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# MONUMENTS TO FINANCE

VOLUME II

EARLY BANK ARCHITECTURE IN WINNIPEG

REPORT OF THE CITY OF WINNIPEG HISTORICAL BUILDINGS COMMITTEE

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*Portage Avenue elevation of The Bank of Commerce, 315  
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by: David Spector August 1982

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# CHAPTER ONE

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Introduction



### **Winnipeg's Growth and the Need for Financial Services**

To any resident in 1913, the growth of Winnipeg and its banks in the preceding decade had been truly remarkable. Along Main Street, from City Hall to Portage and Main lay Winnipeg's financial district complete with tall office structures and monumental banking halls. From here British and Canadian capital flowed to finance industries in Central Winnipeg and at the city's periphery. A large labour force of workingmen, clerical staff, and professionals resided in outlying areas and commuted to their places of employment. The street railway radiated to all corners of this "Chicago of the North" and linked the city's sections together.

As described in **Monuments to Finance - Three Winnipeg Banks**, Banker's Row, which stretched along both sides of Main Street extending from Portage Avenue in the south to Bannatyne Avenue in the north, was crucial in Winnipeg's development. Here not only the Banks of Commerce and Montreal provided the life-sustaining capital which permitted the city and prairie west to prosper, but other banks cast their lures in search of commercial clients. The Union Bank, Royal Bank, Bank of Toronto, and Imperial Bank all vied for the patronage of grain merchants, wholesalers, and manufacturers. Believing that monumental banking halls resembling Greek and Roman temples appealed to the preferred type of customer, the financial institutions dotted the Main Street landscape with structures designed by leading Canadian and American architects.<sup>1</sup> They left Winnipeg a heritage of soundly executed, lavishly adorned, and architecturally exciting banking halls.

In 1904, the announcement that a new post office would open on Portage Avenue fostered interest in that street as a future commercial artery. When Timothy Eaton announced that he would erect a store at Portage Avenue and Donald Street, Portage Avenue's future in retailing was assured. Soon banks opened along Portage Avenue near Garry Street to capitalize on retailers' needs for financing. Although the Bank of Nova Scotia was the most grandiose structure erected, other edifices including the Sterling Bank and Quebec Bank followed; yet the banks paid only scant attention to the financial needs of Portage Avenue shoppers. While retailers transacted their business in grand structures further east, only the Molson's Bank and Bank of Commerce dared to rent small offices near Eaton's to test the pedestrian trade.<sup>2</sup> It was not until 1920 that the Bank of Commerce opened monumental premises across Eaton's to serve a long-standing demand for consumer financial services.

Winnipeg became the home of larger numbers of East European immigrants than any other Canadian city during 1898-1913, and the majority of these newcomers settled in the North End. Their reasons were simple. The North End lay in close proximity to the main immigrant employer - the CPR shops. Moreover, the street railway had facilitated access to both places of work and business.

The completion of the CPR subway in 1904 eliminated lengthy delays caused by passing trains, and permitted streetcars of the Winnipeg Electric Railway Company to transport commuters efficiently to their destinations.

The influx of non-English speaking newcomers possessed a dynamism of its own. Immigrants

needed goods and services and Jewish merchants spoke their languages. Catering to East Europeans in Ukrainian, German, and Yiddish, Jewish shopkeepers opened stores along Main Street between Dufferin Avenue and Selkirk Avenue and along Selkirk Avenue between Main Street and McGregor Avenue. These merchants required financing and Canada's chartered banks were eager to fill the gap. By 1913, three banks had established branches on Selkirk Avenue between Main Street and Salter Avenue and others soon followed. Chartered banks helped in establishing Selkirk Avenue as an ancillary commercial artery.<sup>3</sup>

On the south side of the CPR tracks and somewhat to the west of the North End, Weston Street boasted a large working-class population. Surrounding residences and commercial establishments served the nearby CPR shops. The major thoroughfare bisecting the suburb was Logan Avenue. As skilled Anglo-Saxon workmen and CPR supervisory staff purchased homes in the district,<sup>4</sup> chartered banks perceived a demand for their services. Shortly after the CPR shops opened, the Bank of Commerce established a branch in the immediate vicinity.

As the Canadian Pacific Railway's main line extended westward through Winnipeg, industrial development occurred along its perimeters. The availability of a railhead or spur line enticed those businessmen dependent upon transportation to locate on Logan Avenue between Isabel Street and Arlington Street. By 1913, the Logan Avenue streetscape was dotted with steel fabrication plants, farm implement distributors, and flour and feed mills.<sup>5</sup> Chartered banks saw an opportunity to finance these ventures and to invest the savings of their large work forces. In 1910, the Union Bank began construction of a branch at Logan Avenue and Nairn Avenue, and by 1913, the

Banks of Toronto and Montreal had located near Arlington.

To the east of the Louise Bridge was Elmwood or "Louise Bridge Town" as it was known prior to 1906. The home of J. Y. Griffin Pork Packing, Alsip Brothers Brick Yards, and several other heavy industries, Elmwood initially attracted sizeable numbers of workingmen who wished to reside near their places of employment. Initially outside the city boundaries, Elmwood possessed an additional advantage. Many Winnipeg citizens established homes in Elmwood in order to escape what they considered to be high taxes. Lemoine Avenue (Nairn Avenue's original name) became the main business thoroughfare and along this artery hotels and stores opened. Yet this arcadian tax haven could hardly endure in such close proximity to an expanding metropolis. In 1906, Elmwood ratepayers decided to forego low taxes in favour of superior services. To serve local financial needs more efficiently, the Bank of Commerce opened a branch bank in 1906.

As Winnipeg's population increased, houses and apartment blocks appeared both north and south of Portage Avenue as that thoroughfare wound its way to Deer Lodge. Situated immediately west of the Portage Avenue shopping district, the West End emerged as a favoured location for the Ontarian and British-born middle classes. Originally, the western terminus of the street railway line, Sherbrook Street became the West End's main north-south artery. Entrepreneurs erected houses and large apartment blocks in close proximity to the Portage Avenue and Sherbrook Street crossroads. Soon an acute need for financial services for both small businessmen and householders arose. Canada's chartered banks eagerly entered the fray. In 1908, the Dominion Bank leased quarters in the luxurious Casa Loma

Block at the southeast corner of Portage and Sherbrook, and the Northern Bank began excavations for a structure across the street.<sup>8</sup> The financial needs of West End patrons would be well-served.

With the decline of the Hudson's Bay Reserve as a preferred residential district after 1905, Winnipeg's upper middle classes sought new locations on which to erect their residences.<sup>9</sup> Across the Osborne Street Bridge and immediately south of the Assiniboine River, wooded and relatively flood-free terrain waited development. Along Roslyn Road, River Avenue, Stradbrook Avenue, and adjoining streets and avenues, many of Winnipeg's leading citizens built large homes. Osborne Street led into the district and emerged as a business thoroughfare. The need to finance commercial development and the lure of investing the savings of wealthy residents attracted the attention of the banks. In 1905, the Bank of Montreal opened its first Winnipeg suburban branch at Stradbrook Avenue and Osborne Street.

St. Boniface has been rightfully regarded as the centre of French-Canadian culture in Manitoba and by 1904, the Roman Catholic Church was determined to reinforce this conception. The focal point would be the huge Romanesque-inspired St. Boniface Cathedral located off Taché Street.<sup>10</sup> Southward along Taché Street towards Marion Avenue, the St. Boniface Hospital provided assistance for the ill and disabled. Businesses along Provencher Avenue in the north and Marion Avenue in the south serviced residential and institutional requirements. Banks also proliferated. In 1913, along Provencher, branches of the Banque d'Hochelega and the Northern Crown Bank vied for customers while on Marion Street, the Bank of Hamilton faced no competitors.<sup>11</sup> Bran-

ches of Canada's financial institutions met local demands.

At the close of 1913, a pattern for bank development in Winnipeg had been established. Bankers' Row continued as the home of Winnipeg's large financial institutions and boasted many regional offices. To serve ancillary needs, branches had been opened throughout the city. In the North End, branch banks financed immigrant retail ventures, while in working-class areas such as Weston, banks invested workers' savings. A similarity of purpose existed in other branch bank operations. In the West End, Fort Rouge, St. Boniface, Central Winnipeg, and Elmwood, the chartered banks financed local venture and accepted the savings deposits of residents. These suburban and downtown banking halls are evaluated in this study.

### ***Banking Institutions and Their Role in Financing Winnipeg's Growth***

Canada's chartered banks played a key role in financing Winnipeg's growth and that of the prairie west. It has been stated elsewhere that many of Winnipeg's banking houses borrowed funds on the British money market and in turn loaned capital to prairie entrepreneurs.<sup>16</sup> The large numbers of financial institutions vying for a portion of the Winnipeg trade indicate that the demand for capital was immense.

Evidence suggests that the larger banking houses could secure the most desirable clients. Canada's largest bank, the Bank of Montreal, established in Winnipeg in 1877 and erected their first permanent building at Main and Portage in 1881. Adopting a cautious approach towards credit, this institution thrived by only loaning funds to large wholesalers and manufacturers. Only when other banks had



already opened monumental banking halls did the Bank of Montreal complete its present Portage Avenue and Main Street structure.<sup>17</sup> A similar policy applied to branches. In 1906, this bank completed structures at Logan Avenue and Trinity Street and Stradbroke Avenue and Osborne Street - respectively Winnipeg's most industrialized and wealthiest corners. By 1913, when other banks had established speculative ventures at every major crossroads in Winnipeg, the Bank of Montreal remained content with profiting from its one downtown and two suburban offices.<sup>18</sup> As other banks over-extended themselves, Canada's largest financial institution purchased their assets. In 1921, after absorbing the Merchants Bank, the Bank of Montreal possessed as many branches as its competitors.

Canada's second largest financial institution, the Canadian Bank of Commerce, profited handsomely by pursuing a policy of rapid downtown and suburban expansion. Leasing premises upon its arrival in the city in 1893, the bank possessed its own Bankers' Row quarters six years later. However, the original 389 Main Street structure was short-lived. A conscious attempt to finance the annual grain harvest led to a dramatic increase in business and made the Bank of Commerce quarters obsolete. In 1910, the bank announced the construction of the largest banking hall in Western Canada.<sup>19</sup>

Enthusiasm for branch expansion equalled the Bank of Commerce preoccupation with grain trade financing. In the years leading to 1906, the bank embarked on a programme of rapid suburban expansion, then settled down to consolidate its position. Before the First World War, this financial institution successfully established branches in the North End, Elmwood, Fort Rouge, and in leased premises

while wholly-owned buildings utilized prefabricated materials extensively. As in its Bankers' Row operations, the key to the Bank of Commerce success lay in financing viable undertakings only.<sup>20</sup>

Other chartered banks which opened Winnipeg offices possessed a fraction of the assets of the Banks of Montreal and Commerce. In 1913, while the Bank of Montreal held almost \$237,000,000 worth of deposits, stocks, bonds, and reserves, its competitors' assets ranged from \$45,000,000 - \$85,000,000.<sup>21</sup> Since the two huge rivals had cornered the grain trade, these smaller financial institutions competed for less lucrative accounts. Two approaches were adopted. The Imperial and Royal Banks and Bank of Toronto sought sound medium-sized commercial borrowers and encouraged business depositors. The Union, Merchants, and Northern Crown Banks and the Banks of British North America and Hamilton directed their efforts toward the consumer and the small businessman. The latter group undertook greater risks and paid the price. While the former thrived, the latter were quickly absorbed by their more financially solvent competitors.

The Imperial Bank displayed the financial conservatism so necessary to ensure survival of a medium-sized institution. Established in Toronto in 1875, the Imperial Bank opened its first Winnipeg Office six years later. Proclaiming itself as "a conquering Anglo-Saxon," the bank seemed content to encourage "wise development, conservatively frowning down reckless investment, assisting substantial mercantile and industrial growth," and "financing safe corporate enterprise."<sup>22</sup> Its growth would be slow, but steady.

The bank allotted resources for regional office and branch expansion only sparingly. In 1906, a new regional headquarters at Bannatyne Avenue and Main Street was announced. By 1913, the Imperial Bank possessed only two Winnipeg branches - Selkirk Avenue and Main Street and Portage Avenue and Colony Street,<sup>23</sup> yet all three operations stood on a sound economic footing. Real estate speculators were denied loans; Winnipeg branches of the Imperial Bank advanced funds only to bona fide merchants, manufacturers, coal dealers, grain and cattle dealers, contractors, and professionals.<sup>24</sup> The Imperial Bank ably demonstrated the virtues of sound financial management.

The Bank of Toronto handled its Winnipeg operations much like the Imperial Bank. Incorporated in 1855 in Ontario, the Bank of Toronto concentrated in that part of Canada for fifty years.<sup>25</sup> Only when its competitors had cornered much of the Western Canadian market did the bank reluctantly decide to establish in Winnipeg.<sup>26</sup> From rented premises in 1905, the Bank of Toronto relocated in an imposing new regional office one year later. Branch expansion remained slow, but constant. Placing current accounts ahead of savings accounts, and promoting the latter solely for "spare dollars," the bank aimed its advertising at the business community.<sup>27</sup> In 1913, the Bank of Toronto possessed branches in central Winnipeg and Transcona, while a third had been added by 1920.<sup>28</sup> Without sound financial management, the bank's survival until 1954 would have been impossible.<sup>29</sup>

The last of Canada's intermediate-sized survivors and perhaps the most conservative was the Royal Bank. Founded in 1869 as the Merchants Bank of Halifax, it retained its original name until 1901, and in 1907 moved its head-

quarters to Montreal.<sup>30</sup> For the initial quarter-century of its existence, the Royal Bank confined its activities to the Atlantic Provinces, and then ventured into Ontario and Quebec with extreme caution. By 1905, the Royal Bank had emerged as a major financial institution, and its Eastern Canadian clients demanded a Winnipeg office. The following year, this bank reluctantly opened a temporary Winnipeg quarters.<sup>31</sup>

As in Eastern Canada, the Winnipeg operation catered to well-established businessmen. In a typical appeal to its preferred patron, the Royal Bank proclaimed that "the Bank that has your account is an important factor in your business; many a businessman owes his success to the fact that he had the right bank back of him."<sup>32</sup> Branch expansion proceeded slowly. In 1910, the bank possessed only its new, impressive regional office at 460 Main Street, while three years later a branch had been opened in the Grain Exchange Building.<sup>33</sup> Absorption of the Northern Crown Bank in 1918 and the Union Bank in 1925 confirmed the wisdom of the Royal Bank's sound lending policy.

In direct contrast to the financially conservative institutions, the Banks of British North America, Hamilton, Merchants, Union and Northern Crown followed a more aggressive, consumer-oriented policy. Instead of attracting medium-sized business accounts, they actively encouraged small savings and riskier business loans. All five banks failed, but for different reasons. While the Banks of British North America and Hamilton over-emphasized savings accounts, the Merchants, Northern Crown, and Union Banks tied much of their capital into branches.

The only Canadian bank based in Great Britain, the Bank of British North America, placed

great emphasis on consumer savings accounts. The British Parliament incorporated this financial institution in 1840 and the bank's directors managed operations from their London, England offices. When the Bank of British North America moved to its new Winnipeg premises in 1904,<sup>34</sup> it already held a reputation as a pioneer savings bank in such remote outposts as Dawson City, Yukon Territory.<sup>35</sup>

From its substantial Winnipeg quarters, the Bank of British North America encouraged thrift and frugality. Advertisements stressed the superiority of savings accounts over house safes (or mattresses). Moreover, savings accrued interest and formed the beginnings of financial independence. The benefits of savings could also be passed on to future generations. The bank urged young married couples to open accounts for their children's education.<sup>36</sup> Yet savings accounts (and undoubtedly small loans) failed to generate sufficient revenue. With only a Main Street regional office and one branch on Selkirk and McGregor, the Bank of British North America ceased operations in 1918 and promptly merged with the Bank of Montreal.

Like its British-based rival, the Bank of Hamilton stressed individual accounts. An old and well-established Ontario institution, the Bank of Hamilton entered the prairie west by opening a Winnipeg office in July, 1896.<sup>38</sup> Two years later, patrons could transact business in the bank's handsome new sandstone edifice situated on the southeast side of Main Street near McDermot Avenue.<sup>39</sup>

Although the bank attracted some medium-sized corporate clients, its pitch for personal savings generated only limited profits. Some advertisements may have even discouraged potential customers. Nobody appreciated warn-

ings about illnesses, deaths, fires, or business failures, and those with capital would have invested their funds elsewhere.<sup>40</sup> Moreover, it appears likely that indigenous personal capital was considerably less than had been expected. Borrowed British capital financed Winnipeg's growth and, by necessity, employers kept wages to a minimum. In 1923, the Bank of Hamilton curtailed operations and its assets and liabilities were absorbed by the Canadian Bank of Commerce.

Over-expansion led to the demise of several institutions, including the Merchants' Bank. Incorporated in Montreal in 1864, the Merchants Bank established in Winnipeg nine years later. As this city's first bank, the Merchants held a unique advantage over its competitors, which it exploited fully. Before the dawn of the twentieth century, this Montreal-based operation could take pride in having financed the growth of many prairie towns, cities, and businesses.<sup>41</sup> In 1902, on the spot where the Richardson Building now stands, the Merchants Bank erected Winnipeg's first office tower.

Over-confidence in the future of Western Canada led to the eventual closing of the Merchants' Bank. During the first decade of the twentieth century, the new Winnipeg premises sufficed, and bank directors concentrated on establishing rural offices. By 1913, the Merchants Bank operated only one Winnipeg branch at Bannerman Avenue and Main Street. The corporate directors gambled on Winnipeg's post-World War I potential and by 1920, a plethora of new offices had been opened. The Merchants Bank inscription graced entablatures of branches at Morley Avenue and Osborne Street, Portage Avenue and Goulding Street, Corydon Avenue and Lilac Street, Main Street and Kilbride Avenue, Portage Avenue and Vaughan Street, and Selkirk Avenue and

Arlington Street.<sup>42</sup> Meanwhile a recession followed the termination of World War I and the expected business never developed. A Bank of Montreal takeover followed in 1921.<sup>43</sup>

The Union Bank suffered the same fate. Wealthy merchants established this institution in 1865 as the Union Bank of Lower Canada, with headquarters in Quebec City. Soon the bank expanded to Montreal and by February, 1882 a Winnipeg branch functioned. During the 1880's, the Union Bank vied with the Merchants Bank for hegemony on the prairie west. An 1886 name change to the Union Bank of Canada reflected a move to a more national orientation,<sup>44</sup> and a decision in 1908 to erect Winnipeg's tallest office structure marked the bank's concentration on Western Canada business. By 1904 (except for its Quebec City headquarters), the Union Bank had emerged as a Western Canadian institution.

The Union Bank met its fate as a prairie challenger to Eastern Canadian financial interests. The removal of bank headquarters to Winnipeg in 1912 confirmed the institution's sphere of operations. A boundless enthusiasm for Western Canadian business prospects led to over-expenditures in branch bank construction. In 1913, the bank operated six branches in Winnipeg alone, while by 1920 this number had increased to fourteen.<sup>45</sup> Having tied up its capital in buildings, the bank's Winnipeg directors concluded that high overhead costs reduced profits. Amalgamation with the Royal Bank in 1925 rescued the Union Bank from certain bankruptcy, but ended the hope of a prairie-based financial empire.<sup>46</sup>

The last bank in this study, the Northern Crown Bank, stands alone as a Winnipeg-owned operation. Founded in Winnipeg in 1905 as the Northern Bank, it functioned from headquarters on

Portage Avenue and Fort Street. Many of Winnipeg's leading citizens invested heavily in this enterprise. Among the ranks could be found Lieutenant-Governor Sir Daniel McMillan, Premier Rodmond P. Roblin, and wholesaler James H. Ashdown.<sup>47</sup> Among corporate stockholders, the Winnipeg Fire Insurance Company, Great West Life, and Great West Permanent Loan predominated.<sup>48</sup> When the Northern Bank purchased the assets of a Toronto company, the Crown Bank, in 1908, it shed its orientation as a regional operation and became national in scope.<sup>49</sup>

The Northern Crown Bank, as the corporation was known after 1908, soon developed financial problems. With minimal capital it expanded to include 113 branches by 1918 and the upkeep of these properties drastically raised overhead costs.<sup>50</sup> Even the five Winnipeg branches proved a burden for such a pocket-sized operation.<sup>51</sup> Appeals for savings accounts did not improve the situation, as small deposits did nothing to increase revenues.<sup>52</sup> While the Northern Crown Bank should have encouraged medium-sized, Winnipeg-based businesses to transfer their allegiances to a local institution, it ignored this approach. In 1918, the Royal Bank acquired the assets of the Northern Crown Bank, averting certain bankruptcy. The Northern Crown thus followed the same path to amalgamation as the Merchants, British North America, and Hamilton. In a setting where conservatism and elitism spelled profit, only ultra-cautious institutions survived.

### ***Objectives In Regional Office and Branch Bank Design***

Two sets of criteria governed the design of regional headquarters and branch offices. While banks and architects prescribed imposing facades for both, the overall execution and

quality of building materials differed greatly. Behind the neo-classical facades of Winnipeg's many regional headquarters lay steel frame construction and stone, marble and terra cotta trim. On the other hand, branch banks displayed the more traditional masonry construction, while cheaper hardwoods displaced marble or stone. Branch banks were smaller, and blended well with their less ostentatious surroundings.

Viewing themselves as guardians of the nation's wealth, early twentieth century Canadian bankers opted for grandiose Greek or Roman temple-like renditions. The closeness of these structures along Winnipeg's Bankers' Row necessitated that each building outshine its competitors in lavishness and expense. Important corporate pedestrians would find appealing colonnades denoting security, stone facing materials conveying strength, and marble and walnut vestibules expressing wealth. Inside these halls of finance, the themes of security, strength and wealth continued. An accepted layout of manager's office to the left, enclosed tellers' cages, and safe at the rear reinforced the businessman's confidence in his banker. Marble floors, panelled ceilings, and mahogany or teak cheque desks relayed images of wealth and substance. An unseen steel frame supported the building and confirmed the bank's commitment to high technology.<sup>53</sup>

Branch banks were simpler and less costly structures often similar in style to the bank's downtown office, the facade stood unadorned yet direct. Behind the facade usually lay a two-storey building with the upper floor generally providing staff living quarters. Since these structures were relatively small, more traditional masonry construction prevailed.

A number of variables governed the shape and dimensions of branch banks. The successful building dominated its streetscape, yet stood no larger than surrounding structures. Pedestrians recognized it as a bank, yet it seldom possessed a terra cotta or stone facade, with a maximum of four columns. Cost overrode all other factors. Brick facing replaced more expensive limestone. Frequently, architects specified prefabricated pediments and cornices. The highly-specialized steel frame gave way to masonry construction familiar to all contractors and thus permitted financial institutions to hire small builders at reduced costs.

Economy reigned supreme in branch bank interiors. Although banking room layouts resembled those of larger regional offices, architects specified cheaper furnishings. Savings began with flooring. Instead of the traditional Botticino marble, tile or hardwood sufficed. Built-in tellers' cages, sometimes made of wrought iron, replaced bronze; and reinforced concrete floors supported similarly-constructed main floor vaults. Branches boasted window-lit interiors, main floor managers' offices, and basement safety deposit vaults.<sup>54</sup> The typical branch banking-room stood as a cheap imitation of the bank's headquarters.

The second storey contained living quarters for branch staff. Often recruited from England, young clerks enjoyed the luxuries of well-appointed bedrooms, livingrooms, and diningrooms.<sup>55</sup> These arrangements benefited the bank, and employees, which received cheap security, and the employees who enjoyed economical accommodation. To justify the expenses of the second storey, bank directors counted on the reluctance of thieves to enter occupied premises. Above all, managers could keep a watchful eye on their clerks and ensure

their continued productivity. Much as the regional headquarters catered to the more affluent client, branch banks with their more economical appointments satisfied local financial needs.

### **Architects and their Banks**

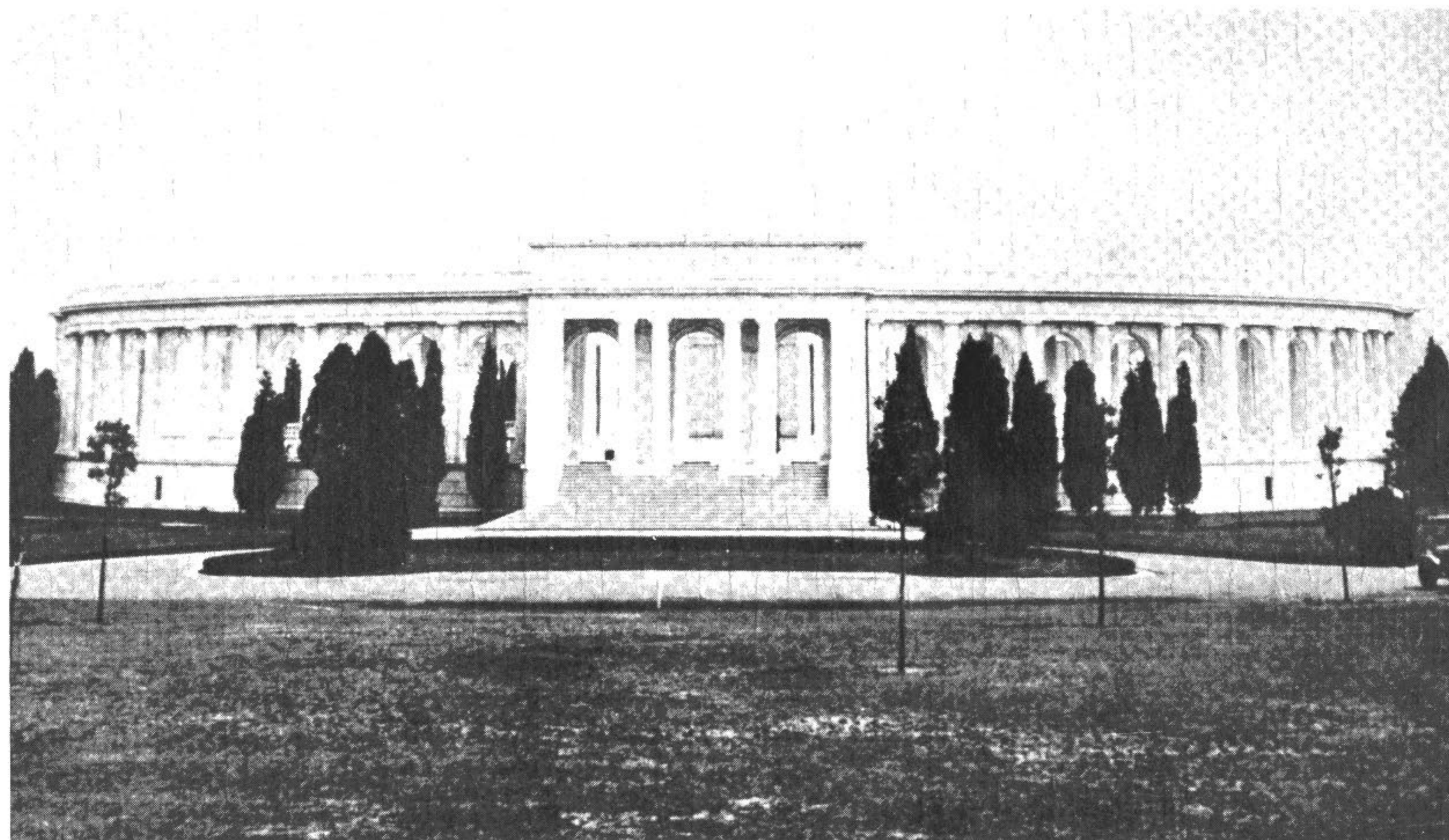
A variety of architects played leading roles in designing Winnipeg's banking halls. Financial institutions generally commissioned nationally or internationally-renown firms to plan monumental Bankers' Row buildings. On the other hand, showcase architecture proved too costly for branch offices and Winnipeg-based architects, for the most part, planned lesser structures. Some young local architects obtained practical experience from these simple designs and made their mark with later, more ambitious renditions. Others led obscure lives.

