Limited and the Toronto Safeworks, the vaults registered a total of 450 tons. Alone, each set of vault doors weighed in at 50 tons and were lined with four inch thick solid steel plate.<sup>24</sup> The building was steam heated and electrically lit. Boilers, fitters, blowers, and pumps occupied their own basement rooms with six inch cement floors and enamel brick walls. Coal bunkers and transformed filed the sub-basement. Basement lockers and lavatories met the necessities of the bank's clerks.<sup>25</sup> McKim, Mead & White had specified thoroughly contemporary equipment.

The Bank of Montreal boasted a most up-to-date structural design. A brick and concrete foundation with concrete piles extending to bedrock level supported the massive superstructure. Above this base, a structural steel frame was erected. The



*A 1914 illustration graphically illustrates the Bank of Montreal's prominent position at the intersection of Portage and Main.*

placement of external walls of granite and brick followed. The use of long-lasting flooring materials have ensured the edifice's structural longevity. Each floor possesses a concrete base. A concrete roof with tin covering topped the structure. In the unlikely prospect of fire, the staff could escape down two flights of stairs.<sup>26</sup> Architects had designed their structure to endure.

With the assistance of local architect, J. N. Semmens, McKim, Mead & White designed a structure which utilized the best available building materials, but was purely Canadian in execution. Imported from Northern Italy, Botticino marble

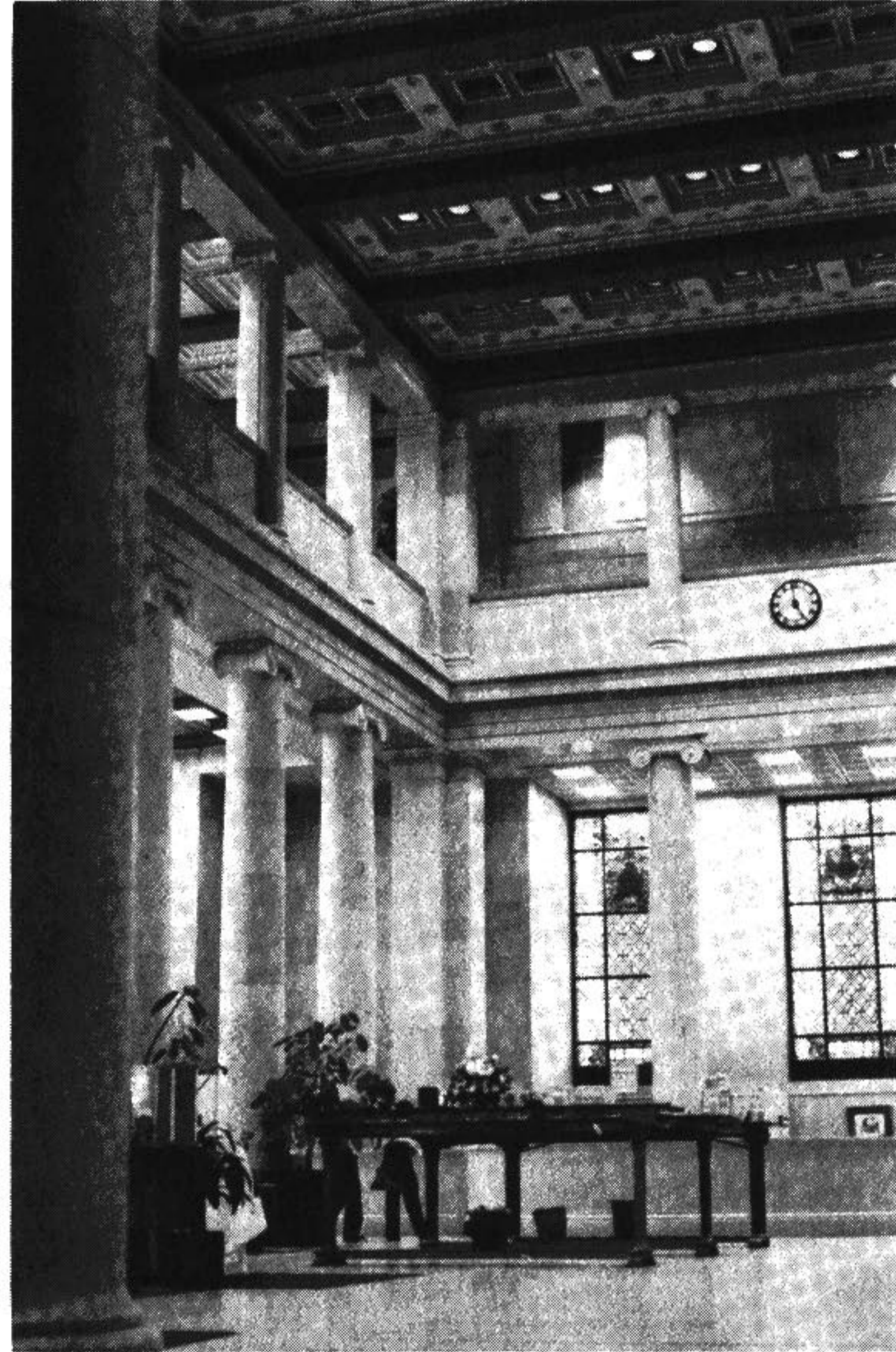
dominated the building's interior layout.<sup>27</sup> American-made bronze probably covered tellers' desks since no Canadian manufacturer could supply it. But McKim, Mead & White achieved a uniquely Canadian layout. Unlike the firm's State Savings Bank of Detroit, Michigan and the National City Bank of New York City, the Bank of Montreal did not contain a main floor president's office.<sup>28</sup> While McKim, Mead & White specified an information desk in the vestibule of New York's National City Bank to attract casual passersby, the Bank of Montreal desired no such thing. Smaller in size, and devoid of large open areas, American monumental banks sought all