Among the most prestigious of early twentieth century practitioners was the New York City firm of Carrere and Hastings - designers of the Royal Bank at 460 Main Street. Born in Rio de Janeiro, Brazil in 1858, John Carrere studied at the Ecole des Beaux Arts in Paris before apprenticing for McKim, Mead & White in New

York. Thomas Hastings possessed a similar background. Two years younger than Carrere, and the son of a prominent New York Presbyterian clergyman, he too acquired an Ecole des Beaux Arts education and matured under the tutelage of America's leading neo-classicists.<sup>56</sup> The partnership which they established in 1884 resulted in the erection of many fine structures.

The two partners soon developed a cohesive philosophy. John Carrere believed that art "was a necessity, not a luxury," and remained devoted to perfection until his untimely death.<sup>57</sup> Art to both individuals consisted mainly of French and Italian-inspired Renaissance designs. Carrere's mercurial personality drove away clients who favoured other styles.<sup>58</sup> Although acting as the firm's businessman and more accommodating than his partner, Thomas Hastings also expressed purist beliefs. To him, classical renditions should proliferate - not skyscrapers.<sup>59</sup> Carrere and Hastings thus became known as pioneers and popularizers of the less adorned revival styles.

The buildings designed by Carrere and Hastings illustrated the firm's preference for the classics. Among its Italian Renaissance-inspired renditions, The New Theatre, New York City and the Royal Bank in Winnipeg are prime examples. The impact of Ecole des Beaux Arts training manifests itself in the French Renaissance-inspired Bank of Toronto, Toronto and the Murray Guggenheim Residence at Elberon, New Jersey. At the pinnacle of their careers, Carrere and Hastings planned three official Washington, D.C. structures: The House of Representatives; the Senate Office Buildings; and the Amphitheatre in Arlington Cemetery.<sup>60</sup> These buildings, along with numerous others, ranked the firm as a continental leader in neo-classicism.



*Amphitheatre, Arlington National Memorial, Washington, D.C.  
designed by Carrere and Hastings.*

No less prestigious than Carrere and Hastings was the Toronto based architectural firm of Darling and Pearson. Considered by many as a leading architect in the British Empire, Frank Darling was born in Ontario in 1850, and was educated at Upper Canada and Trinity Colleges before undertaking architectural training in Britain. Returning to Canada as a convinced Gothacist, he adapted to changing styles and soon emerged as Canada's leading neo-classicist. His British-born colleague, John Pearson, immigrated to Canada in 1888 and learnt his trade as an apprentice to his future partner. In 1895, Darling accepted Pearson as an equal, and the most successful partnership in Canadian architectural history was thus forged.<sup>61</sup>

In early twentieth century Canada, the chartered banks expended large sums on the construction of new quarters, and to these requirements needs Darling and Pearson addressed themselves. Darling and Pearson executed many fine national and regional headquarters, both of the skyscraper and monumental type. The Dominion and Standard Banks commissioned this concern to design its Toronto skyscrapers while the Union Bank ordered structures in Toronto and Winnipeg. Darling and Pearson high-rises generally featured rusticated bases with main floor Romanesque entrances and windows. Upper storeys exhibited either limestone or terra cotta cladding while highly ornamental friezes and bracketed or unadorned cornices topped the structures.<sup>62</sup>

On the other hand, the firm's monumental banking halls were more diversified. In Winnipeg and in Montreal, Bank of Commerce regional headquarters displayed a unique corporate style. The main Winnipeg branches of the Imperial and Dominion Banks, and the Bank of Nova Scotia all featured striking facades planned by these Toronto architects. In bank design, Darling and Pearson stood at the forefront.

Darling and Pearson also designed branch banks - all for the Canadian Bank of Commerce. As railways opened the prairie west to agriculture and hundreds of thousands of settlers claimed farmsteads, the Bank of Commerce erected buildings to meet local financial needs. For newly-established small prairie towns, prefabricated structures proved inexpensive; and Darling and Pearson proposed several designs. High costs for branch offices in burgeoning cities concerned the bank and the two Toronto architects reduced expenses by proposing prefabricated colonnades, pediments, and cornices.<sup>63</sup> By 1910, branch banks designed by Darling and Pearson graced many Canadian towns and cities.

Three Winnipeg banks, two of which stand on Bankers' Row, were designed by relatively unknown Eastern Canadian architects. Montreal architect A. L. Layton prescribed neo-Palladian motifs for the Bank of British North America on Main Street. Another Montreal practitioner, H. C. Stone, drew up plans for the regional headquarters of the Bank of Toronto. Unlike specifications for the tiny Royal Bank headquarters in Montreal, Stone's Winnipeg rendition boasted no second storey caryatides.<sup>64</sup> Perhaps more prolific than the others was V. D. Horsburgh of Toronto. Official architect for Dominion Realty, the real estate arm of the Canadian Bank of Commerce, the

British-trained Horsburgh planned all branches for that institution from 1910 until his retirement during the mid 1930's. At the height of his career he designed a Bank of Commerce on Portage Avenue and branches in Toronto, Barrie, Stratford, Waterloo, Windsor, Fort Frances, Vancouver, Nanaimo and other cities.<sup>65</sup> The works of these lesser practitioners complemented the achievements of their better-known colleagues.

Among Winnipeg architects, John D. Atchison was the most acclaimed. Planner of the Merchants Bank at Bannerman Avenue and Main Street, Atchison was born and educated in Illinois and practiced his profession in Chicago before relocating in Winnipeg in 1905. With American experience as an apartment block designer, he pursued this line of work after his arrival.<sup>66</sup> Soon he branched into other endeavours. Before 1920, his accomplishments included the Great West Life Building, Boyd Building, Currie Block, Union Trust Tower, and the Deaf and Dumb Institute in Tuxedo.<sup>67</sup> His crowning achievement lay in the completion of the Bank of Hamilton at Main Street and McDermot Avenue - a skyscraper exhibiting tasteful classical adornments. The Merchants Bank represents one of his smaller renditions.

Another Winnipeg architect, George W. Northwood, benefited greatly from his commission to design the Northern Crown Bank at 654 Portage Avenue. Born in Ottawa in 1876, Northwood was educated at McGill University before moving west and opening an architectural practice in Winnipeg. The First World War interrupted his career and he spent three years in a German prisoner-of-war camp;<sup>68</sup> yet his experience in bank design served in good stead. In 1928, he drew up specifications for the Bank of Toronto at Niagara Street and Academy Road.<sup>69</sup> Several years later, the con-

struction industry acclaimed his plans for the Winnipeg Auditorium and the Federal Building on Main Street. In 1936, his fellow architects recognized his accomplishments by electing him a Fellow of the Royal Architectural Society of Canada.<sup>70</sup> With a long and distinguished career behind, he died in 1959.<sup>71</sup>

W. Percy Over, Raymond Carey, S. F. Peters, and William Fingland never achieved the acclaim of their two more illustrious Winnipeg counterparts. As Darling and Pearson's Winnipeg representative before 1906, Over supervised construction of this firm's monumental creations. After establishing his own practice in Winnipeg, he designed the Union Bank at Logan Avenue and Nena Street. Another Union Bank architect, Raymond Carey, planned the branch at Selkirk Avenue and Salter Street, but executed few large buildings. Architect of Winnipeg's first steel-frame skyscraper, the Merchants' Bank at Portage Avenue and Main Street, S. F. Peters undertook work on the Bank of Montreal at Stradbroke Avenue and Osborne Street. There is no evidence that he received commissions for additional office towers; and he probably lost ground to his competitors. Perhaps most obscure of all was William Fingland, architect of the Bank of Hamilton at Marion and Taché, whose only other sizeable achievement was the Enderton Block at Portage Avenue and Hargrave Street. Fingland, however, did make his mark as an administrator and served briefly as president of the Manitoba Association of Architects.<sup>72</sup>

From the internationally-renowned to the obscure, a large group of architects thus influenced Winnipeg's bank architecture. Their buildings stand both as individual expressions of banking hall design and as responses to corporate requirements.

## Contractors

Like architects, the contractors who erected Winnipeg's banks were a diverse lot. For major banking halls, financial institutions awarded contracts to internationally-known or prominent local builders. These contractors possessed the experience and know-how to weld structural steel into form-fitting frameworks on which were attached the usual stone, brick, or terra cotta walls. In the construction of branch banks, however, economy reigned supreme, and banks requested the services of local builders who demonstrated an understanding of the traditional masonry construction process common to all smaller edifices.

Internationally-known construction companies secured contracts for several of Winnipeg's showcase banking halls. With wide experience in erecting the steel-framed Broad Exchange and Flat Iron Buildings of New York City and the Schlesinger & Meyers Building in Chicago, George A. Fuller Construction of New York built Winnipeg's Main Street Union Bank Building. According to a contemporary newspaper account, this firm stood so far above its peers that it refused to tender for contracts and only accepted requests to erect skyscrapers and railway stations.<sup>73</sup> Although Norcross Brothers of Boston tendered successfully for Winnipeg's Royal Bank, their craftsmanship equalled that of their New York rival. Erecting buildings to the standards demanded by Carrere and Hastings and in other instances, McKim, Mead & White must rank as an accomplishment. A third company, William Grace of Chicago also erected steel-frame designs. Builder of the main branch of the Bank of British North America, this company was also responsible for the C.P.R. Engine Houses and the J. H. Ashdown Retail Block.<sup>74</sup> All three

construction companies have left their mark on Winnipeg architecture.

Winnipeg's two major home-grown contractors played a prominent role in bank construction. Kelly Brothers & Mitchell erected the Bank of Toronto and the Imperial Bank, both on Bankers' Row. In 1906, one newspaper declared that this firm possessed its own brickyards, stone quarries, and steel fabrication plant. Moreover, the contracting firm's 800-1,000 employees received their share of a \$7,000 weekly payroll.<sup>75</sup> Perhaps equal in size stood Carter, Halls, Aldinger. Founded by William H. Carter, a former employee of William Grace Company and manager of that concern's Winnipeg office, in 1907 Carter organized the corporation which bore his name.<sup>76</sup> Responsible for the construction of several Banks of Commerce and Union Banks, this firm also possessed the expertise to lay railway tracks.<sup>77</sup> Both Kelly & Mitchell and its competitor claimed a significant portion of local building contracts.

Local contractors undertook many branch bank projects and functioned with only minimal assets. One of the larger operations, Saul & Irish, engaged in both speculative building and bank construction.<sup>78</sup> Another builder, Robert Watson, supplemented his income from projects such as the Northern Bank at 654 Portage Avenue by selling construction materials from his McIntyre Block office. Several builders conducted business from their residences. John Dolmer erected Bank of Commerce branches at 325 Nairn Avenue and 1521 Logan Avenue. From his home at 494 Spence Street, William Horner marshalled the workmen and materials to build the Union Bank at Logan Avenue and Nena Street.<sup>79</sup> All local builders worked only in masonry construction and complemented the larger city and international firms by undertaking smaller and less profitable projects.



Manitoba Archives Photo

*Imperial Bank of Commerce, Windsor, Ontario.*

### **Banks and Their Individual Styles**

Before World War I, a bank's appearance represented the sum of all efforts aimed at attracting business to that institution. In an age when radio and television remained on the distant horizon, only a particular architectural style identified one bank from its competitors. A financial institution's building style reflected its self-image and its appeal for patrons. Frequently, architects imposed their particular

conceptions of banking hall appearance on a series of buildings. Many of Winnipeg's banks shared elements of their individual appearances with similar structures in other cities.

Buildings of the Canadian Bank of Commerce followed two patterns. Urban branches represented miniature renditions of regional headquarters. The features of Winnipeg's Main Street office, including its rusticated base,

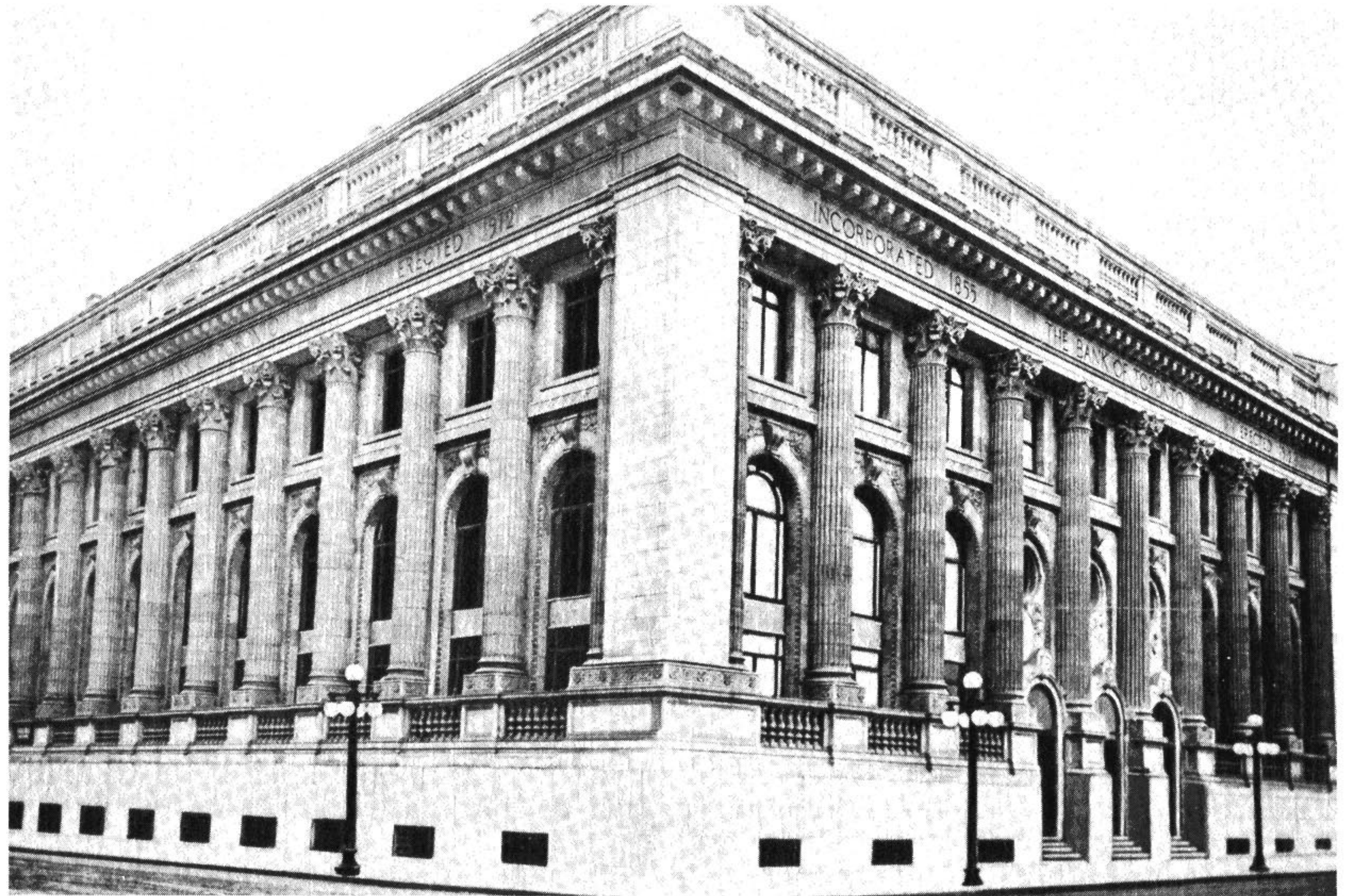
monumental columnar facade, and ornamental balustrade appear applicable to other buildings. An earlier design, the branch at 325 Nairn Avenue, displayed its prefabricated wooden colonnade, trim, and pediment.<sup>80</sup> A 315 Portage Avenue branch, similar to the Nairn Avenue edifice received an exterior limestone facing. Branches in Port Arthur, Stratford and St. Thomas possessed many features of Winnipeg's regional headquarters.<sup>81</sup> Urban branches expressed "the strength and stability rightly associated with a successful banking institution, and at the same time possessed grace and refinement."<sup>82</sup>

Bank of Commerce directors projected their image of solidity and refinement to businessmen and farmers in the expanding prairie west. The economical, portable, and easily erected prefabricated structures proved ideal. Assembled in sections by B. C. Mills of Victoria, these prefabricated buildings were erected atop masonry foundations excavated beforehand.<sup>83</sup> Darling and Pearson prepared plans for three models. The tiniest, a hipped roof design with a multi-columned front verandah, was placed at many locations including Weston. A medium-sized version, extending two storeys upwards, featured a pilastered facade topped by an entablature and pediment. A variant of the mid-sized model, the costliest structure boasted a pedimented portico and pilasters crowned by Ionic capitals.<sup>84</sup> These ready-made buildings graced many small prairie towns and permitted the Bank of Commerce to capitalize on prairie economic growth.

The most conservative of Canada's financial institutions, the Bank of Montreal, did not engage in wholesale branch expansion. Like its regional premises, the branches it opened displayed clean lines. While regional head-

quarters dominated their surroundings with massive Corinthian or Ionic colonnades, sizeable pediments and unadorned stonework,<sup>85</sup> the few small urban offices presented simpler profiles. In Brandon, a two-storey structure displayed prominent brickwork atop a rusticated stone foundation. In Winnipeg, stone quoins and radiating voussoirs enhanced a single storey building at Stradbroke Avenue and Osborne Street. Neither edifice possessed a colonnade nor a pediment. Bank of Montreal branches dominated their surroundings with simple and solid shapes.

Imperial Bank buildings presented a regal appearance. This financial institution attracted clients by concentrating on monumental downtown structures. Imperial Bank architecture was strictly neo-classical. Buildings displayed colonnades featuring fluted columns extending upwards from short bases, topped by Ionic capitals. In order that a pilastered side view could complement the main colonnade, the Imperial Bank eagerly sought corner locations. Their distinctive architectural style was personified by three buildings. The Winnipeg office possessed an Ionic colonnade facing Main Street while pilasters of the same order



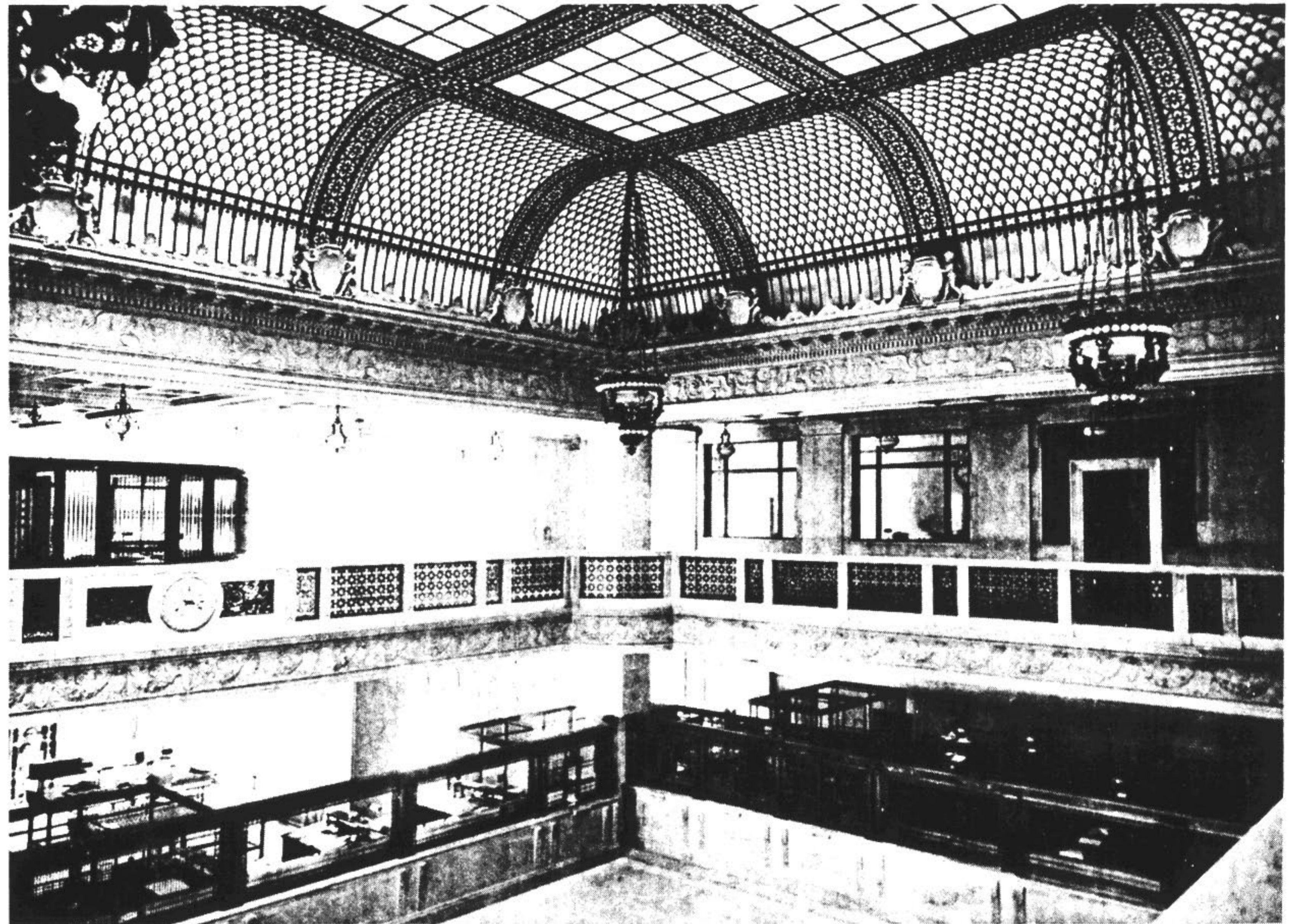
*Bank of Toronto, Toronto, Ontario.*



graced Bannatyne Avenue. Pedimented windows with pseudo-balconies and decorative spandrels between floors provided rich ornamentation. The Imperial Bank in Windsor, Ontario exhibited the same lines, but lacked the Winnipeg building's detailing. Clad in its neo-classical grandeur stood the Edmonton branch - undoubtedly the most impressive of the group. Boasting the same lines as its two lesser counterparts, it featured a massive Ionic colonnade complete with pediment and flanked by an ancillary pediment and pilasters on the other elevation of its corner site.<sup>86</sup>

Like its rivals, the Bank of Toronto adopted the accepted twentieth century standards of bank neo-classicism. But herein the similarity ended. Alone among Canada's large and medium-sized chartered banks, this institution permitted architects the freedom of adding their personal touches to banking hall design. The contrast between buildings was striking. In Winnipeg, H. C. Stone laid specifications for a typical banking hall featuring four Corinthian columns rising from ground level and capped by a substantial entablature, cornice, and ornamental balustrade. In Toronto, the personal preferences of Carrere and Hastings triumphed. By 1913, Torontonians could enjoy the visual delights of a French Renaissance structure modelled on the Paris Bourse of 1808-1826.<sup>87</sup> Passersby could appreciate the "general mass and proportions" executed by practitioners well-versed in the teachings of the Ecole des Beaux Arts.<sup>88</sup> The variety of these and other structures indicates that the Bank of Toronto succeeded without adopting a corporate building style.

Another formal building style belonged to the Royal Bank. Although a number of architects designed this institution's structures, all buildings shared some common features.



Manitoba Archives Photo

*Interior of the Bank of Toronto, Toronto, Ontario.*

Simplicity was the keyword in Royal Bank execution. While other banks owned buildings with rusticated bases, the Royal Bank carried this concept further with rusticated facades. Cornices tended to be unembellished, while attic storeys rose above. Colonnades were optional and appeared in all styles. Several edifices typified this institution's architecture. Staff and patrons of the Montreal headquarters could admire the building's fluted Ionic colon-

nade, fourth storey caryatides, attic storey, and unusually-shaped pediment. The Victoria, B.C. branch boasted a Romanesque entrance flanked by two unfluted Doric columns, with an attic storey above. The Winnipeg office remained somewhat unique as a result of its palazzo design and lack of an attic storey, but its architects, Carrere and Hastings, specified a rusticated facade common to all Royal Bank branches.<sup>89</sup> Buildings of the Royal Bank im-



Manitoba Archives Photo

*Royal Bank of Canada, Montreal, Quebec.*

pressed their patrons with their unembellished and graceful neo-classicism.

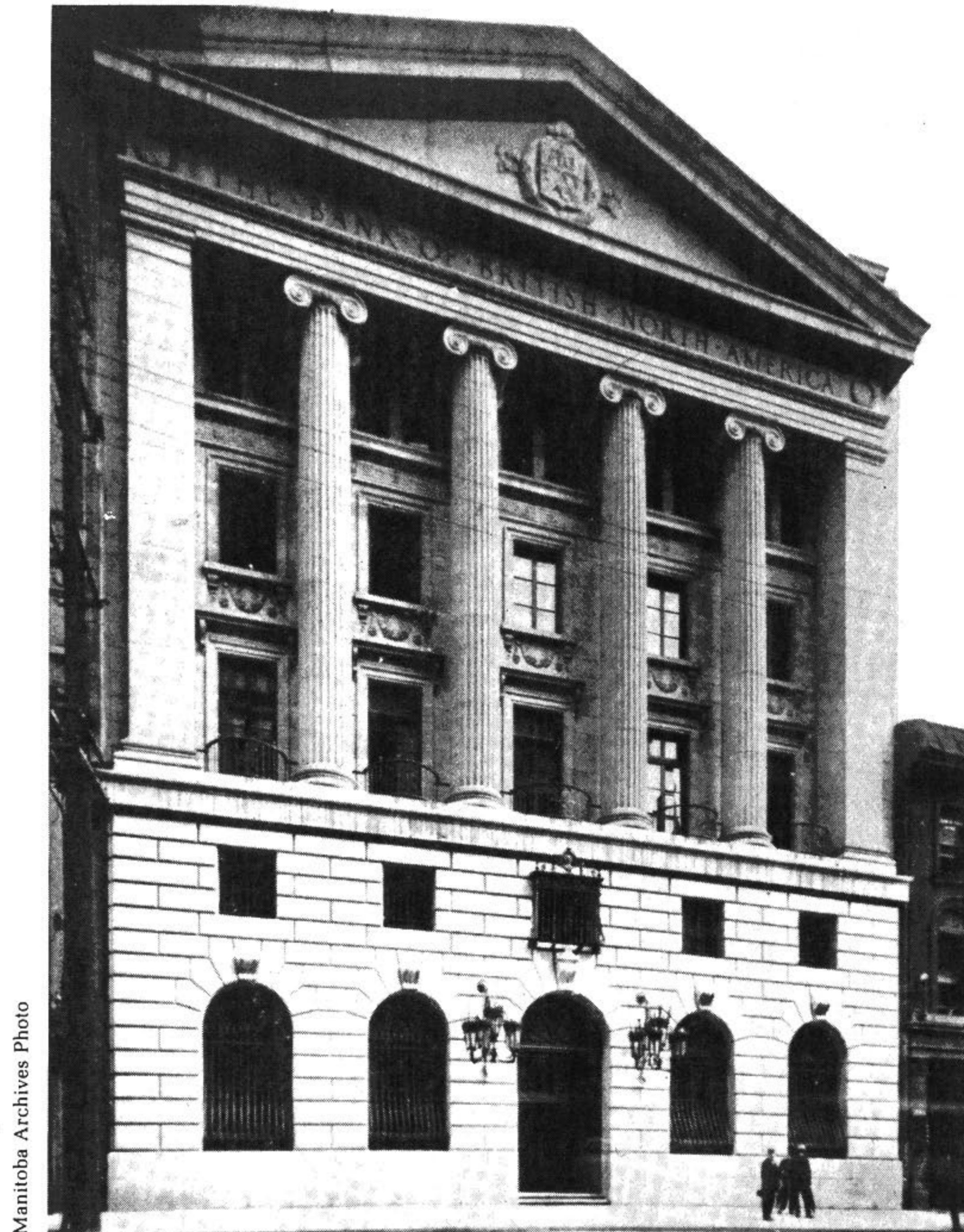
The Bank of British North America cherished its British origins and sought to impress its clients with a distinctive version of neo-Palladianism. The favoured style for British country houses during the eighteenth century, Palladianism had been imported to England from Italy by Colen Campbell and Lord Burlington and adapted to local conditions.<sup>90</sup> During the late nineteenth century, Palladian concepts made their way to Canada and bridged the gap between High Victorian Italianate and neo-classical styles. Before 1904, the prestigious architectural firm of Darling and Pearson designed the Bank of Nova Scotia in Toronto and the first Bank of Commerce in Winnipeg with neo-Palladian motifs.<sup>91</sup> As neo-classicism superseded neo-Palladianism in bank design, the Bank of British North America retained this transitional architectural form and institutionalized it.

Until its demise in 1918, the Bank of British North America erected neo-Palladian structures. These buildings exhibited rusticated bases extending one storey in height, ground floor Romanesque windows, and colonnades rising from the second storey topped by large pediments bearing the bank's coat-of-arms. An early structure, the Winnipeg branch featured all these characteristics as well as a pedimented portico supported by two unfluted Doric columns and an ornamental balustrade framing the roof. Situated on a corner lot, the Edmonton branch differed from other buildings by being endowed with a simple balustrade rather than the typical pediment. The Montreal headquarters which opened in 1915 epitomized Bank of British North America style. Similar in overall design to the Winnipeg building, it boasted a two-storey base and bronze-grilled

windows. Tiny grilled second storey fenestration enhanced the structure's appearance.<sup>92</sup> As the Bank of British North America closed its doors in 1918, it left behind a legacy of attractive neo-Palladian architecture.

In the midst of a classical revival, only the Union Bank ignored the trend to erect Renaissance or neo-classical banking halls. In contrast to their competitors, this financial institution adopted two general designs, both possessing neither colonnades nor pediments. For regional headquarters, the Union Bank erected skyscrapers. Buildings of this type in Winnipeg and Ottawa reflected an eclectic style designed to attract small account-holders. The Winnipeg edifice at Main Street and William Avenue featured ground floor Romanesque windows, a second storey balustrade, a highly decorated frieze, and projecting eaves. Erected fifteen years later, Ottawa's Union Bank lacked the decoration of the former, but featured upper storey Romanesque windows.<sup>93</sup> Although smaller, suburban branches maintained the same decorum. The two storey brick Union Bank at Logan Avenue and Nena Street impressed savings account holders with its stone quoins and radiating voussoirs. Another Union Bank at Selkirk Avenue and Salter Street appeared substantial, yet lacked ornamentation. Union Bank architecture reflected this institution's advertising in its appeal to the average citizen.

Other Canadian chartered banks failed to adopt cohesive architectural styles. The Bank of Hamilton erected a blend of eclectic city skyscrapers and suburban neo-classical branches. The Merchants Bank built both downtown skyscrapers and monumental buildings while branches ranged in style from Sullivanesque and Romanesque to neo-classical.<sup>94</sup> The Northern Crown Bank owned buildings of all shapes and sizes.



Manitoba Archives Photo

*Bank of British North America, Montreal, Quebec.*

The style of individual banks thus represented the images these institutions wished to convey to the public. The Banks of Montreal, Commerce, Imperial, and Toronto adopted neo-classical motifs because they believed these would attract corporate customers. The Bank of British North America projected a rather confused image; elegant neo-Palladianism

hardly appealed to small savings account holders. To the small depositor the Union Bank adopted the most satisfactory approach. Its buildings were solid but unpretentious. Subsequent chapters will investigate the individual Winnipeg buildings of Canada's chartered banks.

## BRANCHES OF WINNIPEG BANKS, 1903-1920

## BANK OF MONTREAL

<i>Location</i>	<i>Date Opened</i>	<i>Comments</i>
346 Main Street	1881	
Osborne and Spadina	1905	
Logan and Trinity	1905	
Osborne and Stradbroad	1906	
936 Logan Avenue	1906	
Portage and Main	1912	
436 Main Street	1919	former Bank of British North America
592 Selkirk Avenue	1919	former Bank of British North America

## CANADIAN BANK OF COMMERCE

<i>Location</i>	<i>Date Opened</i>	<i>Comments</i>
389 Main Street	pre 1902	original Darling and Pearson design
Portage and Carlton	1904	
Notre Dame West	1904	closed 1905
889 Main Street	1904	North End Branch
Isabel and Ross	1905	
1521 Logan Avenue	1906	
325 Nairn Avenue	1906	
114 Osborne Street	1906	Fort Rouge Branch
Main at Alexander	1907	
240 Tache Avenue	1907	Norwood Branch
River and Osborne	1911	supersedes 114 Osborne Street branch
350 Main Street	1912	temporary Bankers' Row Quarters
Bond Street	1912	Transcona branch
389 Main Street	1913	new Bankers' Row building
217 Kelvin Street	1914	
315 Portage Avenue	1920	
623 Selkirk Avenue	1920	at McGregor Street

Continued

**BRANCHES OF WINNIPEG BANKS, 1903-1920**

**IMPERIAL BANK**

<i>Location</i>	<i>Date Opened</i>	<i>Comments</i>
441 Main Street	pre 1903	old building
964 Main Street	1904	at Selkirk North End Branch
McDermot and Albert	1908	temporary quarters
441 Main Street	1909	new Bankers' Row Building
461 Portage Avenue	1912	near Colony Street
Westminster at Arlington	1920	

**BANK OF TORONTO**

<i>Location</i>	<i>Date Opened</i>	<i>Comments</i>
443 Main Street	1906	temporary quarters
456 Main Street	1907	new building
Logan and Arlington	1913	
Bond Street	1913	Transcona branch
Stockyards Branch	1920	

**ROYAL BANK**

<i>Location</i>	<i>Date Opened</i>	<i>Comments</i>
445 Main Street	1909	temporary quarters
460 Main Street	1911	new building
163 Lombard Avenue	1911	Grain Exchange branch
216 Portage Avenue	1919	
654 Portage Avenue	1919	former Northern Crown Bank
94 Provencher	1919	former Northern Crown Bank

*Continued*

**BRANCHES OF WINNIPEG BANKS, 1903-1920**

**BANK OF HAMILTON**

<i>Location</i>	<i>Date Opened</i>	<i>Comments</i>
399 Main Street	pre 1903	
138 Princess Street	1903	
119 Marion Street	1911	
245 Portage Avenue	1919	Curry Building
355 Portage Avenue	1920	at Carlton Street

**BANK OF BRITISH NORTH AMERICA**

<i>Location</i>	<i>Date Opened</i>	<i>Comments</i>
445 Main Street	pre 1903	old building
436 Main Street	1904	new building
592 Selkirk Avenue	1914	at McGregor (North End Branch)

**MERCHANTS' BANK**

<i>Location</i>	<i>Date Opened</i>	<i>Comments</i>
377 Main Street	1902	at Lombard
1402 Main Street	1912	near Bannerman
1386 Main Street	1914	at Bannerman; succeeds 1402 Main Street
Osborne and Morley	1919	
1164 Portage Avenue	1920	near Goulding
Corydon near Lilac	1920	
1772 Main Street	1920	at Kilbride
424 Portage Avenue	1920	near Vaughan
Selkirk and Arlington	1920	

Continued

**BRANCHES OF WINNIPEG BANKS, 1903-1920**

**UNION BANK**

<b>Location</b>	<b>Date Opened</b>	<b>Comments</b>
439 Main Street	pre 1903	
504 Main Street	1904	new building
408 Selkirk Avenue	1905	at Salter Street; south side
561 Sargent Avenue	1907	at Furby Street; closed 1908
577 Sargent Avenue	1908	
646 Logan Avenue	1908	
409 Selkirk Avenue	1908	at Salter Street
Corydon and Osborne	1912	
490 Portage Avenue	1912	near Colony Street
869 Portage Avenue	1914	near Arlington Street
796 Sargent Avenue	1914	at Arlington Street
250 Portage Avenue	1915	at Garry Street
409 1/2 Selkirk Avenue	1918	new building
Union Stockyards	1919	
539 Ellice Avenue	1920	at Langside Street
1515 Main Street	1920	at Lansdowne Avenue
1200 Main Street	1920	at Mountain Avenue
1785 Main Street	1920	at Belmont Avenue

**NORTHERN CROWN BANK**

<b>Location</b>	<b>Date Opened</b>	<b>Comments</b>
230 Portage Avenue	1906	head office
612 Portage Avenue	1906	
Nena and William	1906	
Main and Selkirk	1906	northwest corner
50 Provencher	1907	at Aulneau
654 Portage Avenue	1909	at Sherbrook; succeeds 612 Portage Avenue

## FOOTNOTES

1. David Spector, **Monuments to Finance - Three Winnipeg Banks**, City of Winnipeg Study, December 1979.
2. The Molson's Bank was located on the northeast side of Portage near Edmonton while the Bank of Commerce leased premises on the southwest side of Portage and Carlton. **Henderson's Winnipeg Directory**, 1913.
3. The three banks established on Selkirk Avenue were the Northern Crown, Union, and Imperial Banks. **Henderson's Winnipeg Directory**, 1913.
4. Alan Artibise points out that Weston was populated with Anglo-Saxon stock although he fails to divide Weston from the North End. Alan F. J. Artibise, **Winnipeg - A Social History of Urban Growth, 1874-1914**, Montreal: McGill - Queen's University Press, 1975, p. 165.
5. **Henderson's Winnipeg Directory**, 1913.
6. **Ibid.** and City of Winnipeg. **Building Permit 1910-1334**. Union Bank, SE Logan and Sherbrook.
7. "Elmwood Agrees to Join Winnipeg," **Winnipeg Morning Telegram**, Winnipeg, Manitoba (henceforth **WMT**), 27 October 1905, p.1.
8. City of Winnipeg. **Building Permit 1980-780**. Northern Bank, Portage and Sherbrook.
9. The Hudson's Bay Reserve extended between Portage Avenue and the Assiniboine River and between Main and Vaughan Streets.
10. "Grand Church Across River," **WMT**, 25 February 1904.
11. **Henderson's Winnipeg Directory**, 1913.
12. See also R. R. Rostecki, **The Early Court Houses of Manitoba**, Ottawa: Parks Canada Manuscript Report Number 285, 1977, pp. 4-25.
13. See David Spector, **Monuments to Finance - Three Winnipeg Banks**.
14. Harry Weese and Associates, **Four Landmark Buildings in Chicago's Loop**, Washington: United States Department of the Interior, 1978, pp. 3, 7-9.
15. I am indebted to R. R. Rostecki of CIHB for the suggestions made in this paragraph.
16. David Spector, **Monuments to Finance - Three Winnipeg Banks**.
17. **Ibid.**
18. **Henderson's Winnipeg Directory**, 1906; 1913.
19. See David Spector, **Monuments to Finance - Three Winnipeg Banks**.
20. See **List of Branch Banks** at the conclusion to this chapter.
21. **Henderson's Winnipeg Directory**, 1913.
22. "Banks Noted for Integrity and Conservation," **WMT Special**, 18 September 1906, p. 45.
23. **Henderson's Winnipeg Directory**, 1913.
24. **Imperial Bank Circulars**. Circular No. 780 B, 1905; No. 714 B, 1905; No. 679 B, 1906. R. R. Rostecki brought these circulars to my attention.
25. "Banks Noted for Integrity and Conservatism," **WMT Special**, 18 September 1906, p. 43.
26. Joseph Schull, **100 Years of Banking in Canada - The Toronto-Dominion Bank**, Toronto: Copp-Clark, 1958, p. 103.
27. Advertisement for Bank of Toronto, **WMT**, 19 May 1906, p. 10.
28. **Henderson's Winnipeg Directory**, 1910; 1913; 1920.
29. In 1954, the Bank of Toronto merged with the Dominion Bank, Joseph Schull, **100 Years of Banking in Canada**, p. 196.
30. J. Castell Hopkins, "Historical Sketch of the Royal Bank of Canada, 1869-1911," **Forty-Second Annual Report, Royal Bank of Canada**, Montreal, 1911.
31. "Banks Noted for Integrity and Conservatism," **WMT Special**, 18 September 1906, p. 40.
32. Advertisement for Royal Bank, **WMT**, 22 May 1912, p. 5.
33. **Henderson's Winnipeg Directory**, 1911; 1913.
34. The Bank of British North America established its first office in Winnipeg in January, 1887. "Banks and Banking," **The Colonist**, Winnipeg, Manitoba, January, 1898, unpaginated.



35. "Banks Noted for Integrity and Conservatism," **WMT Special**, 18 March 1906, p. 43.
36. Advertisements for the Bank of British North America, **WMT**, 5 April 1909, p. 10; 10 May 1909, p. 8; 28 May 1909, p. 9; 23 June 1909, p. 9.
37. "Long-Established Bank Will Soon Close," **Monetary Times**, Toronto, Ontario, 23 August 1918, p. 14.
38. "Banks and Banking," **Colonist**, January, 1898, unpaginated.
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41. "Banks Noted for Integrity and Conservatism," **WMT Special**, 18 September 1906, p. 41.
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46. "Royal Bank to Acquire Union," **Monetary Times**, 29 May, 1925.
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50. "Northern Crown Bank Transfer," **Monetary Times**, 10 May 1918.
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52. See Advertisements for Northern Bank, **WMT**, 15 February 1907, p. 15; 28 March 1907, p. 13; 9 May 1907, p. 13; 13 May 1908, p. 13.
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58. **Ibid.**, and "The Late John M. Carrere," **Construction**, April, 1911, p. 45.
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66. Within one year of J. D. Atchison's arrival in Winnipeg he commenced work on seven apartment blocks. "Contractors, Lumber Dealers and Architects," **WMT Special**, 12 September 1906, p. 58.

67. "Mrs. J. D. Atchison Dies in California," **Manitoba Free Press**, 9 January 1930, p. 5.
68. Manitoba Legislative Library, Biographical Scrapbook B11, p. 264; "George W. Northwood Dead at 83," **Winnipeg Free Press**, 15 December 1959; "G. W. Northwood City Architect," **Winnipeg Free Press**, 15 December 1959.
69. "Bank of Toronto - Niagara and Academy," **Western Canada Contractor & Builder**, Winnipeg, Manitoba, January, 1928, p. 47.
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76. "William H. Carter," Frank H. Schofield, **The Story of Manitoba**, Vol. III, p. 205.
77. **Henderson's Winnipeg Directory**, 1908.
78. Saul & Irish were contractors for the Bank of Hamilton at Marion and Tache. Advertisement, "Contractors, Lumber Dealers and Architects," **WMT Special**, 18 September 1906, p. 53.
79. **Henderson's Winnipeg Directory**, 1908.
80. City of Winnipeg. **City Assessment Record**. Code 43, Ward 3, Roll No. 929730. Canadian Bank of Commerce, 325 Nairn Avenue.
81. David Spector, **Monuments to Finance**.
82. "Recent Branches, Canadian Bank of Commerce," **Construction**, January, 1921, pp. 21-22.
83. Victor Ross, **The History of the Canadian Bank of Commerce**, Vol. 2, pp. 492-93.
84. G. E. Mills and D. W. Holdsworth, "The B. C. Mills Prefabricated System: The Emergence of Ready-Made Buildings in Western Canada," **Occasional Papers in Archaeology and History No. 14**, pp. 144-48.
85. David Spector, **Monuments to Finance**.
86. See photographs in H. Harold Kent, "The Windsor Branch of the Imperial Bank of Canada," **Construction**, April, 1923, p. 120; **Edmonton - Alberta's Capital City**, Edmonton, Esdale Press, p. 103.
87. William Dendy, **Lost Toronto**, Toronto: University of Toronto Press, 1979, p. 98.
88. Walter R. L. Blackwell, "Bank Architecture and the Bank of Toronto," **Canadian Banker**, Vol. 37, No. 1, October, 1937, p. 64.
89. See photographs in **Royal Bank Annual Reports**, 1907; 1910.
90. David Watkin, **English Architecture - A Concise History**, New York: Oxford University Press, 1979, pp. 124-153. See also John Harris, **Georgian Country Houses**, Feltham: Country Life Books, 1968.
91. For a description of the Bank of Nova Scotia, Toronto see William Dendy, **Lost Toronto**, p. 97.
92. See "Bank of British North America, Montreal, Quebec," **Construction**, September, 1915.
93. See "New Union Bank Building, Ottawa," **Construction**, August, 1919, pp. 229-232.
94. See "New Branch Buildings for Merchants' Bank," **Construction**, December, 1919, pp. 384-390.

## CHAPTER TWO

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Historical Background: Bankers' Row

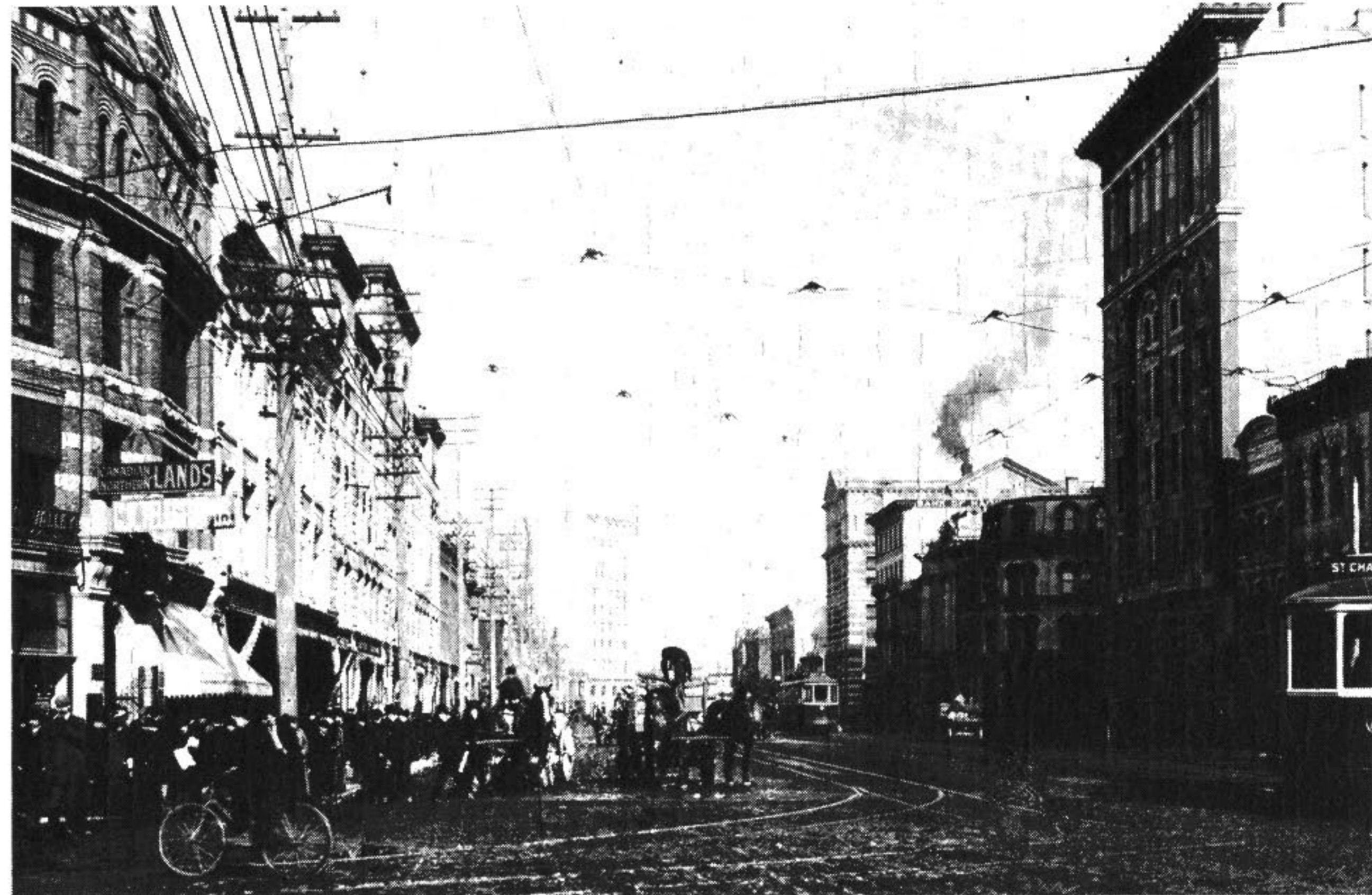


## HISTORICAL BACKGROUND:

### BANKERS' ROW

Since Winnipeg's incorporation in 1874, Main Street has remained one of the city's principal thoroughfares. Upon this artery financial institutions erected or leased premises to capitalize on the demand for increasing volumes of capital. Extending from Main Street and Portage Avenue in the south to Bannatyne Avenue in the north, the boundaries of Bankers' Row had been firmly established by 1883. Within these geographical perimeters, banks would later erect new, grandiose structures while financing much of the prairies' development.

Pre-1900 bank development centred on Main Street's east side. Perhaps the fear of crossing an unpaved Main Street, frequently thigh-deep in soft mud, to post letters and parcels enticed bank managers to locate their premises near the post office. Proceeding north from Portage Avenue in 1883, pedestrians passed the quarters of the Ontario Bank, Bank of Ottawa, Merchants Bank, Union Bank, and Imperial Bank.<sup>1</sup> Fifteen years later little had changed. On the east side of Main Street, on their way to City Hall, passersby still faced the facades of the Bank of Ottawa, Merchants Bank, Bank of Hamilton, Bank of Commerce, Banque d'Hochelaga, and Union Bank.<sup>2</sup> These banks were instrumental in financing the dry goods, clothing, and furniture stores and the real estate and professional offices which proliferated across the street. For the greater part rented, the buildings which housed Winnipeg's financial institutions reflected the High Victorian Italianate architectural styles of their time.<sup>3</sup>



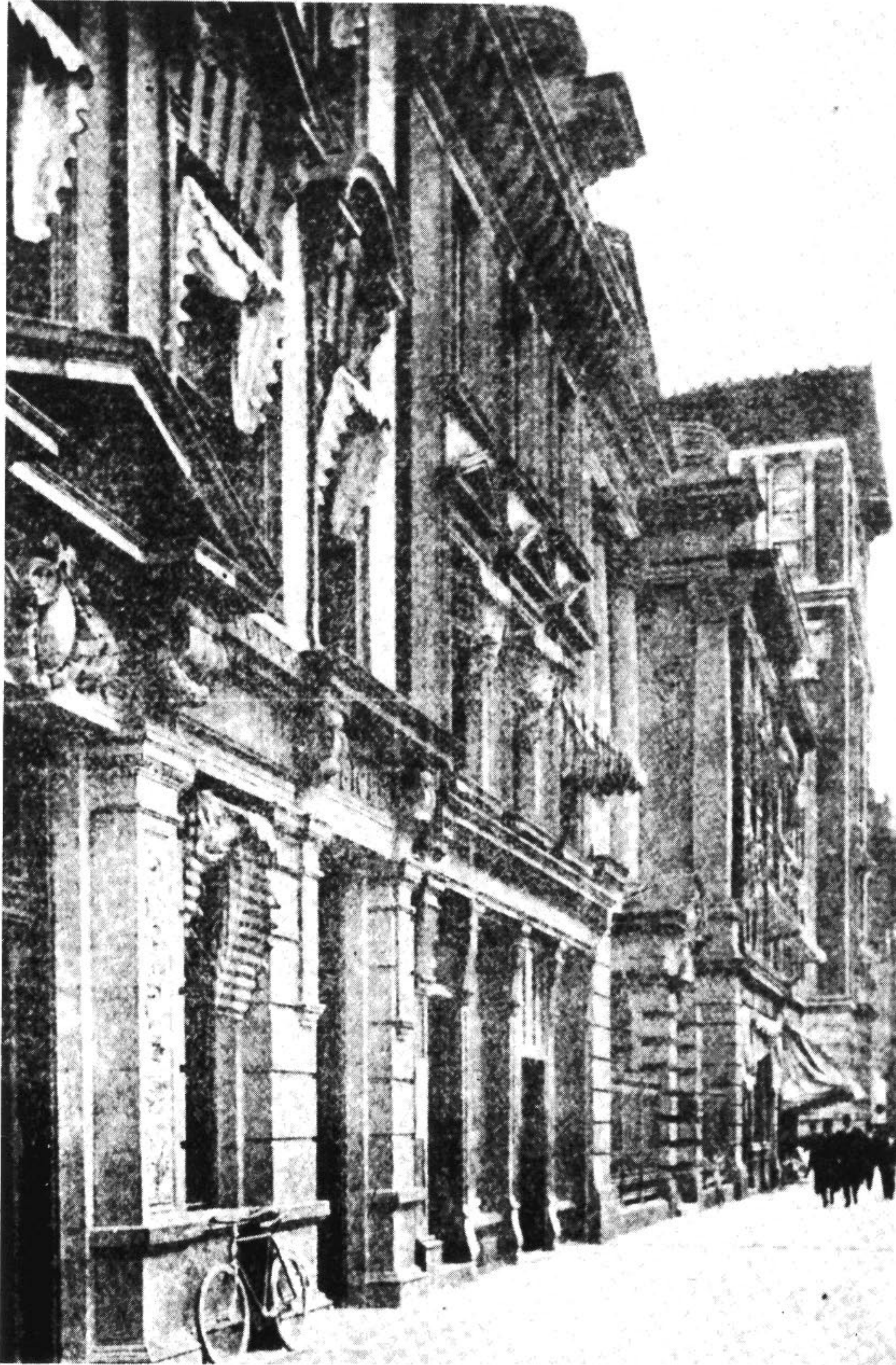
Manitoba Archives Photo

*Main Street, looking north from Portage Avenue, circa 1905.*



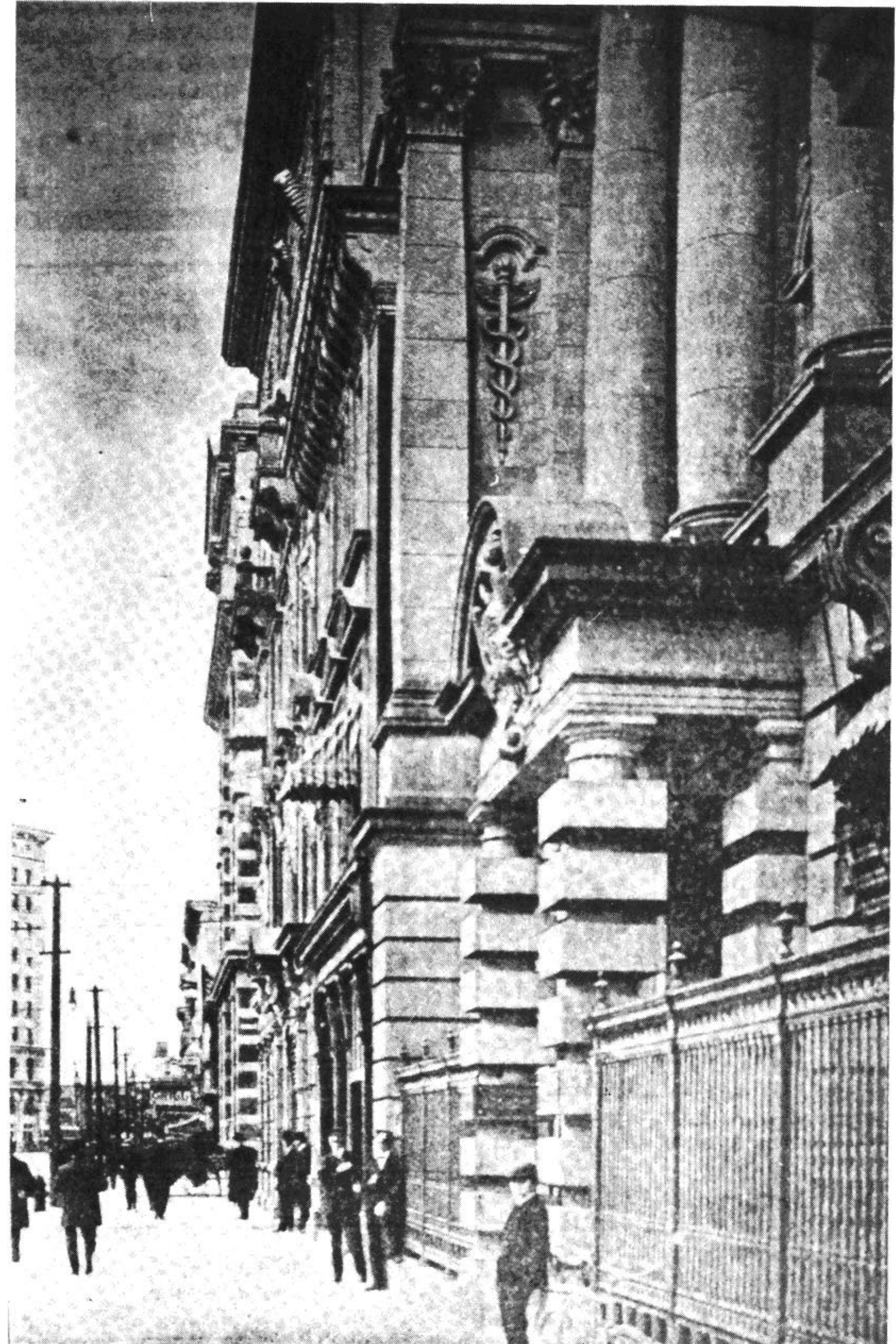
Manitoba Archives Photo

*Main Street, west side, looking north from McDermot Avenue.*



Manitoba Archives Photo

*Bankers' Row, east side of Main Street,  
south from McDermot Avenue, circa 1911.*



Manitoba Archives Photo

*Bankers' Row, east side of Main Street,  
north from Lombard Avenue, circa 1911.*

As Winnipeg enjoyed the fruits of unparalleled turn-of-the-century prosperity, financial institutions expanded their Main Street operations. Old office structures were demolished and replaced by monumental and neo-classical banking halls. With the erection of the Dominion Bank in 1898, bankers began claiming both sides of the thoroughfare. Soon afterwards, London and Quebec City-based institutions had opened new Bank of British North America and Union Bank premises. The erection of Eaton's Portage Avenue store encouraged other retailers to follow suit. Where retail establishments formerly stood, banks proudly displayed their facades.