business. On the other hand, the Bank of Montreal possessed all the accepted elitist characteristics of monumental Canadian banks--a manager's office to the left of the vestibule, segregated savings and corporate facilities, and a large open-area banking hall. McKim, Mead & White had mastered the Canadian banking hall style.

Since its 1913 erection, the Bank of Montreal has meticulously maintained the original character of their Portage and Main structure. As a result of an excellent original design and superb craftsmanship, little upgrading was needed until the late 1940's. A wave of 1950's economic prosperity induced a change in the bank's attitude. The building would have to meet modern standards but retain its character. During 1949-1950 a new lighting system was installed. Three years later, general offices replaced fourth floor living quarters. In the banking hall, those intimidating bronze tellers' cages were removed and glass screens installed. Soon larger front windows, air-conditioning, and mezzanine renovations followed.<sup>29</sup> By 1974 the Bank of Montreal still proved attractive to its many customers.

A bold step in 1975 placed the Bank of Montreal in the forefront of restoration architecture in this city. For an expenditure of \$2,400,000 the institution restored their building to its 1913 form. The building's exterior received special treatment. Exterior walls were cleaned and a new copper roof was installed. Interior modifications were equally intensive. Workmen refurbished all marble surfaces. Behind four stained glass windows bearing the symbols of the Bank of Montreal, Manitoba, and Canada, artificial back-lighting was placed. In the vestibule, the bank positioned large potted plants to create an aura of warmth.<sup>30</sup> In 1976 the bank introduced modern heating and electrical systems.<sup>31</sup> The task had been completed. Today Winnipeg's Portage and Main landmark proclaims to all its pre-World War I magnificence.



City of Winnipeg Photo

*A thoroughly modern banking facility has been sensitively integrated into the opulent interior of the bank.*

## BANK OF MONTREAL - ORIGINAL COST AND ALTERATIONS

(Source: City of Winnipeg. City Assessment Records, District No. 1 Inner, Property Code 43, Roll Number 938230--Bank of Montreal)

PERMIT	YEAR	ESTI-MATED COST	SPECIFICS
Original			
269	1910	\$1,295,000	Original building permit
3467	1937	2,500	Repairs
4759	1948	20,000	Alterations
2967	1951	10,000	Alterations
162	1953	50,000	Removal of Bedrooms
2726	1954	10,000	Mezzanine Renovations
2687	1956	38,000	Alterations to Vestibule
346	1961	12,000	Alterations
2675	1964	164,340	Air-conditioning installed
44	1964	14,000	New telephone equipment
3599	1965	1,500	Alterations
6403	1973	94,000	Security area of Mezzanine
5270	1975	1,200,000	Building Restoration
5270	1976	1,633,439	New Heating and Electrical