On the eve of the First World War, Bankers' Row stood virtually complete.<sup>4</sup> On the east side of Main Street from Portage Avenue northward, the Banks of Montreal, Ottawa, Merchants, Commerce, Hamilton, Hochelaga, Molson's, Imperial, and Quebec all vied for consumer and corporate business. Across the street, the Bank of British North America, Dominion, Toronto, Royal, and Union attracted public attention.<sup>5</sup> Today, many of these buildings continue to bask in their past glory.

#### FOOTNOTES

1. Henderson's Winnipeg Directory, 1883.
2. Henderson's Winnipeg Directory, 1898.
3. See David Spector, **Monuments to Finance.**
4. The only major exception was the Bank of Hamilton which opened well after the war.
6. Henderson's Winnipeg Directory, 1914.



Manitoba Archives Photo

*Original Bank of Commerce, 389 Main Street, circa 1901.*

## THE BANK OF BRITISH NORTH AMERICA

### 436 MAIN STREET

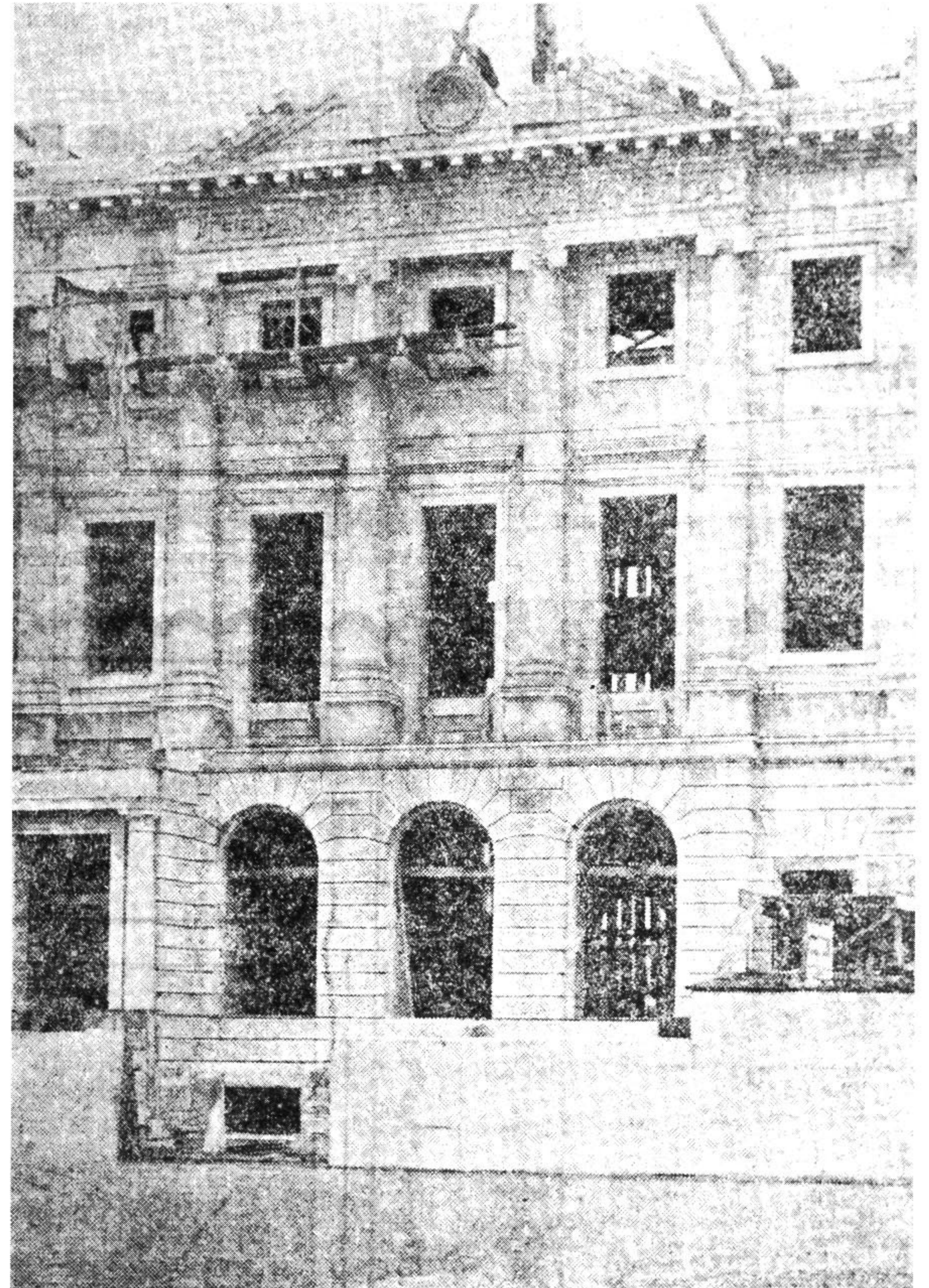
The Bank of British North America at 436 Main Street is the only neo-Palladian banking hall remaining in Winnipeg, and is probably the oldest structure of its type on Bankers' Row. It can also be hypothesized that this building possesses the city's oldest standing steel frame.

Before its demise in 1918, the Bank of British North America enjoyed a long, but ultimately unprofitable, history. This London-based institution first opened its doors in rented premises at 371 Main Street in 1887.<sup>1</sup> Soon, competition from the Banks of Commerce and Hamilton, situated across Lombard Avenue, reduced business and by 1895 the bank had moved to 347 Main Street. Again, its stay would be shortlived. Instead of purchasing its

Manitoba Archives Photo



*Dominion Bank and British Bank of North America, circa 1904.*



Manitoba Archives Photo

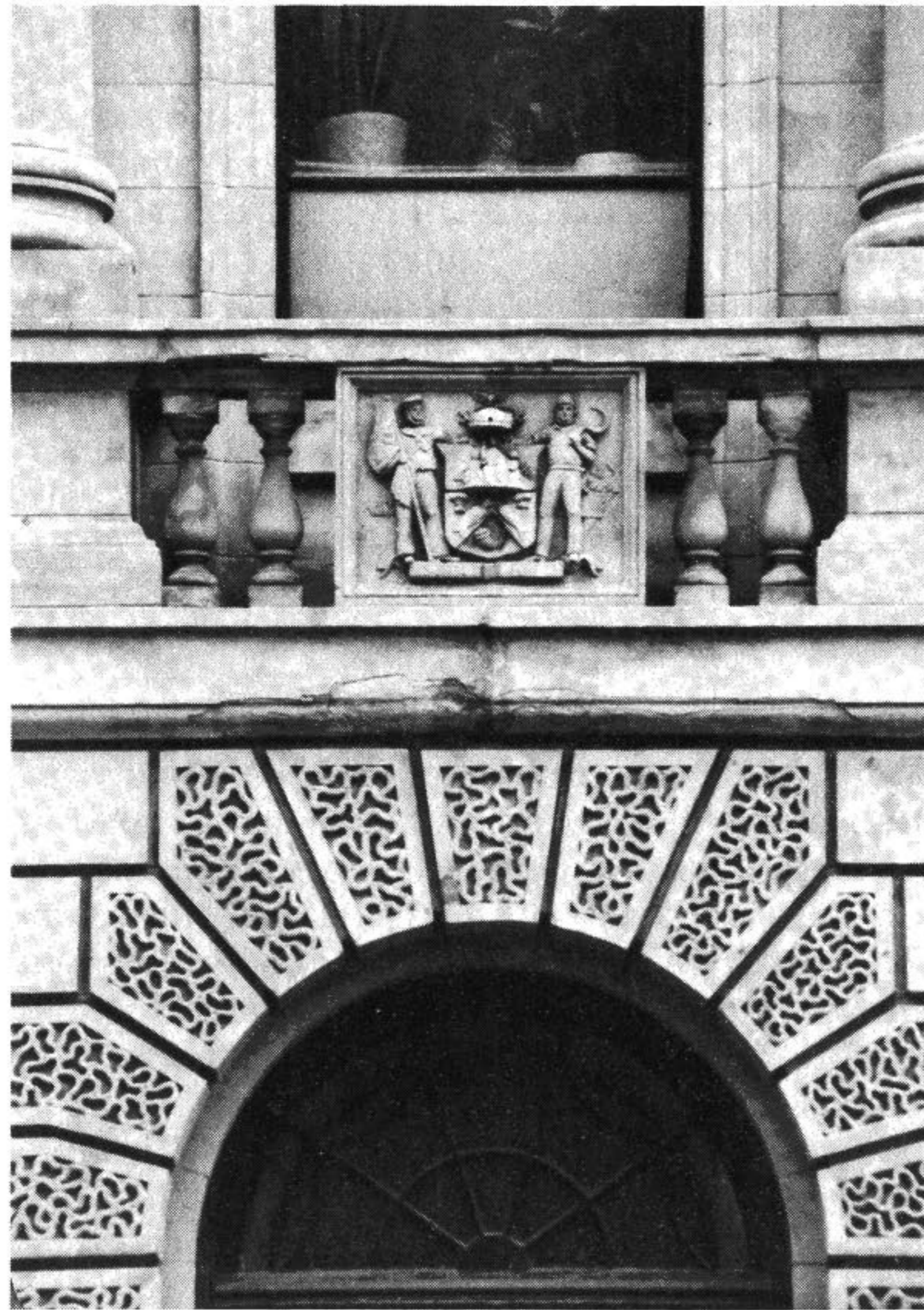
*British Bank of North America under construction in 1903.*



strategic southeast Main Street and Portage Avenue quarters and competing with the Bank of Montreal, the Bank of British North America gambled on a more northerly site. Leased premises at 455 Main Street attracted clients who somehow strayed north of Bannatyne Avenue.<sup>2</sup> In 1902, corporate directors finally decided to erect their own monumental banking hall. Adjacent to the Dominion Bank on the west side of Main Street, the Bank of British North America commenced operations in 1904, and business continued until absorption by the Bank of Montreal fourteen years later.

In a district where banks proliferated, architects for the Bank of British North America faced a variety of problems. At Main Street and Lombard Avenue, the Merchants' Bank impressed growth-minded Winnipeggers with the city's first office tower in 1902. Across Lombard Avenue, Darling and Pearson had designed an impressive neo-Palladian-style Bank of Commerce. Adjacent to the British institution's site stood the newly-opened Dominion Bank. Flaunting its Italianate, Second Empire, and neo-classical elements, this wildly eclectic building attracted public attention. To survive, the Bank of British North America needed an identifiable structure.

In relation to its 1904 surroundings, the building can be judged to be at least a partial success. Its relatively unembellished facade provided a vivid contrast to the Dominion Bank. A protruding pedimented portico on the north side captured the attention of passersby. Although neo-Palladian like the Bank of Commerce, its ornamental balustrade created the illusion of size and height. During its first few years, the Bank of British North America stood as a Winnipeg landmark.



City of Winnipeg Photo

*Facade detail, Bank of British North America. "Vermiculated Rustication" is shown in the lower portion of the photograph.*

As Canada's major banks erected monumental buildings, the importance of 436 Main Street temporarily waned. Costly Bank of Montreal, Commerce, Imperial, and Toronto premises dwarfed their smaller competitor. In 1919, the Bank of Montreal described its new acquisition as ideal trust company premises.<sup>3</sup> Yet, with the removal of the original Bank of Commerce to Regina, the Bank of British North America's style became unique. Since 1912 it has stood as the only neo-Palladian structure on Bankers' Row.

On April 11, 1902 the Bank of British North America received a building permit for its Main Street structure. Designed by A. L. Layton, an obscure Montreal architect, and erected by William Grace Company, a leading Chicago contractor, the building extended over 50 feet along Main Street, possessed a depth of 76 feet and rose 3 storeys in height. A brick foundation with concrete footings supported a steel frame while steel lath ceilings divided the floors. Foundation walls ranged from 2 to 4 feet in thickness and external walls averaged about 1 1/2 feet. With an initial expenditure of \$86,000, the Bank of British North America commenced operations.<sup>4</sup>

An eye-catching facade graced the building's exterior. Constructed entirely of sandstone, the structure displayed a one-storey high rusticated base divided by huge Romanesque windows. On the north side, a protruding portico supported by two unfluted Doric pillars and capped by an entablature and pediment invited the attention of passersby. The upper storeys enhanced the building's appearance. A decorative balustrade divided the main floor from those above. At the second storey level, four unfluted Ionic columns ascended to an entablature bearing the institution's name. A huge pediment complete with coat-of-arms rose above and was topped by an ornamental balustrade. To pedestrians, the Bank of British North America presented an imposing appearance.

Once inside the vestibule, clients faced a lavishly-adorned banking hall to their right. Treading on the room's marble floor, patrons admired frescoed Pompeian red walls which rose above the marble panelling. Overhead was a deep boxed ceiling. Its intricate and superbly sculptured gold panels with wreath borders and deep beam divisions of old ivory un-

doubtedly impressed all comers. Marble-based mahogany counters with bronze grilles and a manager's office executed in the same materials completed main floor arrangements.<sup>5</sup>

City of Winnipeg Photo



*Sandstone columns grace the facade of the Bank of British North America.*

In the vestibule, a marble-treaded spiral steel staircase led staff and patrons to upper and lower storeys. The basement contained the bank's vaults as well as offices and lavatories. Professionals leased second floor rental space and their clients transacted business in quarters finished in oak or maple trim. The bank's clerks resided on the third floor. An amusement room complete with billiard table, a livingroom, kitchen, lavatory, and series of bedrooms were reached from the main hallway.<sup>6</sup> Since bank officials limited callers to the main and second floors, the lack of an elevator posed no public inconvenience.<sup>7</sup>

The Winnipeg branch of the Bank of British North America probably spawned other creations including Canadian headquarters in Montreal. Although erected eleven years later, the St. James Street office displayed the same rusticated base divided by Romanesque windows. Overhead, an Ionic colonnade ascended to an entablature and pediment bearing the bank's name and logo. The Montreal headquarters even shared elements of the Winnipeg interior. Its marble floor, panelled gold leaf ceiling, and mahogany fixtures had long proven amenable in the financial trade.<sup>8</sup> Winnipeg's Main Street structure thus stands as an early twentieth century example of its owners' approach to bank architecture.

Throughout its history, the building at 436 Main Street received the attention of three owners. The Bank of British North America maintained its Winnipeg office until amalgamating with the Bank of Montreal in 1918. In 1919, the new owner sold the structure to its sister corporation, Royal Trust, and this concern utilized the banking hall and upper storeys until the mid 1960's. Today Newman, MacLean & Associates are the proprietors. Each successive firm has added its personal touch in refurbishing the edifice.

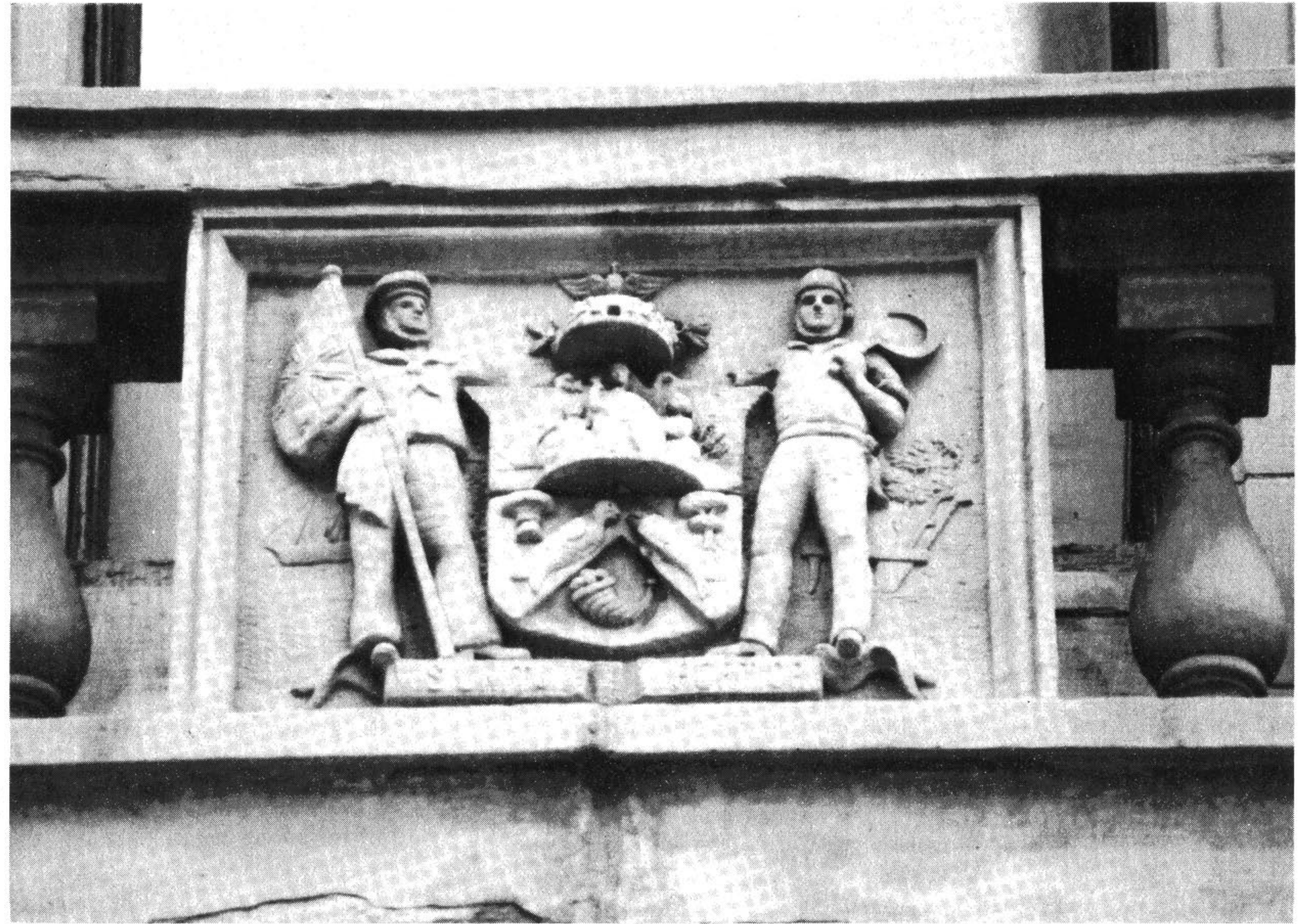
The Bank of British North America equated modernization with financial returns. In 1909, just five years after the bank's opening, directors opted for an interior remodelling. Toronto architects Darling and Pearson received a commission to transform the banking hall into the equivalent of their other Winnipeg creations and to refurbish second storey rental quarters into administrative offices.<sup>9</sup> Evidently, the gamble succeeded. As world powers geared for war, the Bank of British North America embraced expansion. Contractors Hayter and Walin commenced work on a rear addition extending approximately fifty by fifty feet in 1914. Montreal architects Pratt and Ross designed the \$40,000 extension.<sup>10</sup> In 1918, the venerable London-based institution closed its doors and new owners occupied their Winnipeg facility.

Although the Bank of Montreal briefly operated a basement savings bank and in 1919, altered the sub-terranean floor for this purpose,<sup>11</sup> Royal Trust remained as principal occupant for forty-five years. The building it acquired stood in fine condition and remained unchanged until the Second World War had affected the lives of another generation of Canadians. In 1940, the City Assessor summarized the changes which had occurred since the structure's completion. Royal Trust attracted clients with a banking room which retained its original marble floor and mahogany trim, while the ceiling reflected the changes which Darling and Pearson had specified in 1909. An elevator, probably installed with the 1914 addition, carried passengers to the second floor where they viewed tiled floors and birch trimmed walls and doors of various offices. For the convenience of employees, washrooms boasted ceramic marble floors, glazed wainscots, and marble stalls.<sup>12</sup> In 1940, the early improvements of the building's first owners still sufficed.

At the end of World War II, Royal Trust embarked on a modernization programme. In 1948, the third floor residence was dismantled. In its place, the owners specified lounge and dining areas complete with an enlarged kitchen, fluorescent lighting, and refinished wood trim. Five years later new windows were installed facing Main Street and minor basement alterations were undertaken. A 1955 sand-blasting enhanced the appearance of the main facade but may have reduced its imperviousness to moisture. Before departing for new quarters on Broadway Avenue in 1962, Royal Trust installed new basement vaults and a vinyl asbestos floor covering.<sup>13</sup>

A flurry of activity accompanied the proprietorship of Newman, MacLean and Associates. In 1968 the building received its most extensive remodelling since 1909. In the basement workmen painted and decorated the walls and ceiling and laid carpeting over the existing floor. New doors, trim, hardware, acoustic ceiling tile, and fluorescent light fixtures transformed the basement into desirable office space. The enthusiasm of the new owners continued to the upper storeys. Backed by 3/4 inch plywood underlay, second and third floors received broadloom. Architects specified new window and door trim and modern office partitions. In 1973, an overhead walkway connecting the building to 212 McDermot Avenue was erected.<sup>14</sup>

Today the Bank of British North America stands as the only major bank structure on its block. A modernized interior complements Winnipeg's only remaining neo-Palladian bank facade. This building constitutes the oldest monumental financial structure in Winnipeg and the precursor of larger and more recent Main Street banking halls.



*Balcony detail — coat of arms of the Bank of British North America.*

## BANK OF BRITISH NORTH AMERICA - ORIGINAL COST AND ALTERATIONS

(Source: City of Winnipeg. **Building Permits and Assessment Record**, Ward 2, Property Code 40, Roll No. 608800, Bank of British North America)

Permit	Year	Estimated Cost	Specifics
1903 - 162	1903	\$86,000	original building permit
unspecified	1909	\$30,000	remodelling main and second storeys
1914- 1742	1914	\$40,000	addition to building
1919 - 829	1919	\$ 3,000	remodelling basement
unspecified	1948	unspecified	remodelling third storey
1953 - 8433	1953	unspecified	alterations to basement, new front windows
unspecified	1955	unspecified	sandblasting main facade
1962 - 6927	1962	unspecified	vault in basement; reinforcing exterior walls
1968 - 7885	1968	unspecified	redecorating basement, second and third storeys
1973 - 3682	1973	\$ 9,627	walkway to 212 McDermot Avenue

## FOOTNOTES

1. **Henderson's Winnipeg Directory**, 1888.
2. **Henderson's Winnipeg Directory**, 1895; 1900.
3. "Make Changes in Bank Building," **MFP**, 13 September 1919.
4. City of Winnipeg. **Building Permit 1903 - 162**, Bank of British North America, 436 Main Street; City of Winnipeg. **City Assessment Record**, Property Code 40, Ward 2, Roll No. 608800, Bank of British North America, 436 Main Street.
5. "Banks Noted for Integrity and Conservatism," **WMT Special**, 16 September 1906, p. 45.
6. **Ibid.**
7. City of Winnipeg. **Building Permit 1903 - 162**. Bank of British North America.
8. See "Bank of British North America, Montreal, Quebec," **Construction**, September, 1915, pp. 379-388.
9. The remodelling cost \$30,000. "Big Bank Improvements," **WMT**, 22 May 1909, p. 20.
10. City of Winnipeg. **Building Permit 1914 - 1742**. Bank of British North America.
11. "Make Changes in Bank Building," **MFP**, 13 September 1919.
12. City of Winnipeg. **City Assessment Record**. Bank of British North America.
13. **Ibid.**
14. **Ibid.**

## THE UNION BANK BUILDING

### 504 MAIN STREET

At the southwest corner of Main Street and William Avenue stands the Union Bank Building - Winnipeg's oldest remaining office tower. Strategically located opposite City Hall, this edifice housed the national headquarters of the Union Bank from 1912-1925. From these premises, corporate directors managed a far-flung financial empire.

The Union Bank established early in Winnipeg. In February 1882, General Manager C. A. Boxer opened rented premises on the northeast corner of Main Street and McDermot Avenue. Here the Union Bank transacted business for a decade. By 1894, this Quebec City-based financial institution had established in the Bird Block.<sup>2</sup> Soon thereafter, the Union Bank in a joint purchase with the other main floor lessee, the Banque d'Hochelaga, acquired the southeast Main Street and Bannatyne Avenue property. Turn-of-the-century economic growth rendered the Union Bank facilities obsolete and the corporation sought more commodious quarters. In August, 1902 the bank announced the construction of its new office tower.<sup>3</sup> Within forty-five days, the Molson's Bank had purchased the Union Bank's former offices for \$90,000.<sup>4</sup>

According the press reports, the site for Winnipeg's second office tower was splendid. The new skyscraper would stand as a fit companion to City Hall. For a bank which harboured dreams in 1902 of emerging as the leading prairie financier, the choice could not have been better. Winnipeg's other office tower, the Merchants' Bank Building, lay a good distance north and would not affect future business. Across William Avenue, aldermen and ad-



Manitoba Archives Photo

*Winnipeg's Market Square, circa 1920. The Union Bank is visible to the right.*

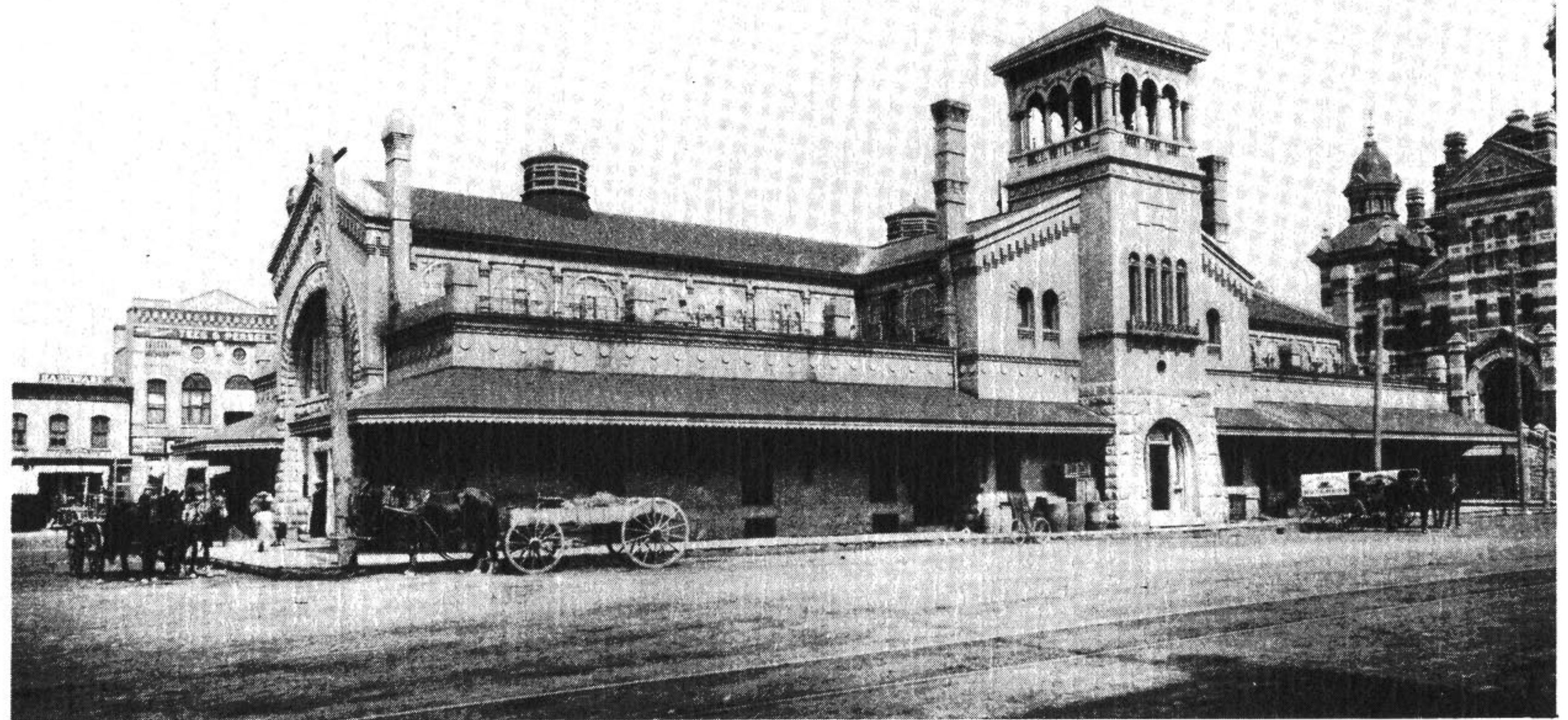
ministrators conducted the city's affairs, and business callers would enter the new bank. To the west of City Hall, Market Square attracted shoppers and Union Bank directors believed they could secure consumer deposits. In 1902, at least, the future seemed bright.

In 1925, with nothing behind but shattered dreams, the Union Bank stood on the verge of bankruptcy. Imposing new banking halls further south siphoned off financially-solvent business clients. Shoppers no longer congregated on Market Square. Portage Avenue

had emerged as the city's retail district and the city market had been converted into a municipal administration building. Even the completion of the Confederation Life Building failed to offset the loss. Corporate directors counted their good fortune when the Royal Bank purchased Union Bank assets.

The 1902 announcement of the new building created a flurry of public excitement. The **Winnipeg Morning Telegram** printed a front page article entitled "New Sky-Scraper for Main Street," This building, it declared, would rise at least eight storeys above the prairie streetscape.<sup>5</sup> Journalists praised Union Bank directors' sound business sense in hiring architects and contractors. The name Darling and Pearson constituted "sufficient guarantee that the building will be as near perfection as it is possible to make it." The New York contracting firm of George A. Fuller ensured that construction would proceed smoothly.<sup>6</sup> After construction had commenced in September 1903, a Winnipeg newspaper eagerly published an interview with architect Frank Darling.<sup>7</sup>

Manitoba Archives Photo



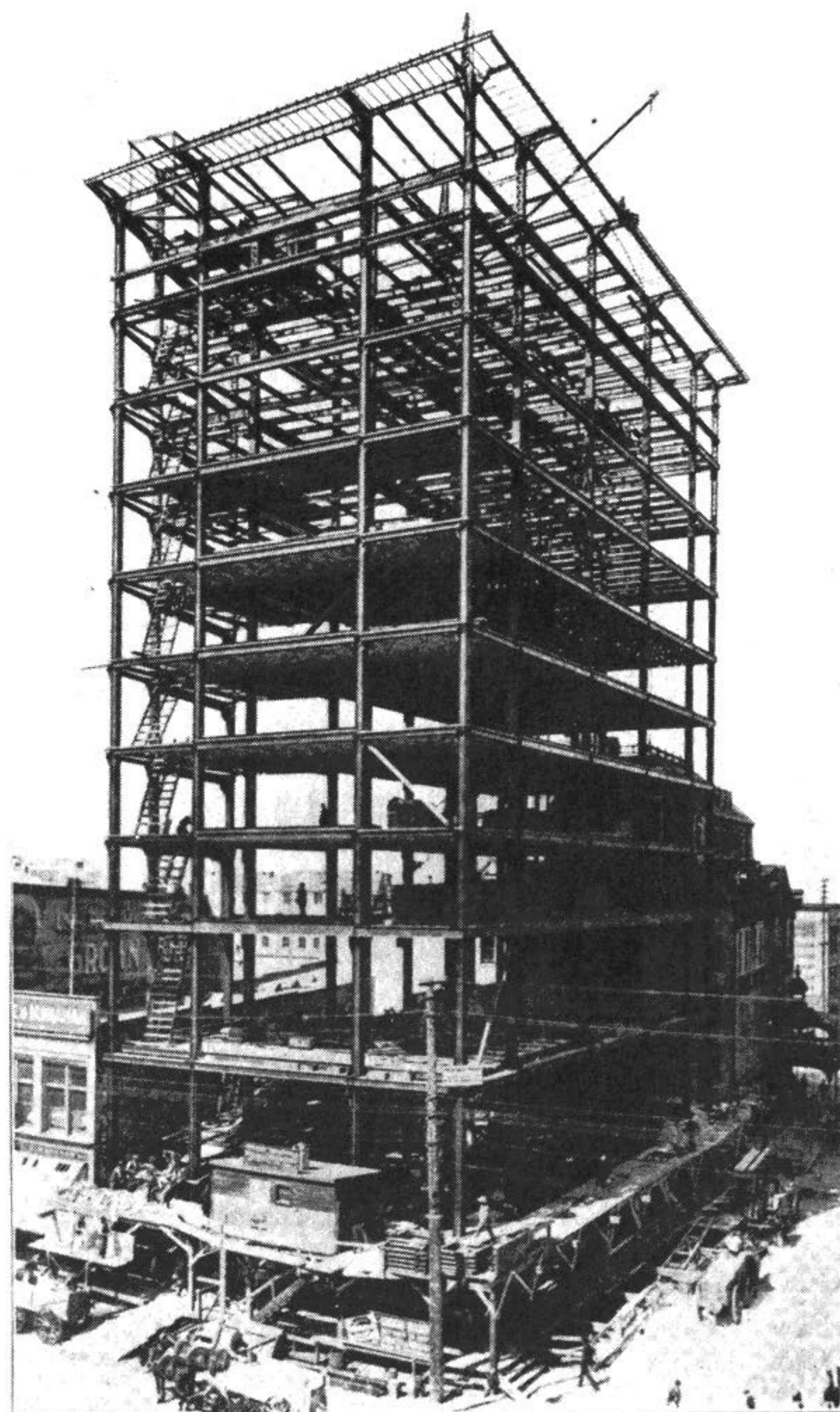
*Central Market Building, circa 1900.*

Constructed largely by sub-contractors Thomas and Starrett of New York City, the Union Bank Building boasted 60 feet of Main Street frontage, extended 104 feet along William Avenue, and rose 156 feet above street level.<sup>8</sup> Upon a foundation consisting of 21 concrete caissons sunk to bedrock level, a steel frame consisting of interlocking girders manufactured by Dominion Bridge Company of Montreal was riveted. By contemporary standards the building was fireproof. Ochre brick supplemented by ornamental terra cotta comprised the structure's exterior walls.<sup>9</sup> Darling and Pearson could take pride in specifying the most modern building materials.

The Union Bank possessed a profile unlike that of its Lombard Avenue and Main Street rival. Ochre brick and terra cotta graced a two storey base dominated by Romanesque windows. Above the second storey, a decorative balustrade delighted passersby along Main Street and William Avenue. Rusticated terra cotta and ochre brick continued yet an additional storey and was topped by an entablature. Limited but tasteful decoration enhanced the ochre brick facade in its ascent from the fourth to the eleventh floors. Tiny radiating voussoirs above each window and rusticated quoins relieved the monotony of monochromatic brickwork. Upper storeys stood in stark contrast to the richly embellished Merchants Bank.

At frieze level, the Union Bank stood alone in its Sullivanesque ornamentation. Although original plans specified a colonnade identical to its competitor, this neo-classical appendage never appeared.<sup>10</sup> Instead, a one storey high frieze with enriched foliated rinceau and porthole windows capped the tower. Canada's leading neo-classical architects had ironically created an appealing facade while rejecting typical classical motifs.

The main floor banking hall displayed a more traditional neo-classical treatment. Patrons walked over a patterned marble floor while marble Ionic columns supported the ceiling. Ionic pilasters separated the plaster wall panels



UNION BANK BUILDING, WINNIPEG, MANITOBA, CANADA

View taken May 14, 1904, seven and one-half months after work of excavation was started. Note the method of providing supports for the terra-cotta cornice which is hung from the steel work. See also illustrations on page 38.

Manitoba Archives Photo

*Union Bank Building under construction, 1908.*

and ascended to a decorative frieze. Flanked by the bank's logo, the British coat-of-arms dominated the west wall while an elaborate marble clock was placed below.<sup>11</sup> A panelled, gold-leaf ceiling established an aura of taste and refinement. Mahogany and marble chequing desks and tellers' cages with bronze grilles added dignity to already sumptuous surroundings. In short, Darling and Pearson had executed their typical banking hall interior.

Upper rental storeys probably displayed the tasteful furnishings expected in a building of this magnitude. Two open-grille manual elevators carried passengers to offices boasting twelve foot high ceilings.<sup>12</sup> Professionals could impress their clients with oak-panelled offices so common to the highest category of early twentieth century rental structures. Initial leaseholders enjoyed the finest office quarters in Winnipeg.



UNION BANK BUILDING, WINNIPEG, MANITOBA, CANADA

Darling & Pearson, Architects, Toronto, E. C. & R. M. Shankland, Engineers, Chicago  
View taken July 20, 1904, ten months after the work of excavation was started.  
See also page 47.

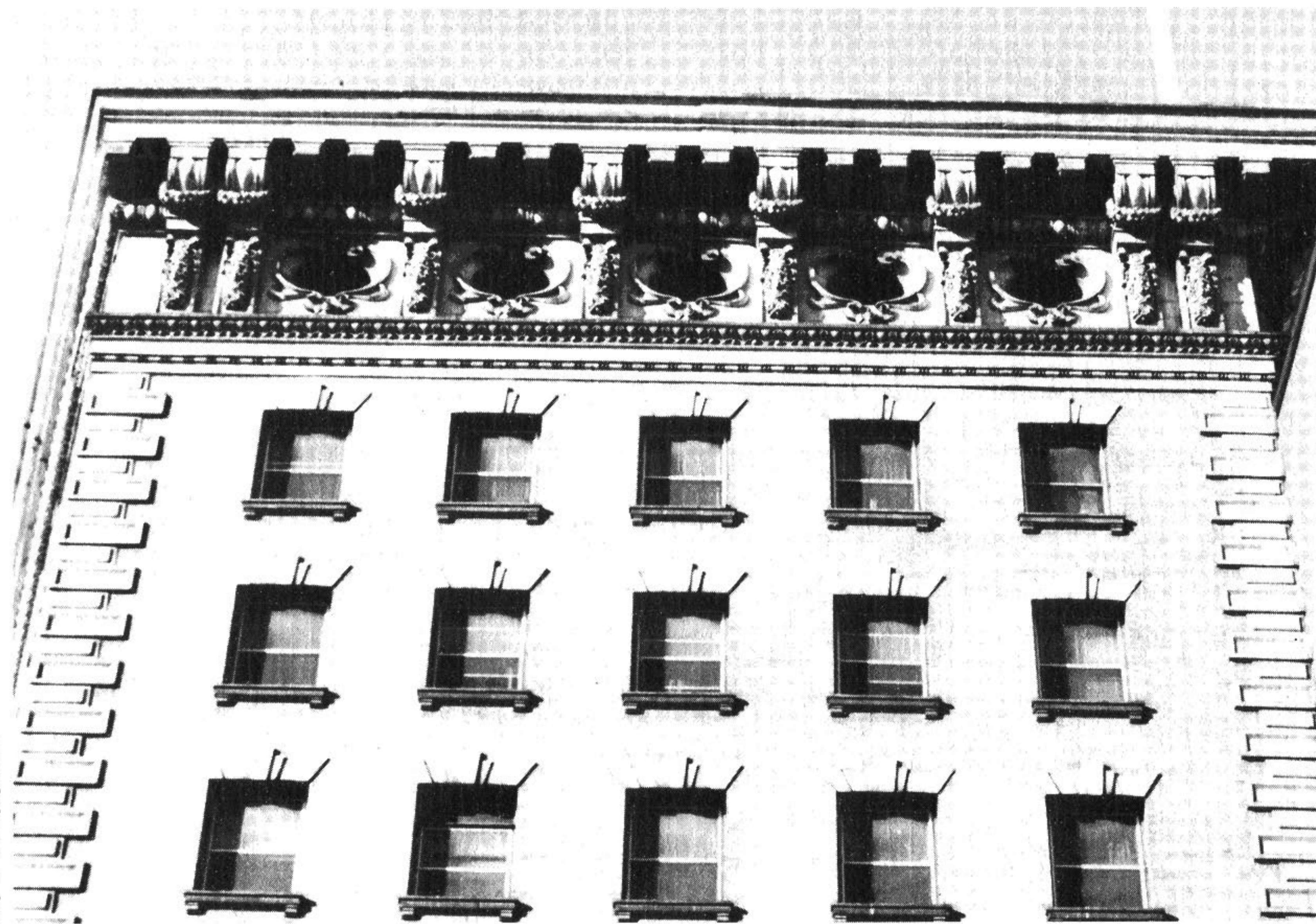
Manitoba Archives Photo

*Union Bank Building under construction, 1908.*

Since its completion, the 504 Main Street structure has enjoyed the attention of three corporate owners. The original proprietor, the Union Bank, held the property until absorbed by the Royal Bank in 1925. A real estate company, Royal Tower, took possession in 1974 after the Royal Bank had relocated in their new Portage Avenue and Fort Street building. Except for some early structural alterations, improvements tended to be decorative.

The high quality of workmanship demanded by Darling and Pearson carried the building through two relatively maintenance-free decades. When the Union Bank established its third storey national headquarters in 1912, it counted on rental fees from barristers, accountants, realtors, insurance agents, and corporations situated above.<sup>13</sup> Thirteen years later the building had declined. Barristers, accountants, and realtors had departed for more prestigious quarters, only to be replaced by suppliers of building materials.<sup>14</sup> On the eve of the Royal Bank takeover, the edifice had undergone no more than routine maintenance. While caissons had been added in 1917 to uplift a sagging foundation, upper floors received only cosmetic treatment.<sup>15</sup>

City of Winnipeg Photo



*North facade of the Union Bank.*

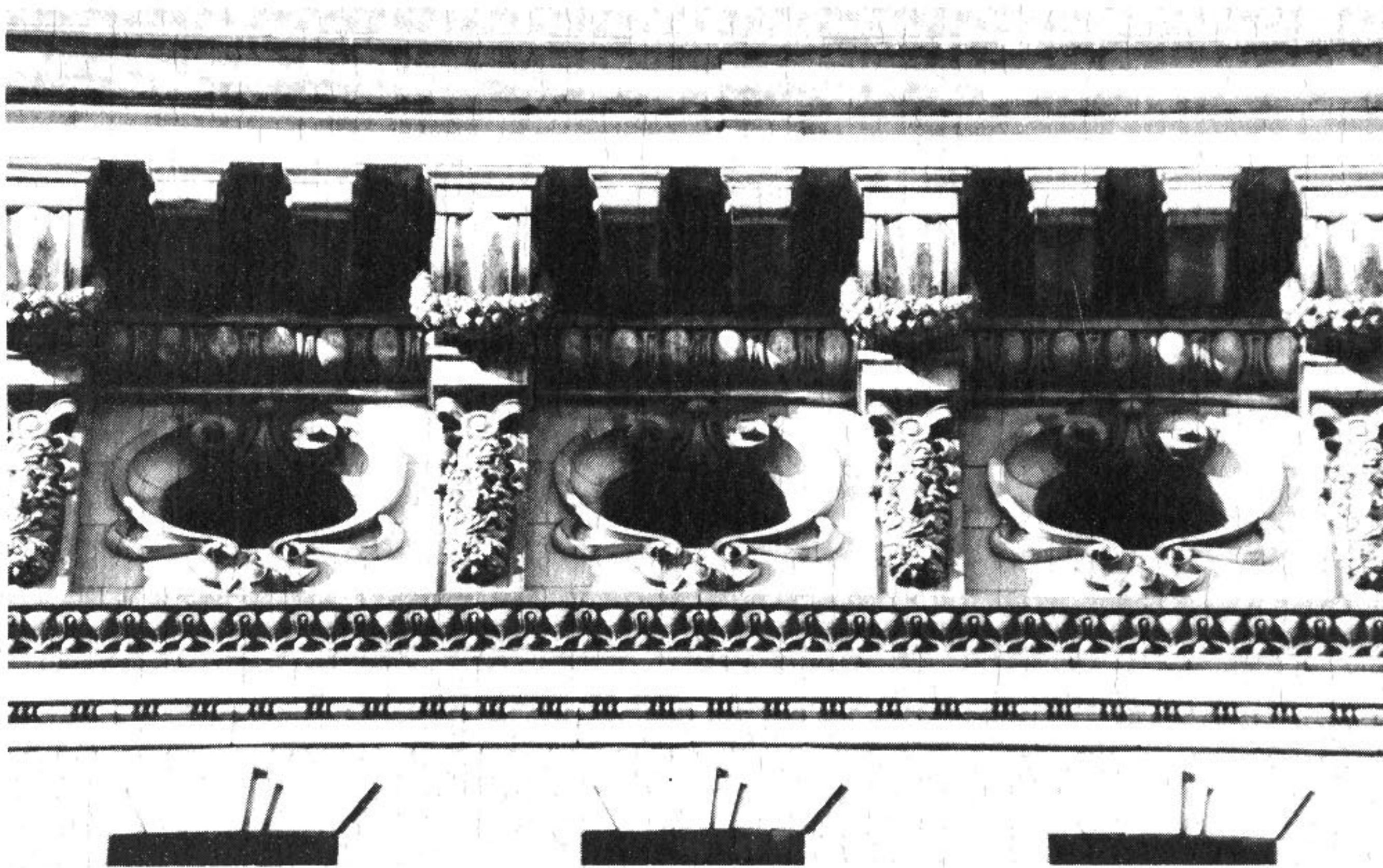
To Royal Bank directors, their new acquisition appeared sound. Until 1974, this Montreal-based corporation occupied second storey offices and leased the upper floors. With only minimal maintenance, the Royal Bank attracted satisfactory tenants. In 1955, building material suppliers, similar to those three decades earlier, rented Union Bank offices.<sup>16</sup> The installation of new fire escapes in 1929, basement renovations in 1959, and many minor office alterations left leaseholders content.<sup>17</sup>

When Royal Tower Ltd. acquired the building in 1974,<sup>18</sup> it inherited many unoccupied offices. Lack of proper maintenance had driven earlier leaseholders to more satisfactory quarters, while peripheral operations including one bailliff and one private investigator remained.<sup>19</sup> The new owners took ameliorative measures. In 1974 alone, renovations commenced on fourth, eighth and ninth floor hallways and a new elevator was added. Several months later, the main entrance received new panelling. Fur-

ther improvements during 1975-1977 included office re-decoration, vault reconstruction, and mezzanine refurbishing. In 1976, the building boasted a ninety per cent occupancy rate.<sup>20</sup>

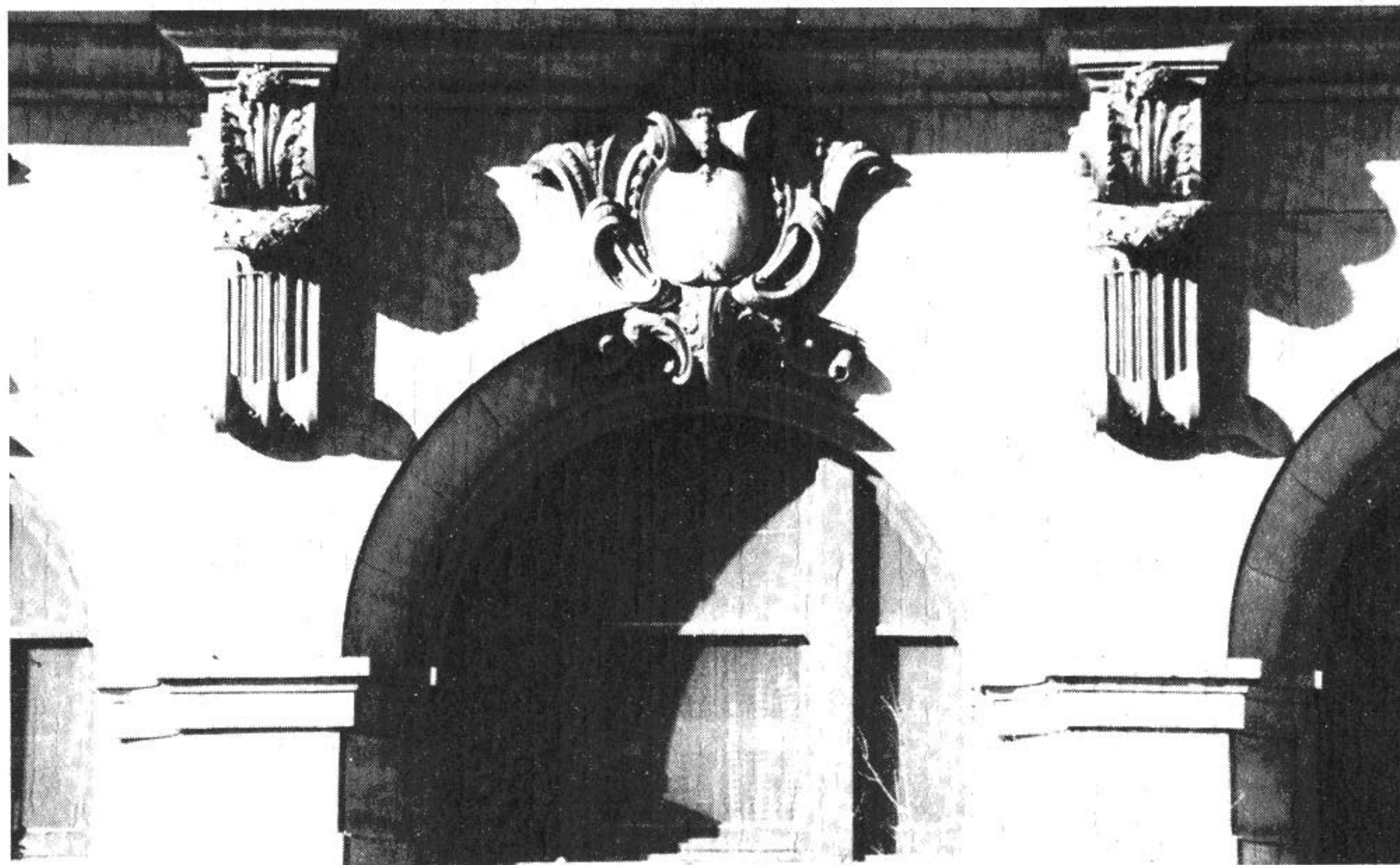
Today the Union Bank retains its unique 1904 facade while its interior has been modernized. Barristers, accountants, charitable organizations, and corporations lease offices.<sup>21</sup> The Union Bank stands as a commercially viable reminder of Winnipeg's past.





City of Winnipeg Photo

*Upper floor is clad in elaborate terra cotta.*



City of Winnipeg Photo

*Second-storey ornamentation above arched windows.*



City of Winnipeg Photo

*The Union Bank Building, renamed the Royal Tower, as it stands in 1982.*

### UNION BANK - ORIGINAL COST AND ALTERATIONS

(Source: City of Winnipeg. **Building Permits and Assessment Record**. Code 40, Ward 2, Roll No. 608270, Union Bank Building).

Permit	Year	Estimated Cost	Specifics
1903 - 2	1903	\$400,000	original building permit
1912 - 1157	1912	\$ 3,000	wall removed
unspecified	1917	\$ 35,000	caissons added
1918 - 738	1918	\$ 2,000	new vault installed
1929 - 3907	1929	\$ 7,680	new fire escapes and stairs
unspecified	1946	unspecified	changes in office layouts on 2nd, 3rd, 4th, 8th floors
1954 - 1556	1954	\$533,678	Skylight removed and roof on new slab added
unspecified	1955	\$ 10,000	Room 706 modernized
1957 - 849	1957	unspecified	alterations to 6th floor
1959 - 2	1959	\$ 29,500	new office and vault in basement
1959 - 2700	1959	\$ 4,500	repairs
1959 - 2441	1959	\$ 800	repairs
1959 - 4069	1959	\$ 4,000	new vestibule
1962 - 100	1962	\$ 9,000	4th floor office alterations
1962 - 1574	1962	\$ 20,000	alterations to 2nd floor
1962 - 1582	1962	\$ 200	main floor alterations
1962 - 2719	1962	\$ 3,800	transfer vault to basement

Continued

1965 - 77	1965	\$ 2,000	alterations
1965 - 1929	1965	\$ 600	alterations
1974 - 7595	1974	\$ 17,500	main floor renovated
1974 - 8493	1974	\$ 5,000	third floor alterations
1974 - 8972	1974	\$ 8,000	alterations main floor lounge and vault
1975 - 1347	1975	\$ 1,000	main floor entrance altered
1975 - 3768	1975	\$ 900	Alterations Offices: 401, 403, 803, 903, 904
1975 - 5614	1975	\$ 3,500	Alterations to offices on 4th, 5th, 8th floors
1975 - 5897	1975	\$ 32,000	new elevator and alterations to 9th floor
1975 - 9085	1975	\$ 25,000	alteration to annex
1977 - 1197	1977	\$ 2,800	alteration to mezzanine
1977 - 1673	1977	\$ 2,500	Rooms 214 and 215 altered

## FOOTNOTES

1. "Banks and Banking," **The Colonist**, January, 1898, unpaginated.
2. **Henderson's Winnipeg Directory**, 1894.
3. "New Sky-Scraper for Main Street." **WMT**, 2 August 1902, p. 1.
4. "Big Real Estate Deal Yesterday," **WMT**, 13 September 1902, p. 10.
5. "New Sky-Scraper for Main Street," **WMT**, 2 August 1902, p. 1.
6. "Finest in all Canada," **WMT**, 25 August 1903.
7. "To Commence Union Bank," **WMT**, 29 September 1903, p. 5.
8. City of Winnipeg. **City Assessment Record**. Code 40, Ward 2, Roll No. 608270, Union Bank, 504 Main Street.
9. "To Commence Union Bank," **WMT**, 29 September 1903, p. 5; "Huge Building Goes Skyward," **WMT**, 26 February 1904, p. 9.
10. See "New Western Headquarters of the Union Bank of Canada," **WMT**, 17 June 1903, p. 10.
11. "Union Bank Decoration," **WMT**, 28 August 1906, p. 9.
12. City of Winnipeg. **Assessment Record**. Union Bank, 504 Main Street.
13. **Henderson's Winnipeg Directory**, 1910.
14. **Henderson's Winnipeg Directory**, 1925.
15. Canadian Inventory of Historic Building (Henceforth CIHB), **Report on Royal Bank**, 1974.
16. **Henderson's Winnipeg Directory**, 1955.
17. City of Winnipeg. **Assessment Record**. Union Bank, 504 Main Street.
18. "Winnipeg Landmark Sold," **Winnipeg Tribune**, 14 December 1974.
19. **Henderson's Winnipeg Directory**, 1974.
20. City of Winnipeg. **Assessment Record**. Union Bank, 504 Main Street.
21. **Henderson's Winnipeg Directory**, 1979.