## CHAPTER IV - ENDNOTES

1. See building description and analysis for further information of the Bank of Montreal style.
2. "Stately Bank Gets a Facelift that Cost More than Original", **Tribune**, November 24, 1976.
3. Merrill Denison, **Canada's First Bank**, Volume II, p. 189.
4. **Ibid.** Located at 346 Main, this near-original edifice was demolished in 1974 for the Winnipeg Square development.
5. "Banks Noted for Integrity and Conservatism", **Telegram**, September 18, 1906.
6. "Record Price for Winnipeg", **Tribune**, October 15, 1906.
7. "Magnificent Building for the Bank of Montreal", **MFP**, July 2, 1909.
8. **Ibid.**
9. **Ibid.**
10. See **MFP**, February 8, 1910; **The Dominion**, November, 1910.
11. See **MFP**, September 2, 1911; **MFP**, November 2, 1912.
12. "Massive Front of the New Home of the Bank of Montreal", **MFP**, November 2, 1912.
13. "Bank of Montreal to Follow Classical Lines of Architecture", **MFP**, February 8, 1910.
14. City of Winnipeg, **Building Permit**. 269-10, Bank of Montreal, Portage and Main.
15. C. P. Liebich, "The Architecture of Bank of Montreal Buildings", **Canadian Banker**, Volume 44, Number 1, (October 1936), pp. 61-68.
16. **Ibid.**, p. 63.
17. "Two New Buildings, Winnipeg, Man." **Construction**, April, 1913, pp. 130-133.
18. "Interior View of Enormous Banking Chamber in the New Bank of Montreal Building", **MFP**, November 2, 1979.
19. "Two New Buildings, Winnipeg, Man.", **Construction**, April, 1913, pp. 130-133.
20. City of Winnipeg. **City Assessment Records**, District No. 1 Inner, Property Code 43, Roll No. 938230, Bank of Montreal. See also "Stately Bank Gets a Facelift that Cost More than Original", **Tribune**, November 24, 1976.
21. **Ibid.**, and "Two New Buildings", **Construction**, April, 1913, pp. 130-133.
22. In 1919 the Bank of Montreal acquired the assets of the Bank of British North America. Immediately thereafter, the latter's building was converted into office space for Royal Trust. See "Make Changes in Bank Building", **MFP**, September 13, 1919.
23. City of Winnipeg. **City Assessment Records**, Bank of Montreal; "Two New Buildings", **Construction**, April, 1913.
24. **CIHB. Report on the Bank of Montreal.**
25. City of Winnipeg. **City Assessment Records**, Bank of Montreal; "Bank of Montreal to Follow Pure Classical Lines of Architecture", **MFP**, February 8, 1910.
26. City of Winnipeg. **Building Permit** 269-10, Bank of Montreal.
27. "Bank of Montreal to Follow Pure Classical Lines of Architecture", **MFP**, February 8, 1910.
28. **McKim, Mead & White** (New York: Arno Press, 1977), Plates 124, 298.
29. City of Winnipeg. **City Assessment Records**, Bank of Montreal.
30. "Stately Bank Gets a Facelift that Cost More than Original", **Tribune**, November 24, 1976; "Bank Building Takes Step into Past", **WFP**, November 24, 1976.
31. City of Winnipeg. **City Assessment Records**, Bank of Montreal.



CHAPTER FIVE

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CONCLUSION







## CHAPTER V - CONCLUSION

The three buildings covered in this study are fine examples of monumental banking hall structures. All were erected in the heady pre-World War I days during a period of unparalleled economic expansion. Each edifice constituted an attempt by an individual bank to increase its share of the Winnipeg wholesale, retail, and grain trade.

The Bank of Nova Scotia is a unique building. Specifically designed to attract Portage Avenue business, it was the first monumental bank to be constructed outside Bankers' Row. From an architectural viewpoint, it is the only standing domed terra cotta banking hall to be found on the prairies.

The Bank of Commerce derives its importance from the role it played in financing the prairie grain trade. This lavish Beaux-Arts classical structure is one of the finest examples of a monumental banking hall in the city.

The Bank of Montreal at Portage and Main is a recognized Winnipeg landmark and has been restored by its owners. Designed to be the focal point at the city's main intersection, it has maintained this status from the date of its opening.

All three buildings are interesting historically. They also represent three individual corporate approaches to banking hall design.



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This bibliography is divided into four sections--General Sources, The Bank of Nova Scotia, The Canadian Bank of Commerce, and The Bank of Montreal. A further breakdown into the following sub-headings occurs: Books, Published and Unpublished Sources; Journals; Daily Newspapers.

In the first sub-section, listings have been made in alphabetical order. For Journals and Daily Newspapers a chronological arrangement was selected. If a reader wishes to delve into newspaper and journal articles, the chronological listing will facilitate the task.

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