## THE IMPERIAL BANK

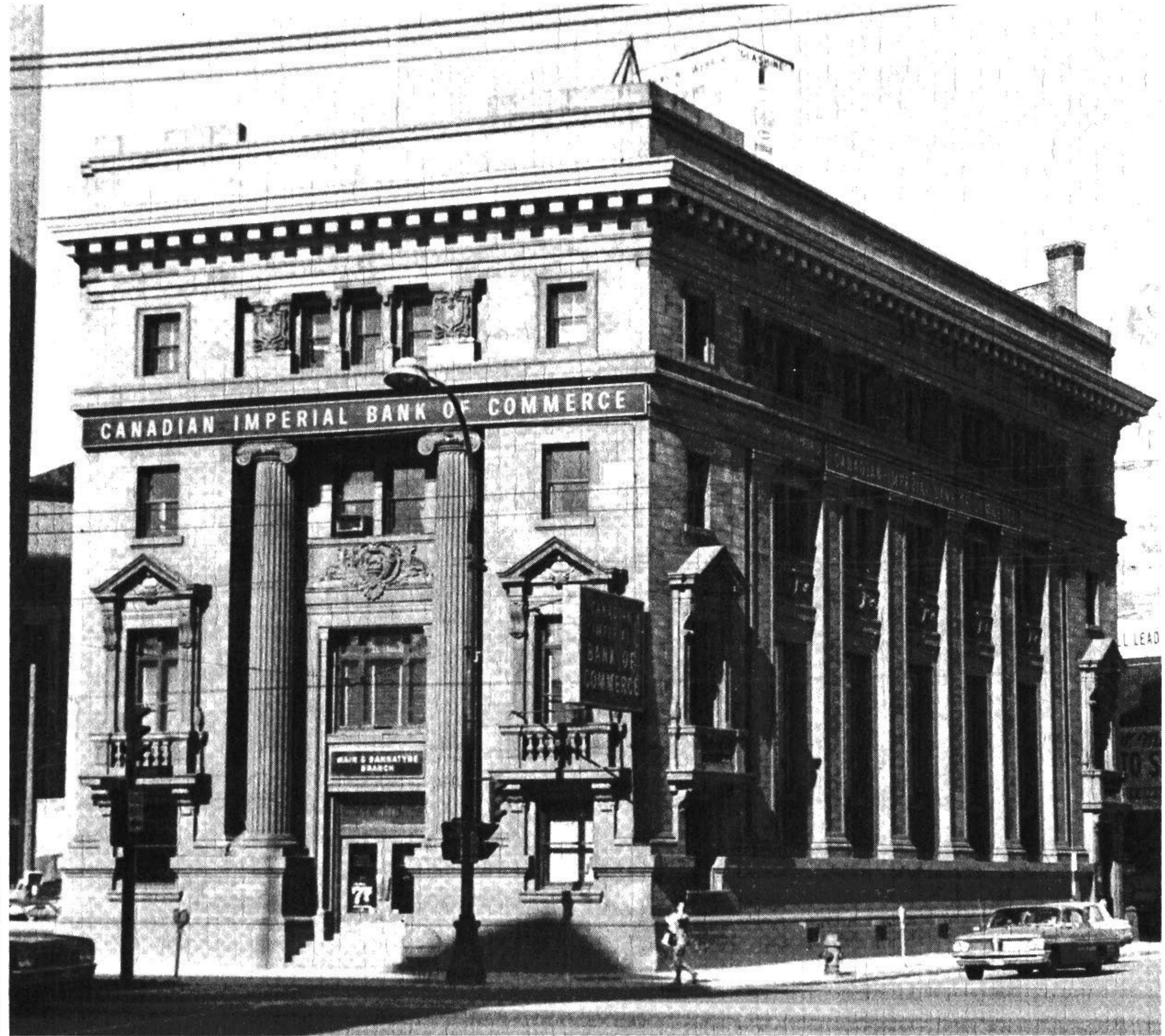
### 441 MAIN STREET

At the northeast corner of Main Street and Bannatyne Avenue stands the monumental quarters of the former Imperial Bank, supposedly “a slightly modified adaptation of the general style and outside arrangement of the Bank of England.”<sup>1</sup> More significantly, this building represents a fine example of the architectural style this financial institution adopted across Canada.

The Imperial Bank arrived early in Winnipeg. In 1881, its manager, R. H. Hunter, opened a rented office in the newly-completed Robertson Block at Main Street and Bannatyne Avenue.<sup>2</sup> One year later, Hunter was replaced by Charles S. Hoare.<sup>3</sup> Until 1906, the Imperial Bank remained at its original location. Eventually, this financial institution purchased its rented premises. In 1906, the bank temporarily moved to the northeast corner of Albert Street and McDermot Avenue while the Robertson Block was demolished to make way for new monumental quarters.<sup>4</sup>

Bank directors undoubtedly realized their good fortune in securing the strategic Main Street and Bannatyne Avenue site. Before 1906, their Robertson Block premises stood in the heart of Bankers’ Row. As monumental buildings of the Dominion Bank and Banks of Commerce, British North America, and Toronto surrounded the building, bank officials decided to act. To maintain their clientele of financially-solvent businessmen, the Imperial opted for lavish regional headquarters. To maximize the benefits from a crossroads, the bank commissioned architects Darling and Pearson to execute a structure with two highly visible eleva-

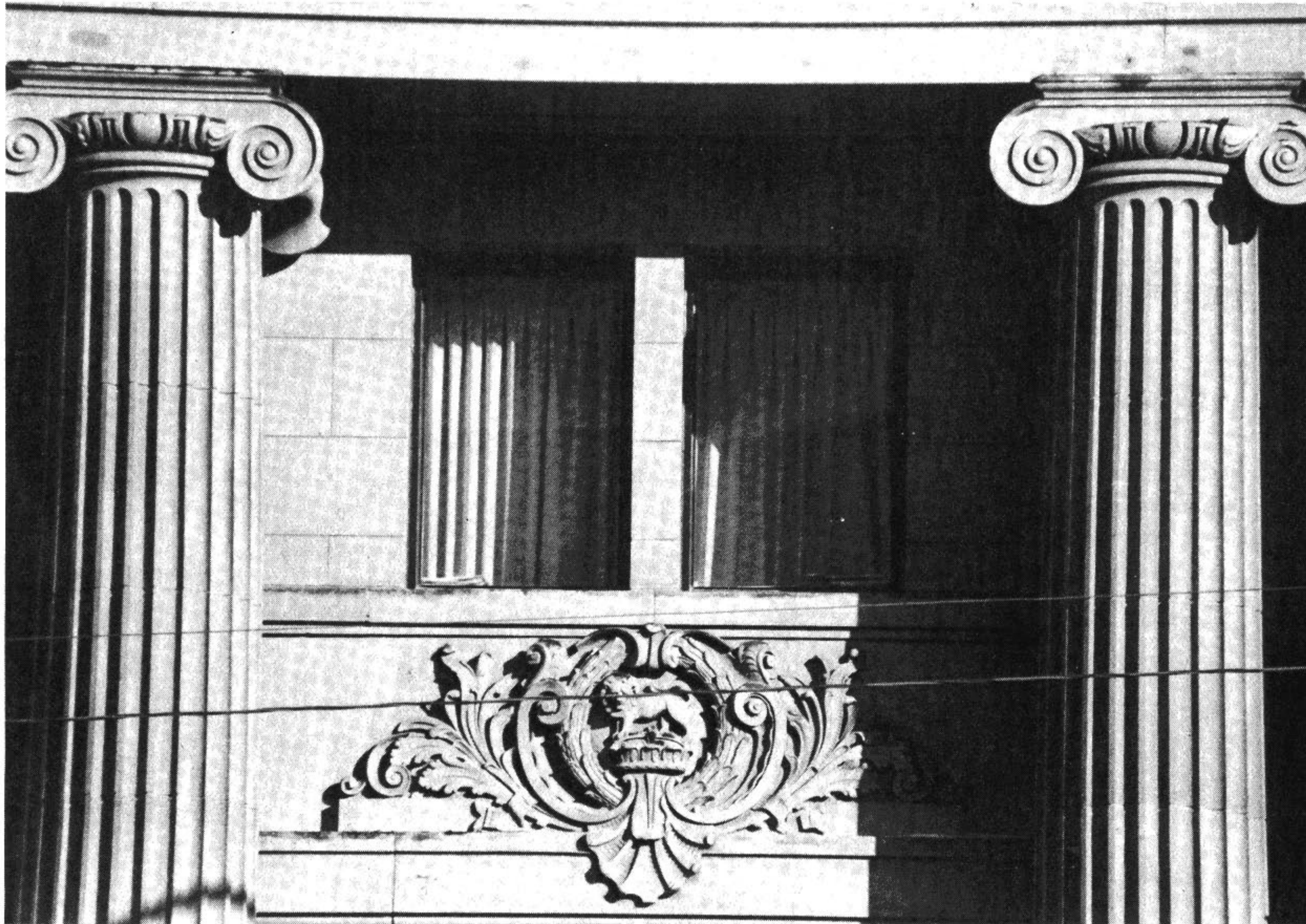
Manitoba Archives Photo



*Imperial Bank, 441 Main Street, Winnipeg.*

tions. Among monumental banking halls along Main Street today, only the Imperial Bank, the Bank of Montreal, and the former Union Bank continue to be used for financial purposes.

In all their banking hall renditions, Darling and Pearson authorized only the most contemporary building techniques. Contractors Kelly Brothers and Mitchell erected a steel frame



*Column detail from west facade, Imperial Bank, Winnipeg.*

City of Winnipeg Photo

building which measured 47 feet, 6 inches along Main Street and 101 feet along McDermot. Reinforced concrete footings supported a stone foundation which boasted walls almost two feet thick. The structure ascended four storeys above ground level and was topped by a flat roof. The completed building utilized 400,000 bricks, 4,000 square yards of plaster, and 150 cubic yards of concrete. To remain

competitive, the Imperial Bank authorized an expenditure of \$160,000.<sup>5</sup>

The facade of Winnipeg's Imperial Bank typified that institution's architecture. A recessed entrance flanked by two fluted Ionic columns dominated the Main Street elevation. Mounted on shoulder height pedestals, the columns rose to an unembellished third storey en-

tablature. A variety of windows graced the Main Street frontage. Above bracketed, low-lying main floor windows, architects specified pedimented Palladian fenestration with pseudo balustrades. An attic story completed the structure and featured a relatively unadorned roof line.

A simpler Bannatyne Avenue elevation complemented the Main Street frontage. Identical pedimented Palladian windows with pseudo balustrades adorned the second storey at its eastern and western extremities. Two-storey-high windows illuminated the banking hall. Simple Doric pilasters ascended from a ground floor base to the third storey entablature. Horizontally-placed decorative wreaths divided second and third floor windows while vertical scrolls enhanced attic-storey fenestration. A simple east-end entrance provided access to upper storey offices. Although the Bank of England comparison is unclear because the venerable English institution featured a plethora of facades, its Winnipeg "imitator" possessed a style somewhat similar to structures in Windsor and Edmonton.

The banking hall interior constituted standard Darling and Pearson fare. Patrons entered an inner vestibule featuring a marble tile floor, mahogany walls, and an enriched plaster ceiling. The banking chamber itself was equally impressive. Above a two-tone marble floor, architects specified bronze-grilled marble ledgers and wickets and marble writing desks. Huge southward facing windows and several skylights illuminated the room and created an aura of cheerfulness. Reached by marble-treaded steel stairs, a mezzanine provided additional workspace. A manager's office and treasury vaults completed the main floor arrangement. A Mississquoi marble staircase led



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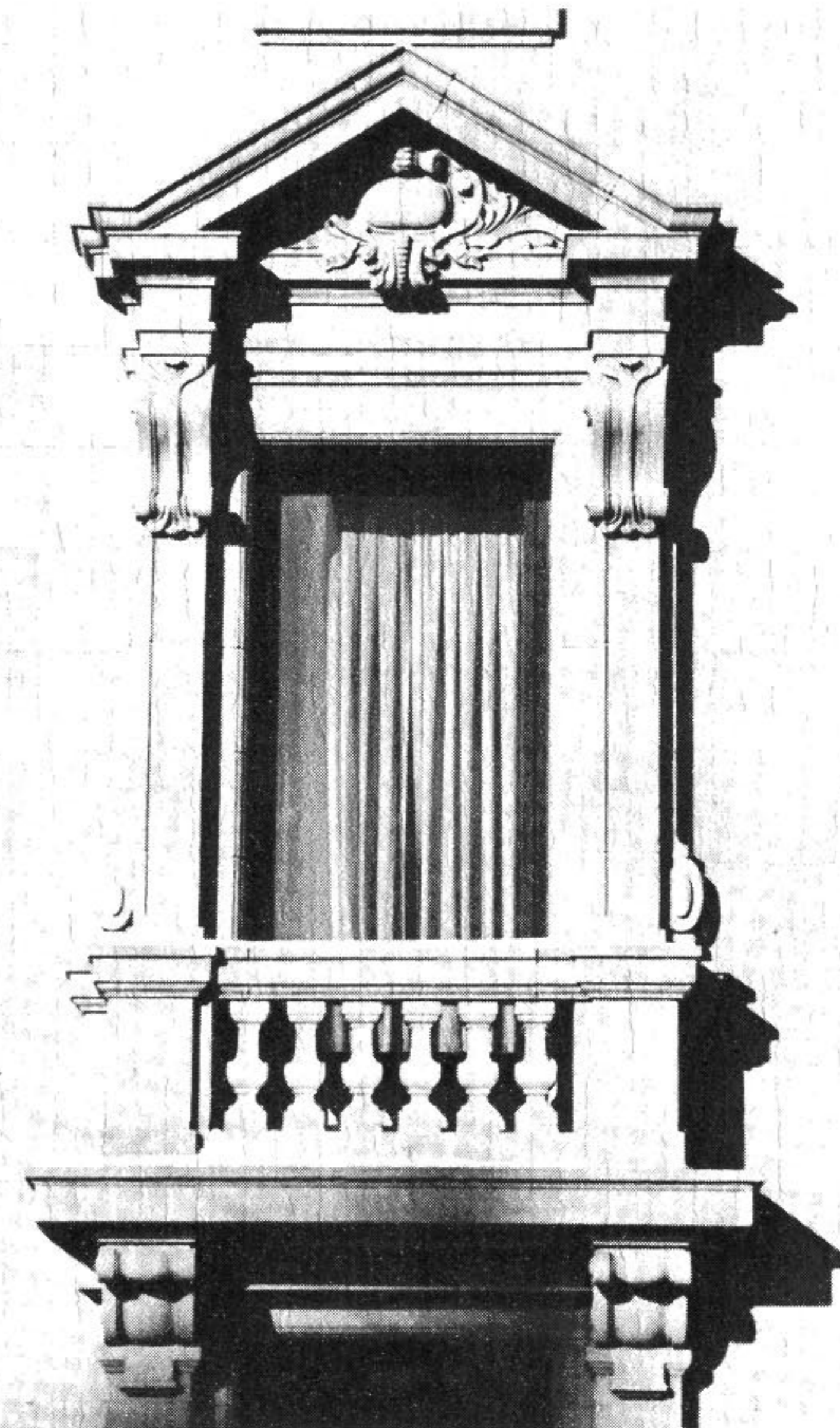
*Interior of the Imperial Bank in 1909.*

clients to lower-level safety deposit vaults and coupon rooms.<sup>6</sup>

The bank retained the upper storeys for its own use. Above the mezzanine floor, commodious quarters housed the western inspector in oak-panelled luxury. On the top storey, the Imperial Bank provided apartments, dining facilities,

and club rooms for its clerks.<sup>7</sup> The structure possessed all necessities including steam heating and a passenger elevator.<sup>8</sup>

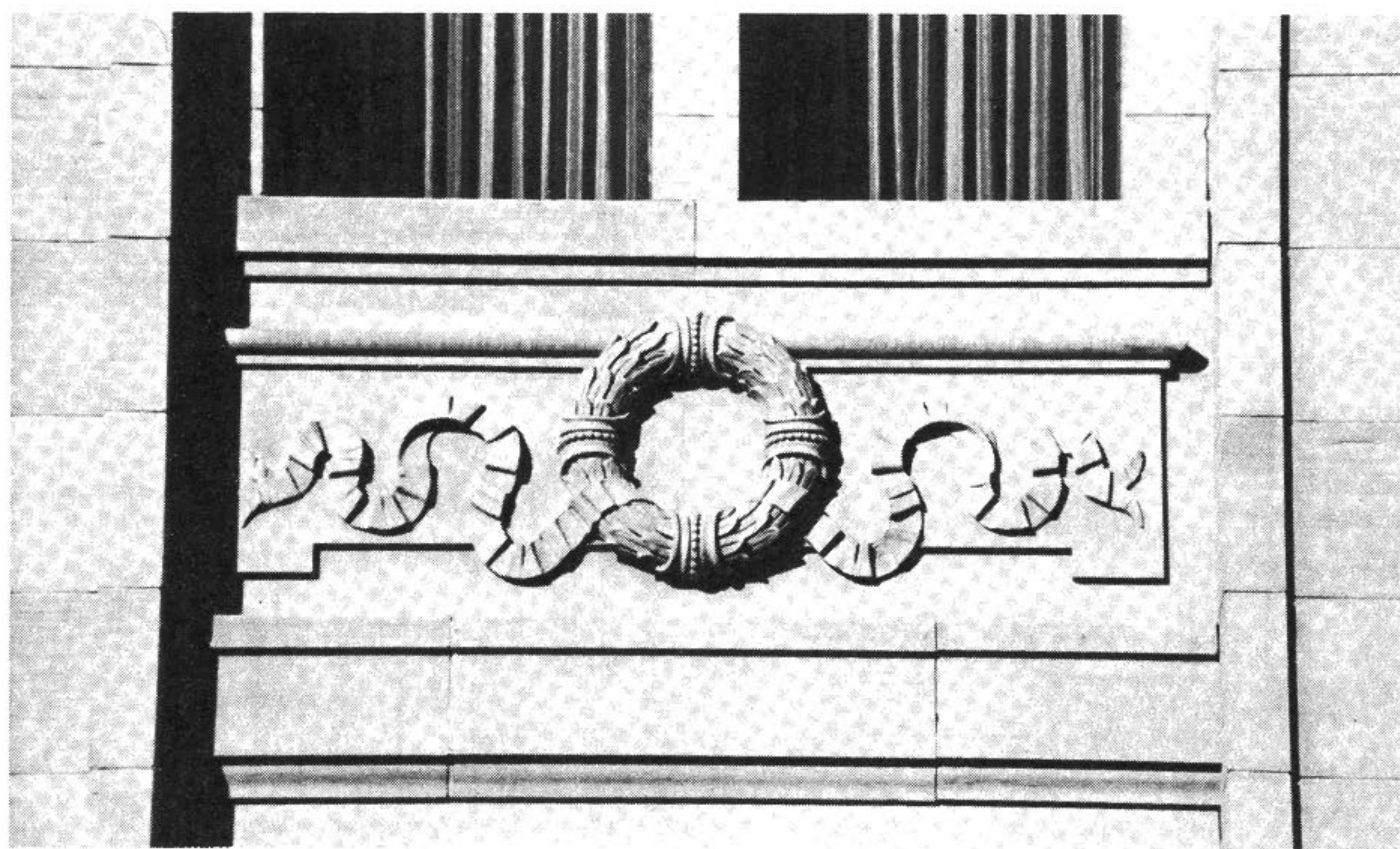
Throughout its history the building has received few renovations. A listing of corporate offices in 1930 suggests that living quarters had been converted into rental space.<sup>9</sup> In 1949,



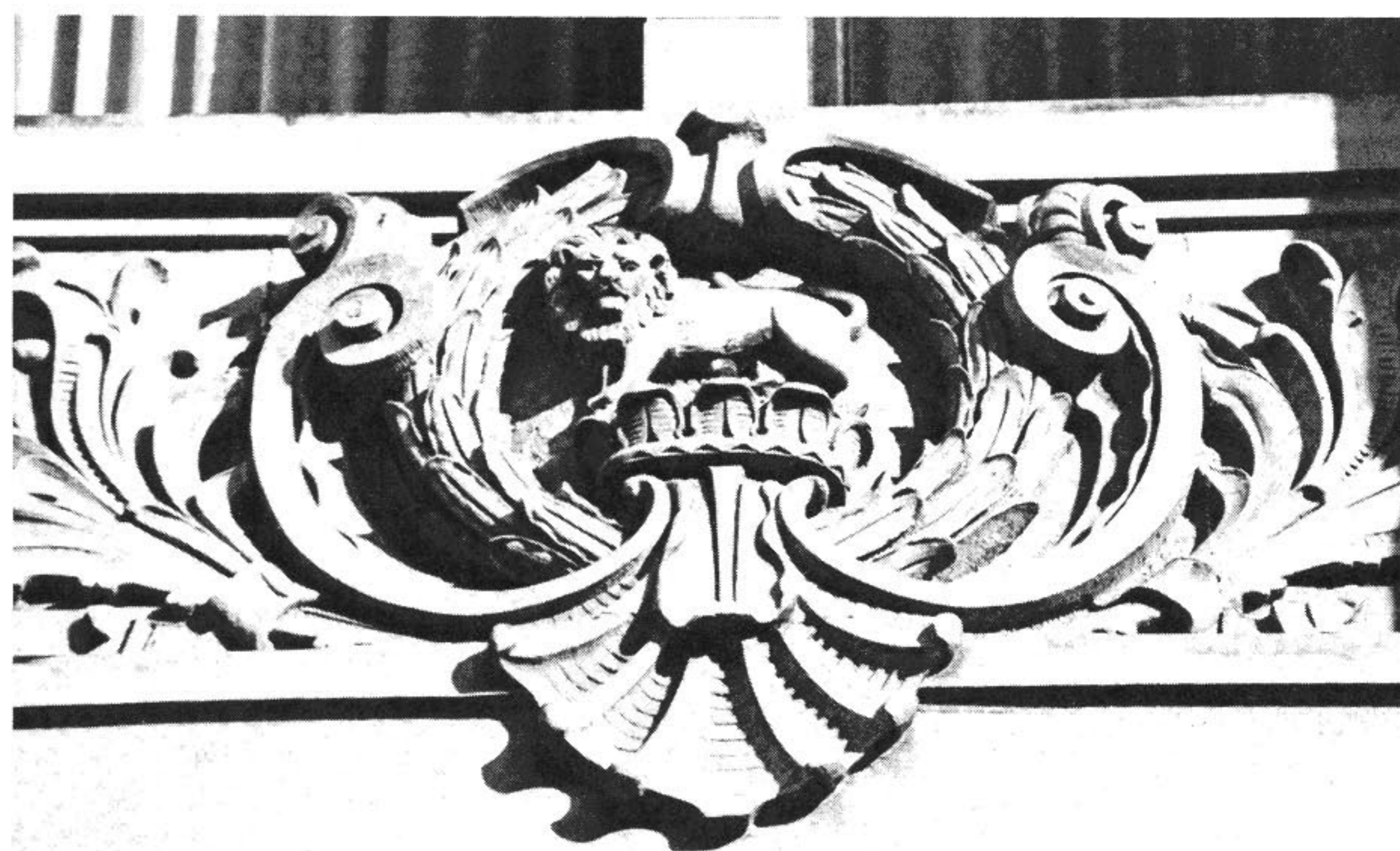
City of Winnipeg Photo

*Window detail, south facade, Imperial Bank.*

workmen removed basement boilers and installed central air-conditioning. Upper storey offices were remodelled in 1956 and 1961. In 1977, bank officials ordered the installation of new windows facing Main Street and Bannatyne Avenue. Today, the building maintains its original character.<sup>10</sup>



*Decorative wreaths divide the second and third storey windows of the south facade.*



*Detail of fluted, Ionic column, west facade.*

### IMPERIAL BANK - ORIGINAL COST AND ALTERATIONS

(Source: City of Winnipeg. **Building Permits and Assessment Record**. Code 43, Ward 2, Roll No. 11168, Imperial Bank).

Permit	Year	Estimated Cost	Specifics
1906 - 2581	1906	\$160,000	original permit
unspecified	1929	unspecified	conversion of top storey living quarters into rental space
unspecified	1949	unspecified	boilers removed; air-conditioning installed
1956 - 2079	1956	unspecified	new top storey office space, acoustic tile ceiling; fluorescent lighting
1957 - 57	1957	unspecified	new stairway to mezzanine
1977 - 4418	1977	unspecified	new windows on Main Street and Bannatyne elevations

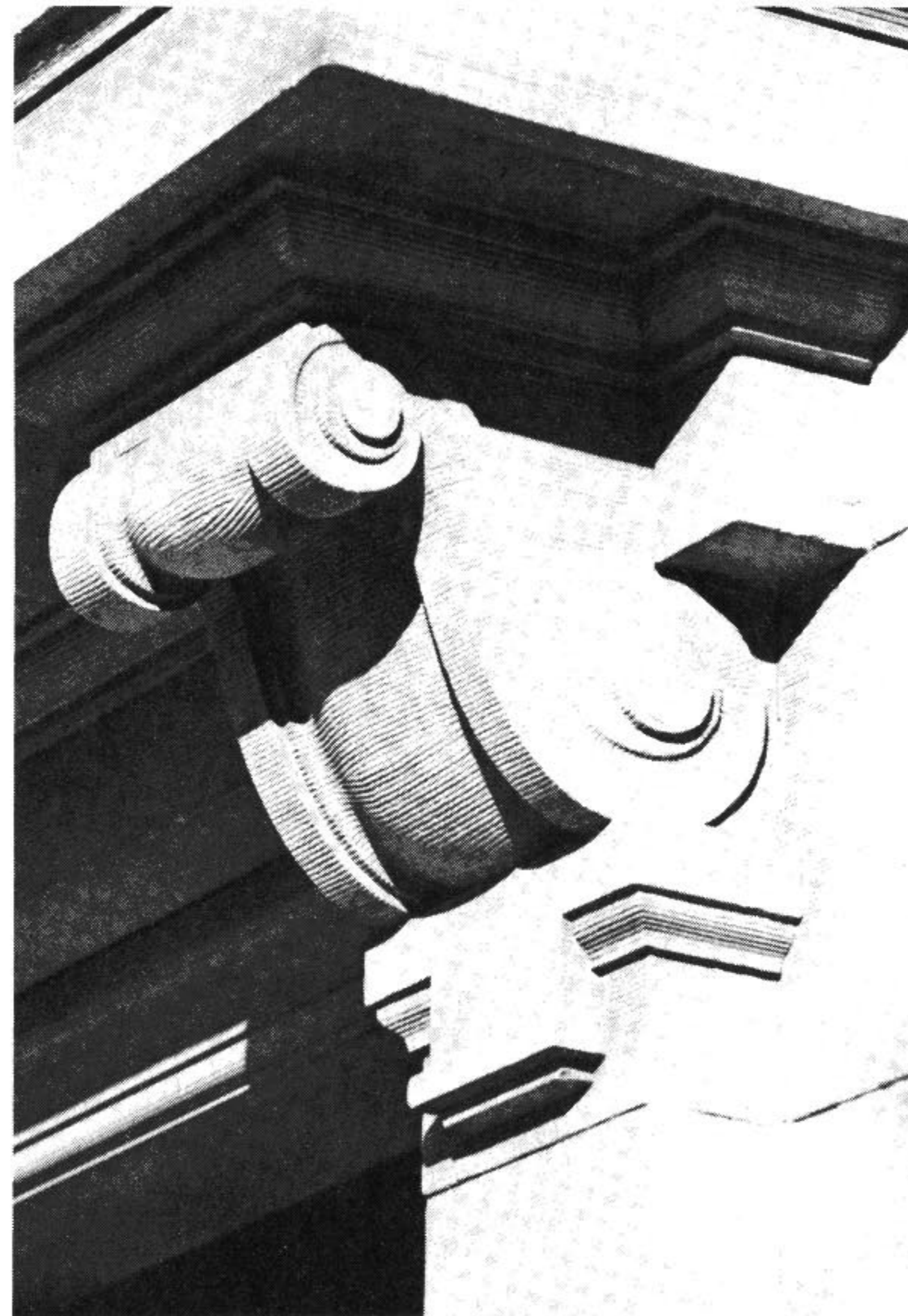


## FOOTNOTES

1. "Banks Noted for Integrity and Conservatism," **WMT Special**, 18 September 1906, p. 45.
2. "Banks and Banking, **The Colonist**, January, 1898, unpaginated.
3. Hoare is alleged to have had a liaison with Lady Agnes, the wife of Hugh John Macdonald. See David Spector, "From Frivolity to Purposefulness: Theatrical Development in Late Nineteenth Century Winnipeg," **Canadian Drama**, Spring, 1978.
4. See City of Winnipeg. **Building Permit 1906 - 2581**. Imperial Bank, Main at Bannatyne; **Henderson's Winnipeg Directory**, 1907.
5. City of Winnipeg. **Building Permit 1906 -2581**. Imperial Bank, Main and Bannatyne.
6. City of Winnipeg. **City Assessment Record**. Code 43, Ward 2, Roll No. 11168, Imperial Bank, 441 Main Street.
7. "Banks Noted for Integrity and Conservatism," **WMT Special**, 18 September 1906, p. 45.
8. City of Winnipeg. **Building Permit 1906 -2581**, Imperial Bank.
9. **Henderson's Winnipeg Directory**, 1930.
10. City of Winnipeg. **Assessment Record**, Imperial Bank.



City of Winnipeg Photo

*Detail over main entrance.*

City of Winnipeg Photo

*Balcony support detail, illustrating striated sandstone.*

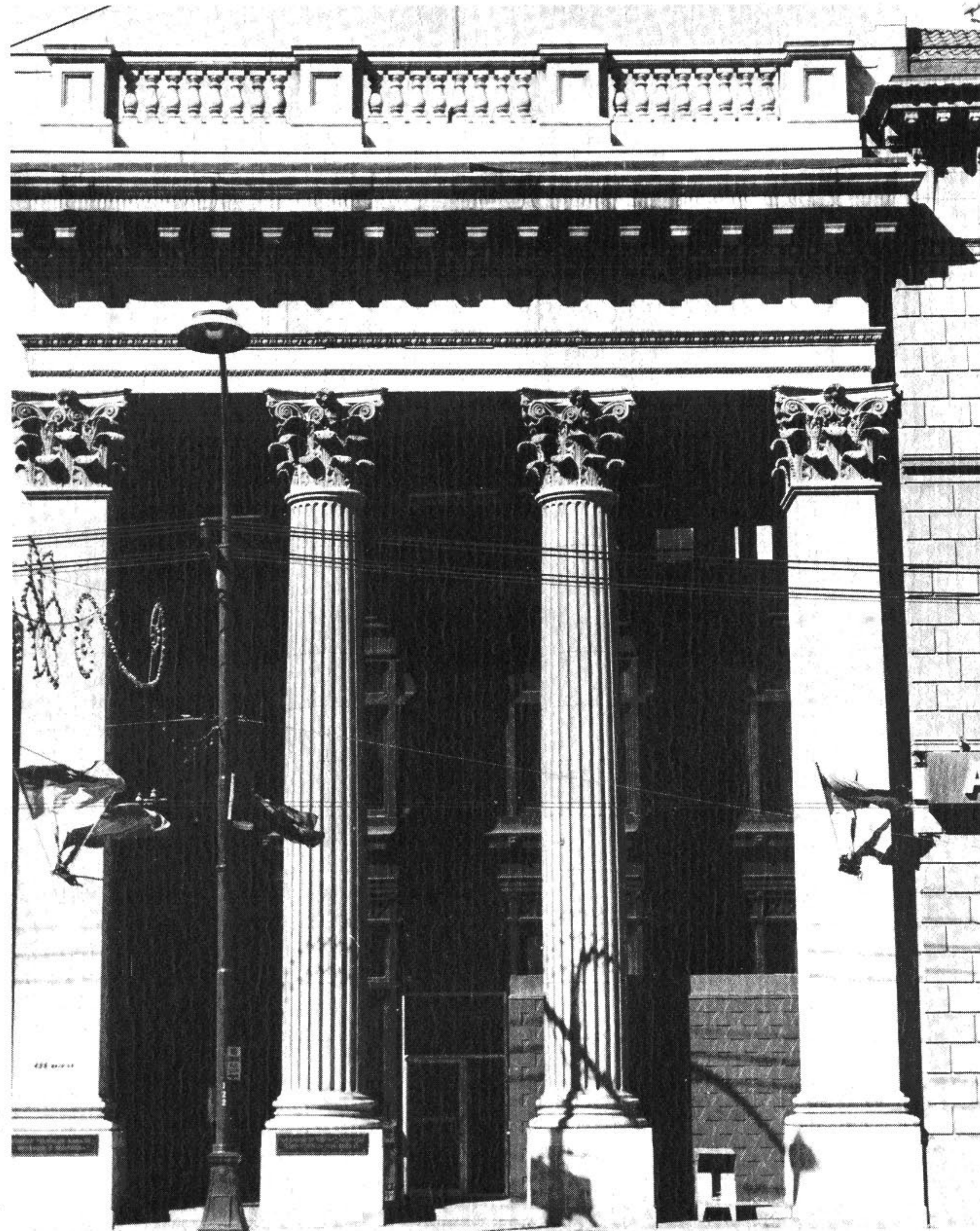
## THE BANK OF TORONTO

### 456 MAIN STREET

On the west side of Bankers' Row between McDermot Avenue and Bannatyne Avenue stands the seemingly typical Bank of Toronto. Closer examination, however, reveals that this building possessed Winnipeg's first marble bank facade, and perhaps one of the few in Canada. One newspaper remarked that "as far as is known (,) this building will be the only structure in Canada in which white marble has been used for the exterior finish."<sup>1</sup> Set behind this lavish building material lies a window treatment resplendent in its equally costly ornamental cast iron surroundings.

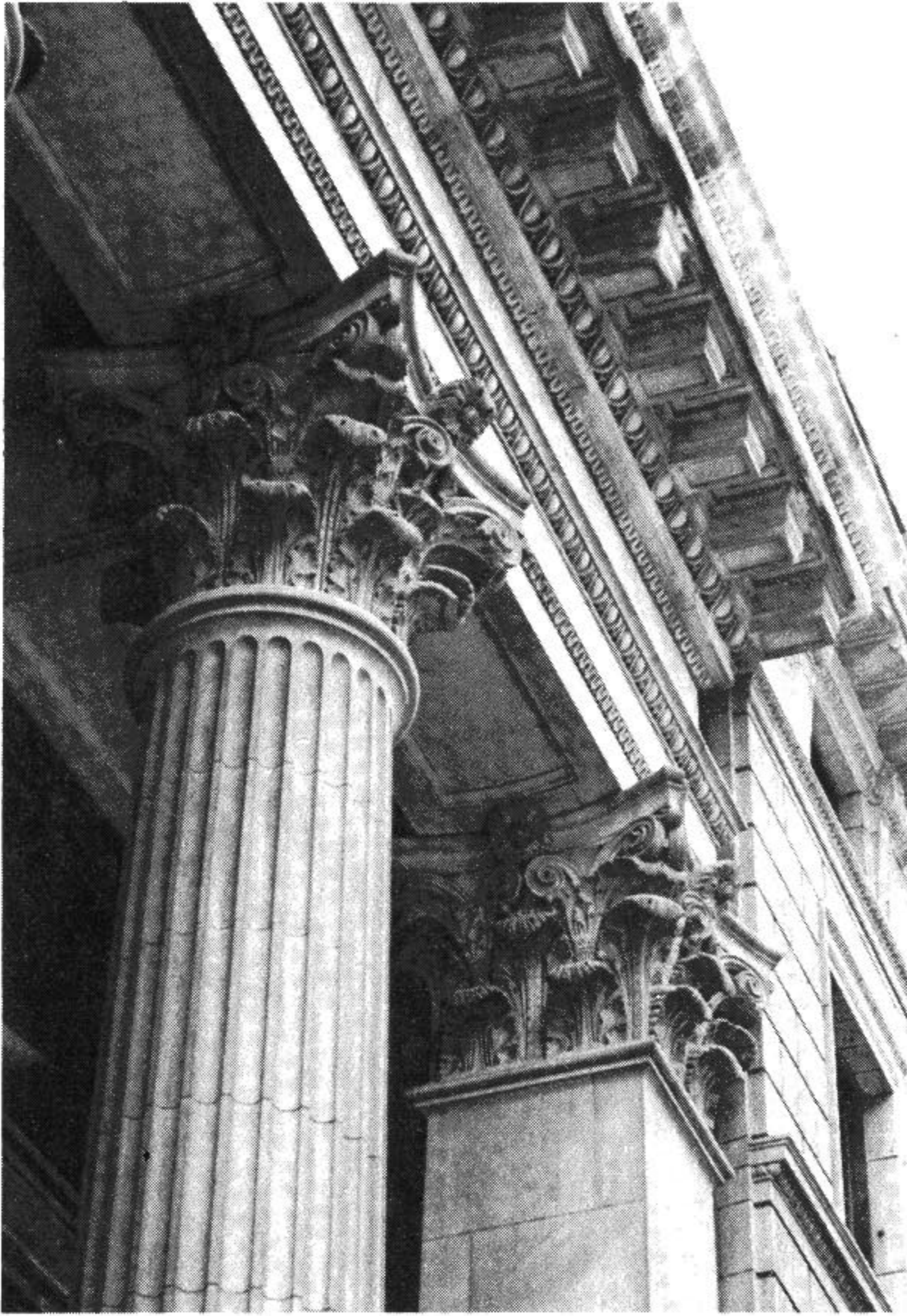
The Bank of Toronto was a latecomer to the Winnipeg financial scene. In March, 1905, this institution opened temporary Main Street premises in the Grundy Block.<sup>2</sup> One employee described these quarters as resembling "a bowling alley (more) than a bank. There was said to be a heating system somewhere under the building, but it never seemed to operate on any regular schedule, and positively never worked overtime at all."<sup>3</sup> The bank occupied these facilities briefly. In the same year, the Bank of Toronto purchased a Main Street lot from a local land speculator for \$66,000. Several ramshackle structures which formerly housed a jeweller, milliner, and clothing store were demolished to make way for architect H. C. Stone's new banking hall.<sup>4</sup>

The Bank of Toronto had selected an ideal site along Bankers' Row. However, longer-established Winnipeg branches such as the Banks of British North America and Commerce already operated from monumental banking halls nearby. To attract clients, the newcomer opted for an exercise in architectural conser-



City of Winnipeg Photo

*Bank of Toronto at 456 Main Street.*



City of Winnipeg Photo

*White marble columns and cornice are unusual in Winnipeg.*

vatism. The new rendition would stand as a typical neo-classical bank, but it would impress businessmen with the city's most lavish facade. The strategy succeeded magnificently as the bank remained in its Main Street quarters until 1953, before making way for a trust company.<sup>5</sup>

H. C. Stone's Bank of Toronto typified early twentieth century structural design. Contractors Kelly Brothers and Mitchell erected a building measuring 44 feet along Main Street and extending 104 feet deep. Over a concrete foundation with concrete footings, workmen assembled a structural steel frame. Basement walls 26 inches thick ensured structural solidity while the presence of steam heating, electric lighting, and a passenger elevator maximized patron and employee convenience and comfort.<sup>6</sup>

The choice of building materials singles out the Bank of Toronto's facade for attention. Stylistically, the building is indistinguishable from countless others in Canada's major cities. Four Corinthian columns rise from shoulder-high bases and are capped by a fourth storey entablature, cornice, and balustrade. But the white marble composition of these neo-classical components is unusual for Winnipeg. For an expenditure of \$36,240, bank directors purchased a solid marble colonnade, entablature and balustrade from the Blue Ridge Quarries in Georgia.<sup>7</sup> To reduce weight, individual columns arrived in six sections which totalled forty tons when hoisted into place.<sup>8</sup> Costly fenestration and ornamental cast-ironworks lay behind the colonnade and provided a vivid contrast to the white marble. Intricate iron designs for window perimeters added \$22,400 to the building's already substantial cost.<sup>9</sup> Knowledgeable passersby were awed by the building's finery.

A typical banking hall interior awaited clients who passed under the towering colonnade. The familiar manager's office stood adjacent to the main entrance. Panelled walls and columns finished in white Italian marble ascended to a second storey skylit ceiling. At the rear of the

hall lay a separate savings account enclosure and the bank's vaults. Two unusual features, private loan consultation rooms for businessmen and a ladies' sitting room adjacent to the savings department, completed the arrangement.<sup>10</sup>



City of Winnipeg Photo

*Detail of ornamental cast iron behind the marble facade of the Bank of Toronto.*

The other storeys reflected a similar concern for detail. Visitors could reach third and fourth offices by elevator or ascend a marble-treaded staircase. Oak-panelled offices awaited the inspection of potential lessees. The presence of washrooms for both men and women on both upper storeys indicate the respect both architect and bank held for female patrons. The usual basement boilers, book vaults, lockers and staff lavatories ensured that the banking hall above would function efficiently.<sup>11</sup>

Three owners added their respective corporate touches to this Main Street banking hall. The Bank of Toronto occupied the premises until 1954 and maintained the structure in its original condition. Until the financial institution expanded its Winnipeg operation after World War I, all upper floors were leased to affluent business concerns. In 1910, for instance, second floor lessees included a realtor and insurance company, while John D. Atchison, Winnipeg's most prestigious architect, rented third floor offices.<sup>12</sup> By 1920, the Bank of Toronto had expropriated part of the second storey for its own use, while a decade later, only a few fourth floor rental offices were available. Although the Bank of Toronto sold the structure to Credit Foncier in 1946, the bank retained its offices for seven additional years.<sup>13</sup>

During its 1946-1958 proprietorship, Credit Foncier upgraded the building. In 1954, the second floor received a new linoleum floor, fluorescent lighting and wall redecoration. Four years later, unspecified partitions were undertaken for new tenants.<sup>14</sup> Credit Foncier viewed its acquisition as an investment. While the corporation occupied the banking hall during 1953 to 1963, it leased all upper floor offices.<sup>15</sup>



*Column capital in white marble from Georgia Quarries.*

In 1958 the Ukrainian Canadian Committee purchased the structure for \$81,000 and the most extensive upgrading in the building's history began. When Credit Foncier moved to new premises in 1963, the new owners began renovations in earnest. The banking hall was altered. In 1963 the City Assessor reported that this room had been transformed into a library,



*The intricate cast iron screen provides a dramatic contrast to the white marble colonnade of the Bank of Toronto.*

museum, and art gallery. Two years later, new basement clubrooms, washrooms, and floors were erected.<sup>16</sup>

Today passersby can still admire Winnipeg's first white marble colonnade, entablature, and balustrade.

### BANK OF TORONTO - ORIGINAL COST AND ALTERATIONS

(Source: City of Winnipeg. **Building Permits and Assessment Record**. Code 43, Ward 2, Roll No. 608600, Bank of Toronto).

Permit	Year	Estimated Cost	Specifics
1905 - 2436	1905	\$160,000 (underestimate)	original permit
unspecified	1942	unspecified	new doors
1954 - 7053	1954	\$ 2,790	second storey renovations
1958 - 944	1958	unspecified	partitions - second floor
unspecified	1963	unspecified	banking hall renovations
1965 - 5271	1965	unspecified	basement renovations

### ORIGINAL COST OF BANK TORONTO IN 1905-1906

(Source: City of Winnipeg. **Assessment Record**. Code 43, Ward 2, Roll No. 608600, Bank of Toronto)

Contractor: Kelly Brothers & Mitchell  
Architect: H. C. Stone

ITEMS	COST
Marble & Stonecutting & Setting	\$ 36,240
Plaster	6,850
Fire Proofing	4,700
Brick & Concrete	30,850
Carpenter & Painter	28,016
Glass & Glazing	3,000
Sheet Metal (copper)	1,584
Ornamental Iron Work	22,400
Interior Marble	19,500
Structural Steel	10,500
Sub-Total	\$163,640.00

Continued

Architects' Fees	\$ 8,400.00	
Electric Wiring	3,868.07	
Plumbing	12,146.84	
Vaults	9,700.00	
Elevators	5,961.70	
Windows	1,815.00	
Glass	813.00	
Painting	132.85	
Iron Work	637.80	
Prism Lights	35.00	
Fire Escape	155.25	
TOTAL COST		\$206,503.64

### FOOTNOTES

1. "Banks Noted for Integrity and Conservatism," **WMT** Special, 18 September 1906, p. 43.
2. "Bank of Toronto Secures a Lease," **WMT**, 21 March 1905, p. 12.
3. Joseph Schull, **100 Years of Banking in Canada - A History of the Toronto-Dominion Bank**, p. 102.
4. The property's previous owner, Duncan McDonald held the lot for only four years. He purchased the property for \$900 per foot and sold it to the Bank of Toronto for \$1500 per foot. "Big Deal in City Real Estate," **WMT**, 15 March 1905, p. 2.
5. In 1953, Credit Foncier commenced operations from the banking hall. **Henderson's Winnipeg Directory**, 1953.
6. City of Winnipeg. **Building Permit 1905 - 2436**. Bank of Toronto, 456 Main Street.
7. "Our Increasing Financial Facilities," **MFP**, 6 December 1906, p. 32.
8. "Georgian Pillars Arrive," **WMT**, 10 August 1906, p. 9.
9. City of Winnipeg. **Assessment Record**. Code 43, Ward 2, Roll No. 608600, Bank of Toronto, 456 Main Street.
10. "Our Increasing Financial Facilities," **MFP**, 6 December 1906, p. 32.
11. **Ibid.**
12. **Henderson's Winnipeg Directory**, 1910.
13. See **Henderson's Winnipeg Directory**, 1920-1955.
14. City of Winnipeg. **Assessment Record**. Bank of Toronto.
15. See **Henderson's Winnipeg Directory**, 1946-1963.
16. City of Winnipeg. **Assessment Record**. Bank of Toronto.

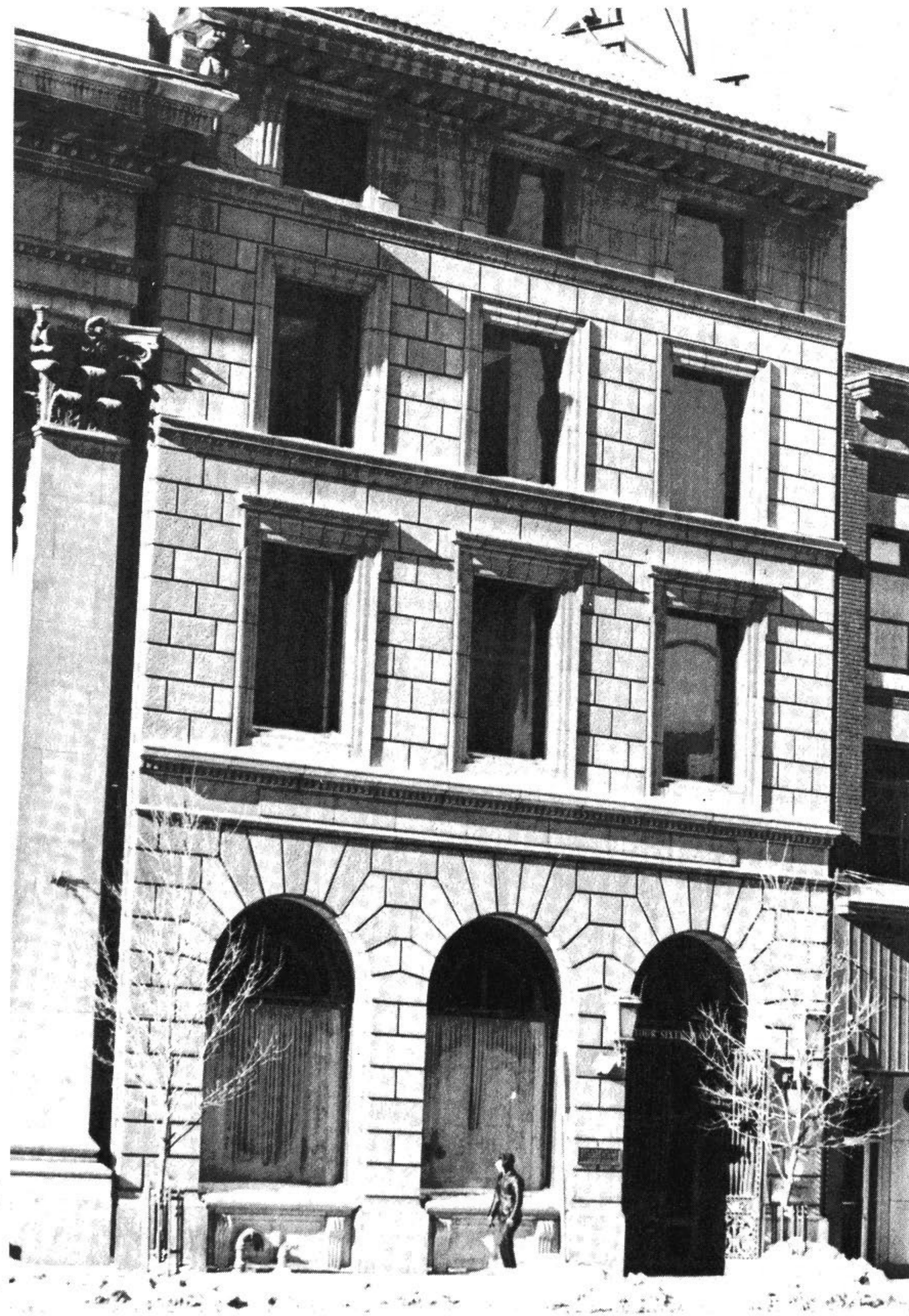
## THE ROYAL BANK

460 MAIN STREET

The only Carrere and Hastings-designed building in Winnipeg, and one of the few on the prairies, stands at 460 Main Street. Unique to Bankers' Row, its palazzo-style facade invites inspection of a rare Renaissance-inspired interior. This edifice represents a personal statement on banking hall architecture by one of the continent's leading practitioners.

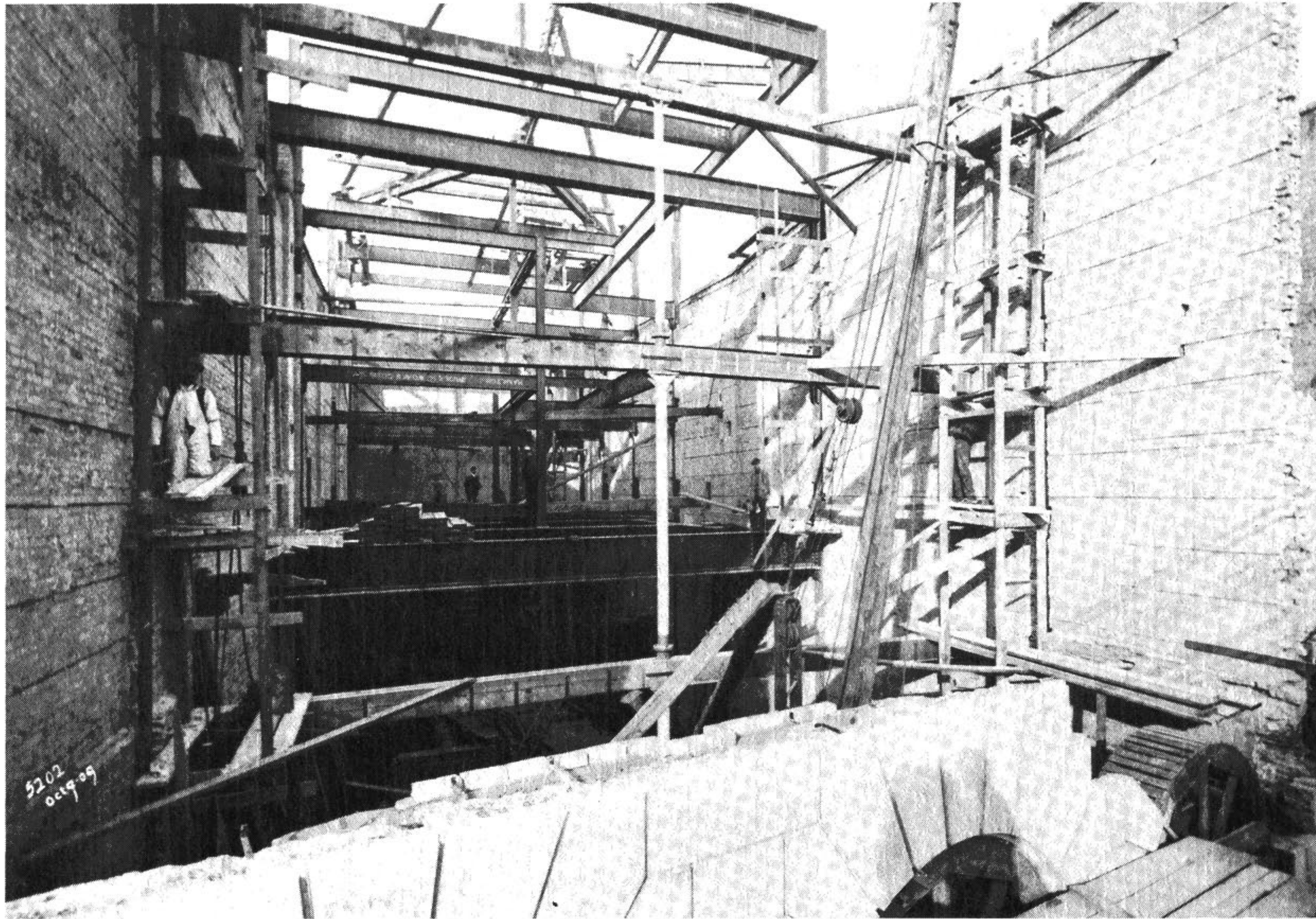
The Royal Bank was the last major financial institution to open Winnipeg premises. In June, 1906, corporate directors leased quarters in the Forum Block at 445 Main Street - next door to the Imperial Bank. Five months later, these same officials opted for the construction of a monumental banking hall. From the estate of R. J. Whitla, the Royal Bank purchased the site and building of the Imperial Dry Goods Company for a sum of about \$200,000.<sup>1</sup> A recession intervened and construction did not begin until 1909.

A series of problems confronted bank officials in their endeavour to erect Main Street premises. Next door stood the lavish, marble-fronted Bank of Toronto. Nearby, the recently-completed Imperial Bank and Bank of British North America attracted clients with their imposing facades and opulent banking halls. The Royal Bank required a distinctive structure which would entice corporate pedestrians, yet maintain an identity with branches in other cities. The Carrere and Hastings proposal of a simple palazzo elevation met all bank requirements.



City of Winnipeg Photo

*The Royal Bank Building, 460 Main Street.*



*A series of photographs taken during the construction of the Royal Bank illustrates how the new bank was erected within the existing exterior walls of the former Imperial Dry Goods Block.*

Carrere and Hastings recommended an ingenious cost-saving method of erecting the new edifice. A dividing wall was installed at the mid-point of the decade old Imperial Dry Goods Building which stretched from Main Street to Albert Street.<sup>2</sup> Contractors carefully removed the roof and main facade and underpinned the two-foot thick foundation walls. Norcross Brothers of Boston linked the remaining brick

outer walls with structural steel cross-members supplied by the Hamilton Bridge Works of Hamilton, Ontario.<sup>3</sup> With an improvised structural steel frame, the completed building possessed approximately 38 feet of Main Street frontage, extended westward 125 feet, and rose four storeys in height. A reinforced concrete roof topped the building. For employee and patron convenience, the building featured a

passenger elevator, freight elevator, steam heating, and electric lighting. The Royal Bank authorized a \$190,000 expenditure for the structure.<sup>4</sup>

The main elevation successfully blended the architectural preferences of Carrere and Hastings with the Royal Bank corporate style. The two large solid bronze-grilled Romanesque windows and a similarly-clad Romanesque door constituted an integral part of the building's palazzo design and also reflected the adornment of most branches. A lowly-placed entablature complete with corporate title also appeared on other structures. Two storeys of architrave-framed windows rose above the entablature which the top floor fenestration featured scroll-shaped bracketed perimeters. Entirely rusticated like other Royal Bank facades, the front elevation was comprised of costly pink Milford granite.<sup>5</sup> Carrere and Hastings specified an unusual Spanish-style tiled roof which set the building apart from its contemporaries.

Inside the banking hall, the preferences of Carrere and Hastings predominated. Huge bronze front doors led into the vestibule. Tennessee marble floors, Hauteville marble walls and bronze-panelled glass windows graced the banking room. Through dual bronze doors custom-fabricated by Canada Foundry in Toronto and crowned by an entablature and unadorned pediment, customers entered the main financial area. Here, floors and walls boasted the same marble as in the outer area. At regular intervals, bracketed marble pilasters ascended to ceiling height. Patrons transacted business at Hauteville marble counters topped by bronze cages. Intricate marble chequing desks and a marble bench were purchased from John Williams Company of New York City.

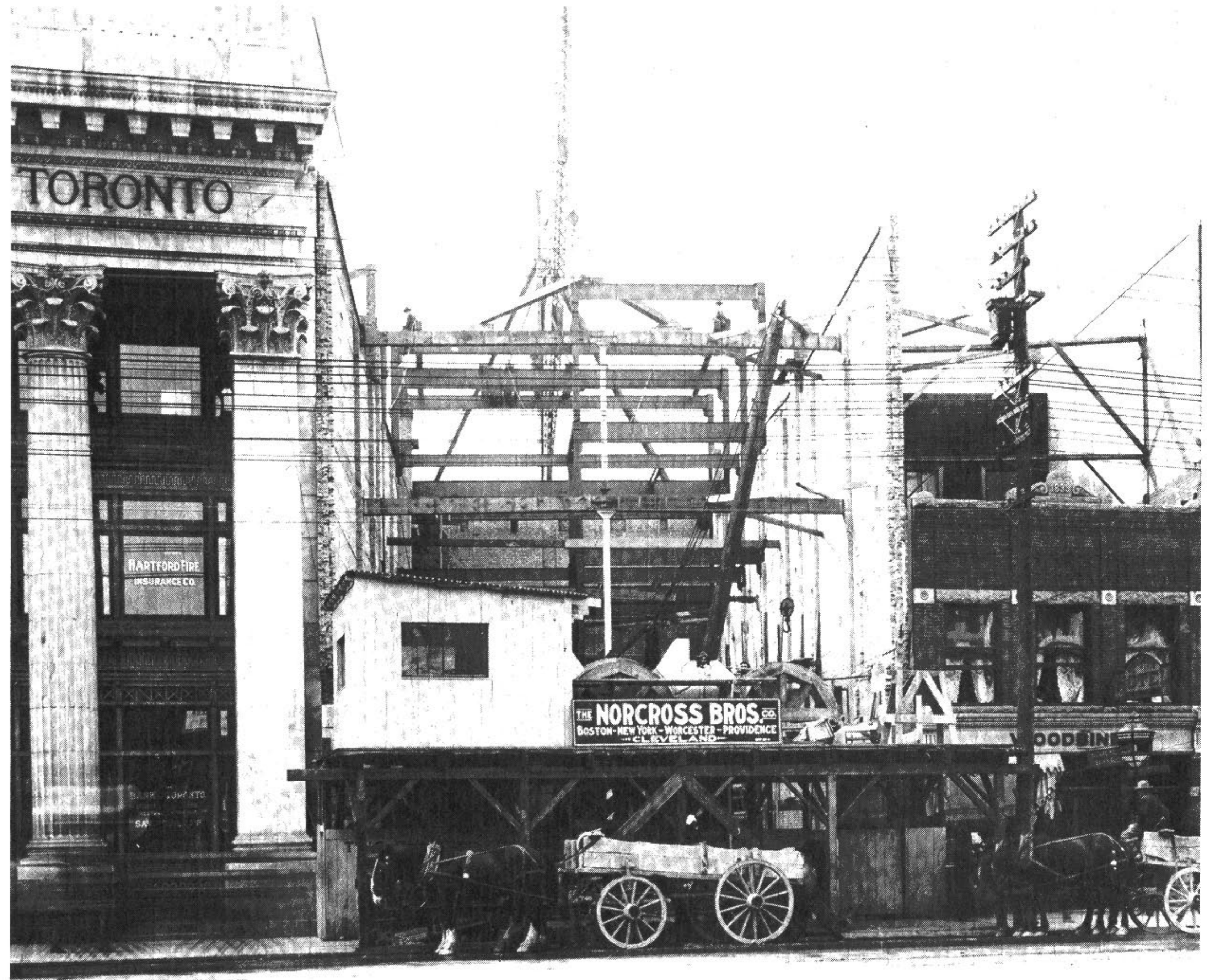


Skylights funnelled the sun's rays downward and created a cheerful appearance.<sup>6</sup>

The basement and upper floors reflected a similar concern for detail. Mississquoi marble on the floor, walls, and ceiling greeted patrons who rented basement safety deposit vaults.<sup>7</sup> A marble-treaded staircase complemented the elevator in its rise to the fourth storey offices. Leaseholders conducted their business in rooms which featured oak floors and oak woodwork. Upon completion in 1911, the Royal Bank offered leaseholders prestige offices.

Throughout its history, this Main Street structure has received the attention of several owners. The Royal Bank maintained the building in its original condition until the banking institution departed in 1926. Before World War I, the financial institution only operated the banking hall and leased upper floors to tenants including Credit Foncier and the German Consulate. In 1920, **Henderson's Winnipeg Directory** noted that the bank occupied all but the second and third storeys.<sup>8</sup> But the Royal Bank departure in 1926 had traumatic consequences - the building fell into disrepair. The City Assessor inscribed the following notation in 1941: "High class Bank Bldg. now in depressed occupancy."<sup>9</sup> New owners would rescue the building from its plight.

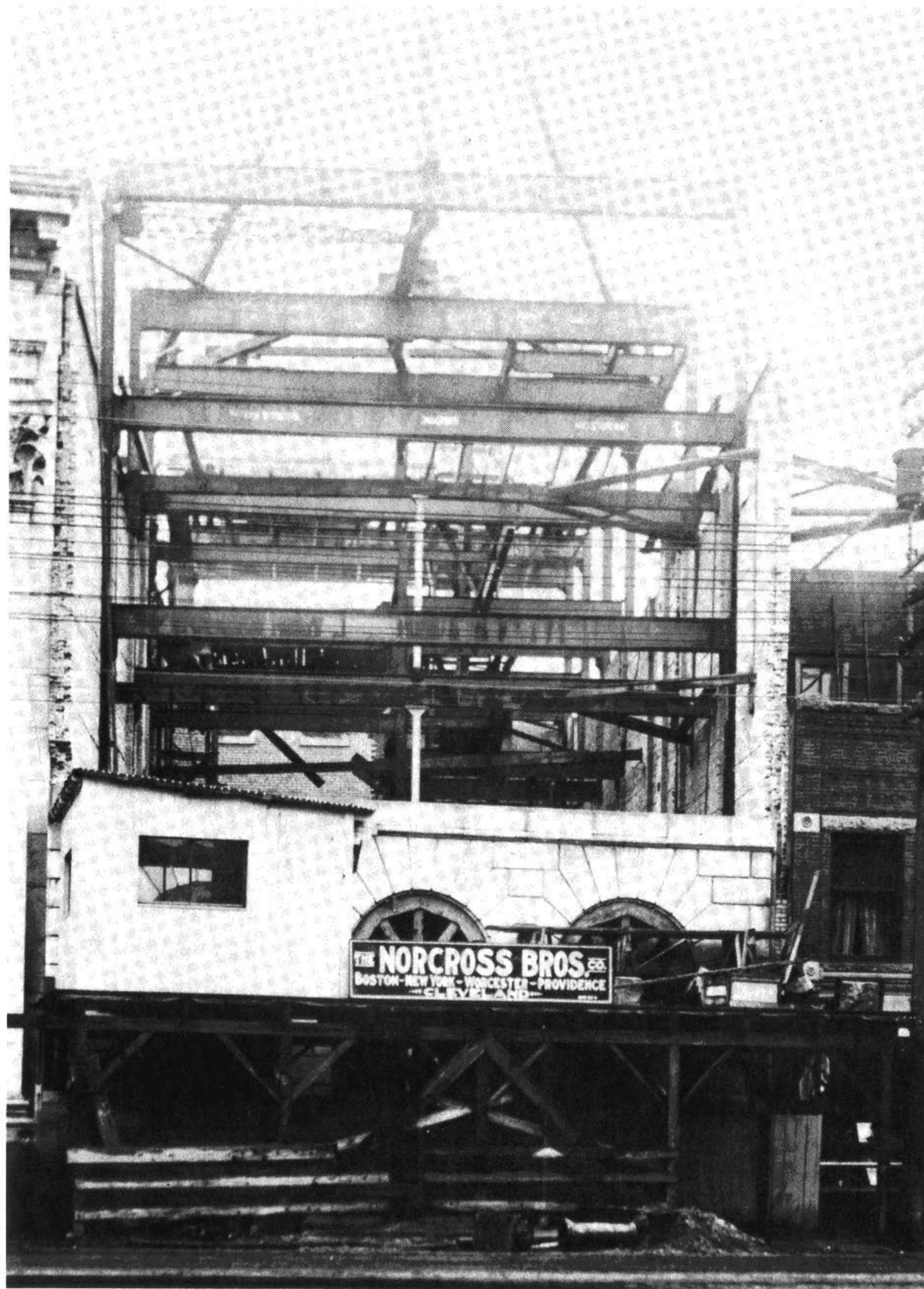
Two successive corporate owners, Aronovitch and Leipsic Limited and Leon A. Brown Limited, transformed the building into the fine structure it is today. Utilizing the banking hall as office quarters during the 1950's, Aronovitch and Leipsic soon devoted their attention to the upper storeys. During the early 1950's, the building received such needed improvements as a new roof while rental offices were gradually redecorated. This owner's most dramatic change lay in erecting a banking floor mezzanine in 1959.<sup>10</sup>



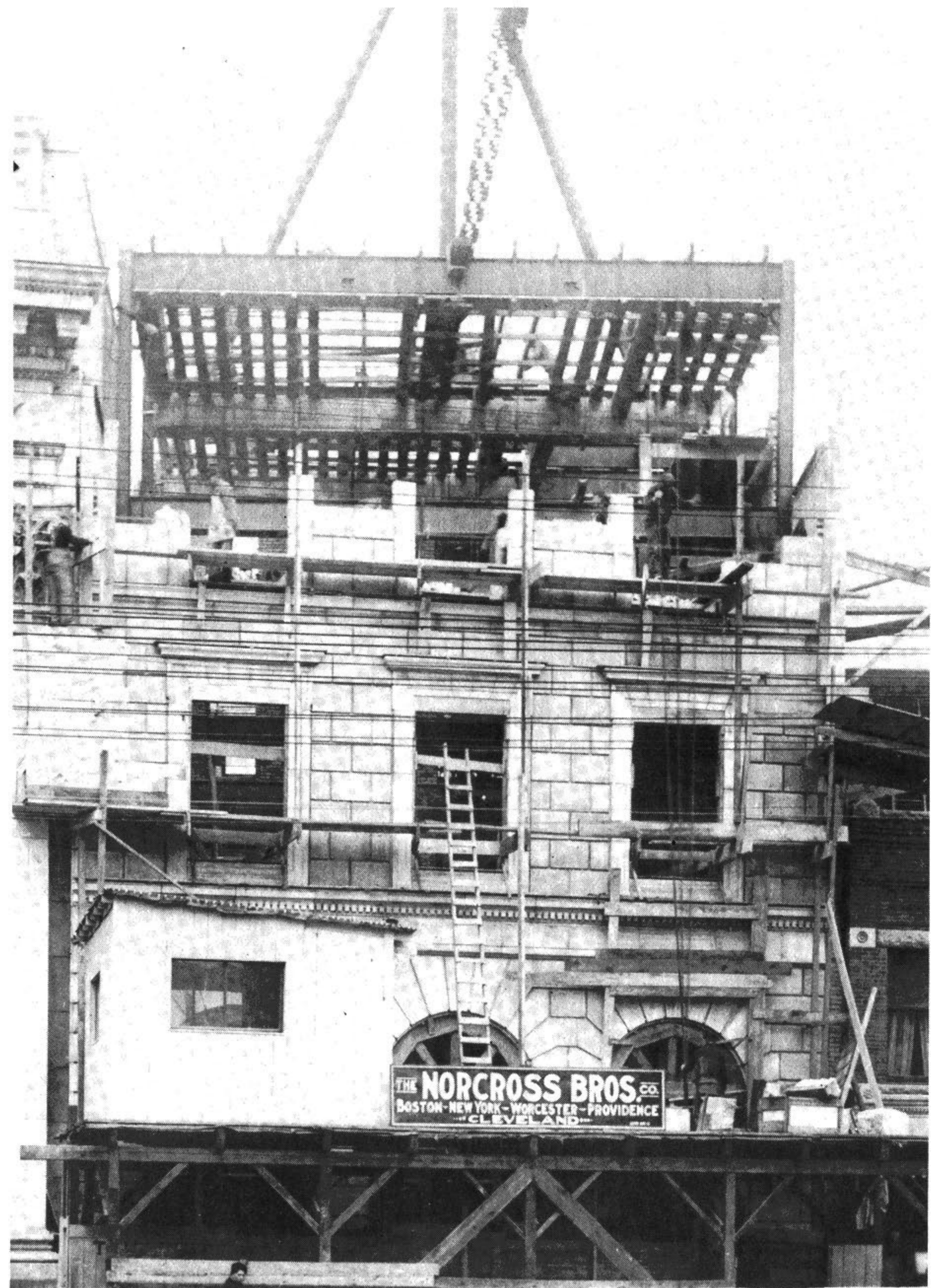
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Leon A. Brown followed his predecessor's footsteps. In 1971, a new elevator was installed and second storey offices were upgraded. Two years later renovations were completed and all rental floors had received new broadloom, acoustic tile ceilings, recessed fluorescent light

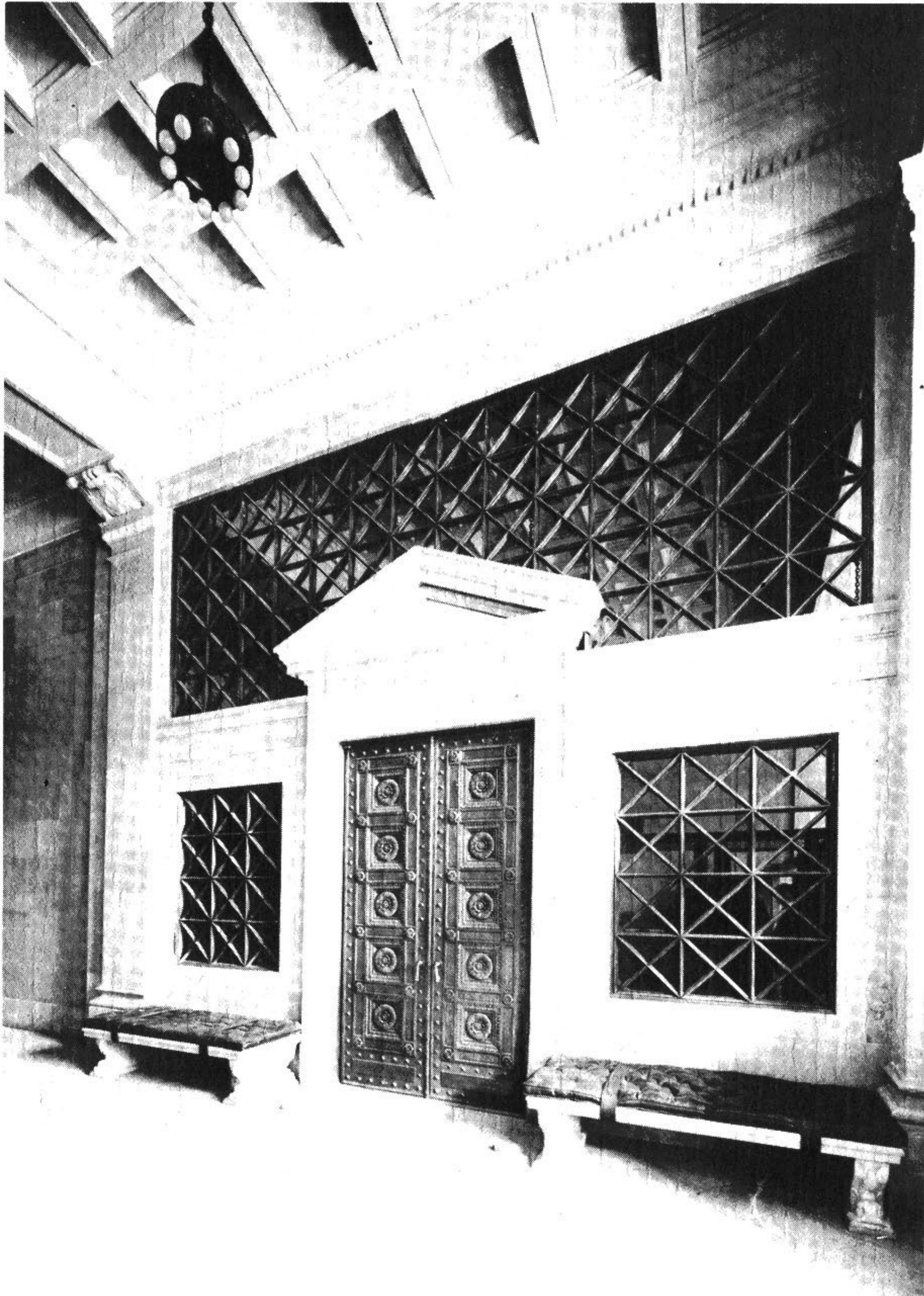
fixtures, new woodwork, and air-conditioning.<sup>11</sup> Today the Royal Bank continues to impress pedestrians with its palazzo-style facade, while its interior provides modern office amenities.



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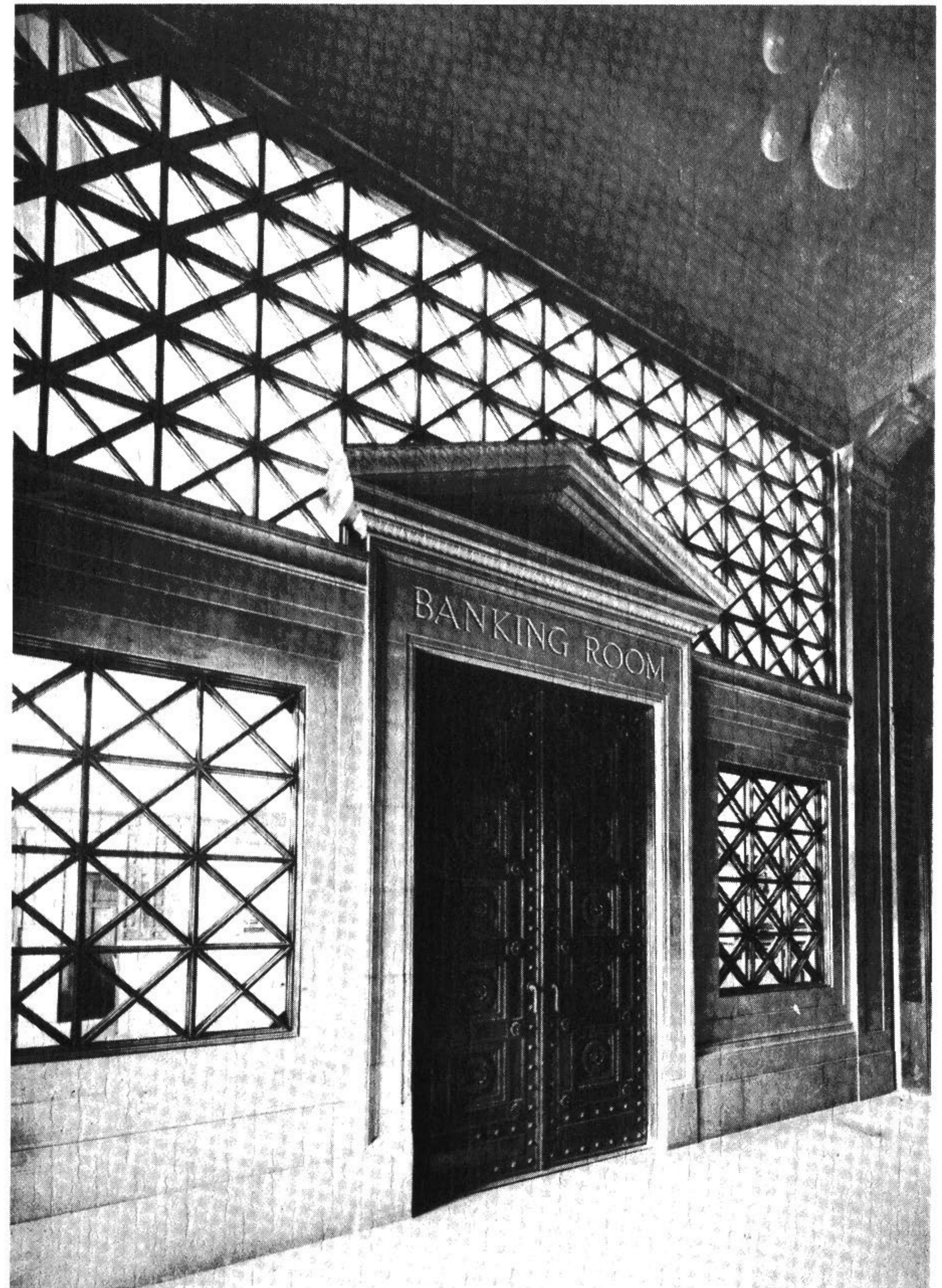


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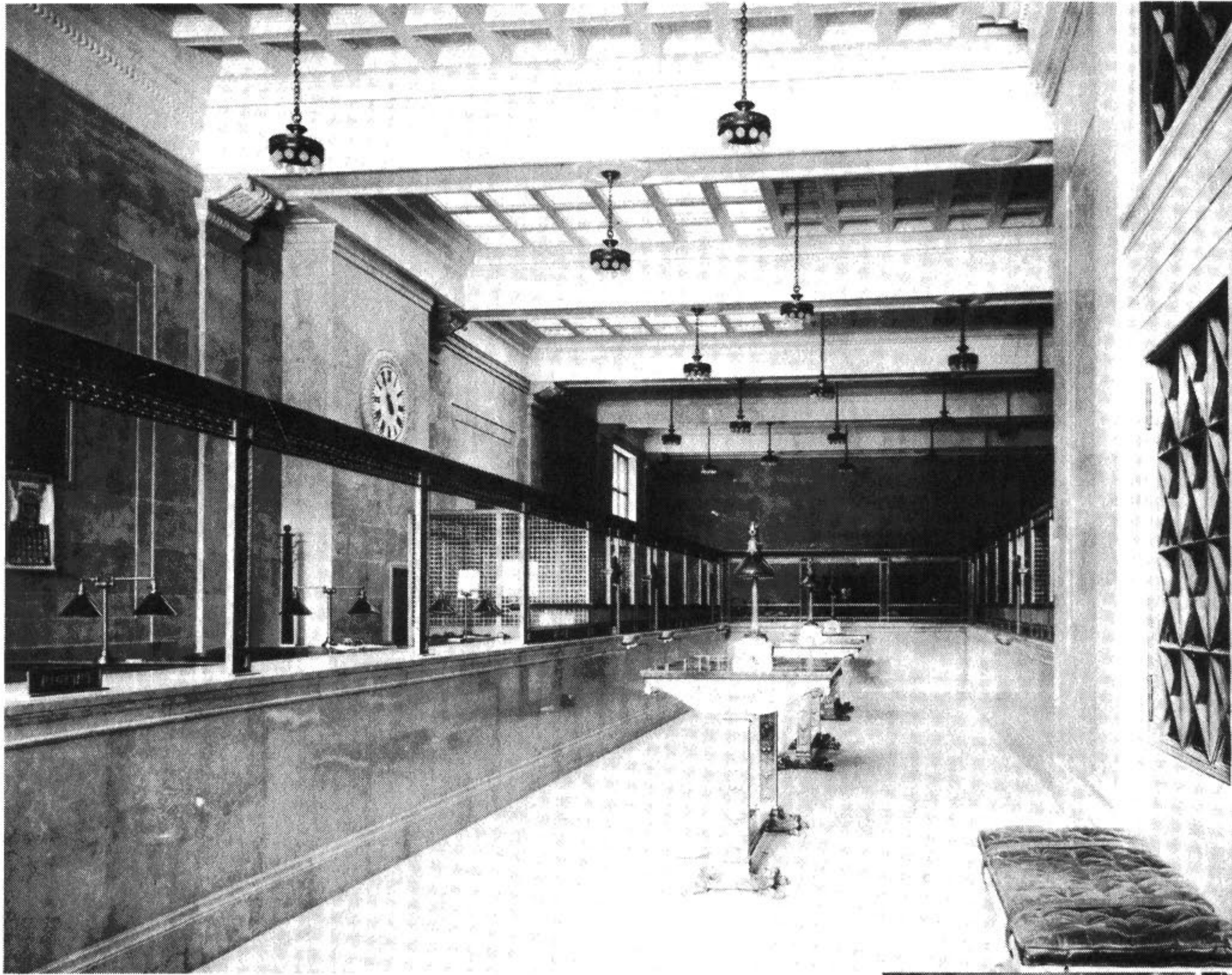
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*Interior of the Banking Room, circa 1910.*

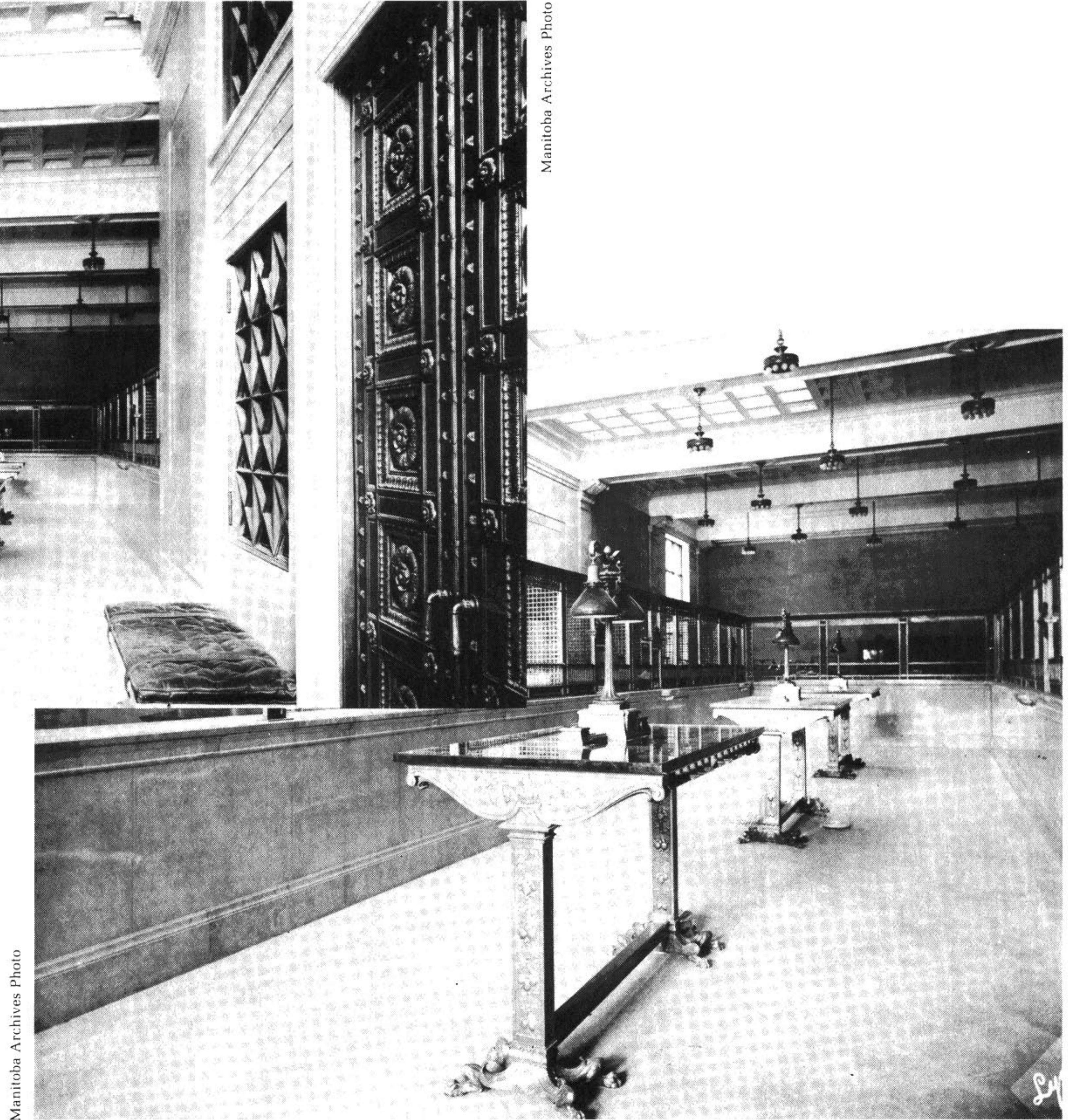


Manitoba Archives Photo

*Vestibule of the Royal Bank, circa 1910.*



*Interior of the Banking Room, circa 1910.*



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*Interior of the Banking Room, circa 1910.*

## ROYAL BANK - ORIGINAL COST AND ALTERATIONS

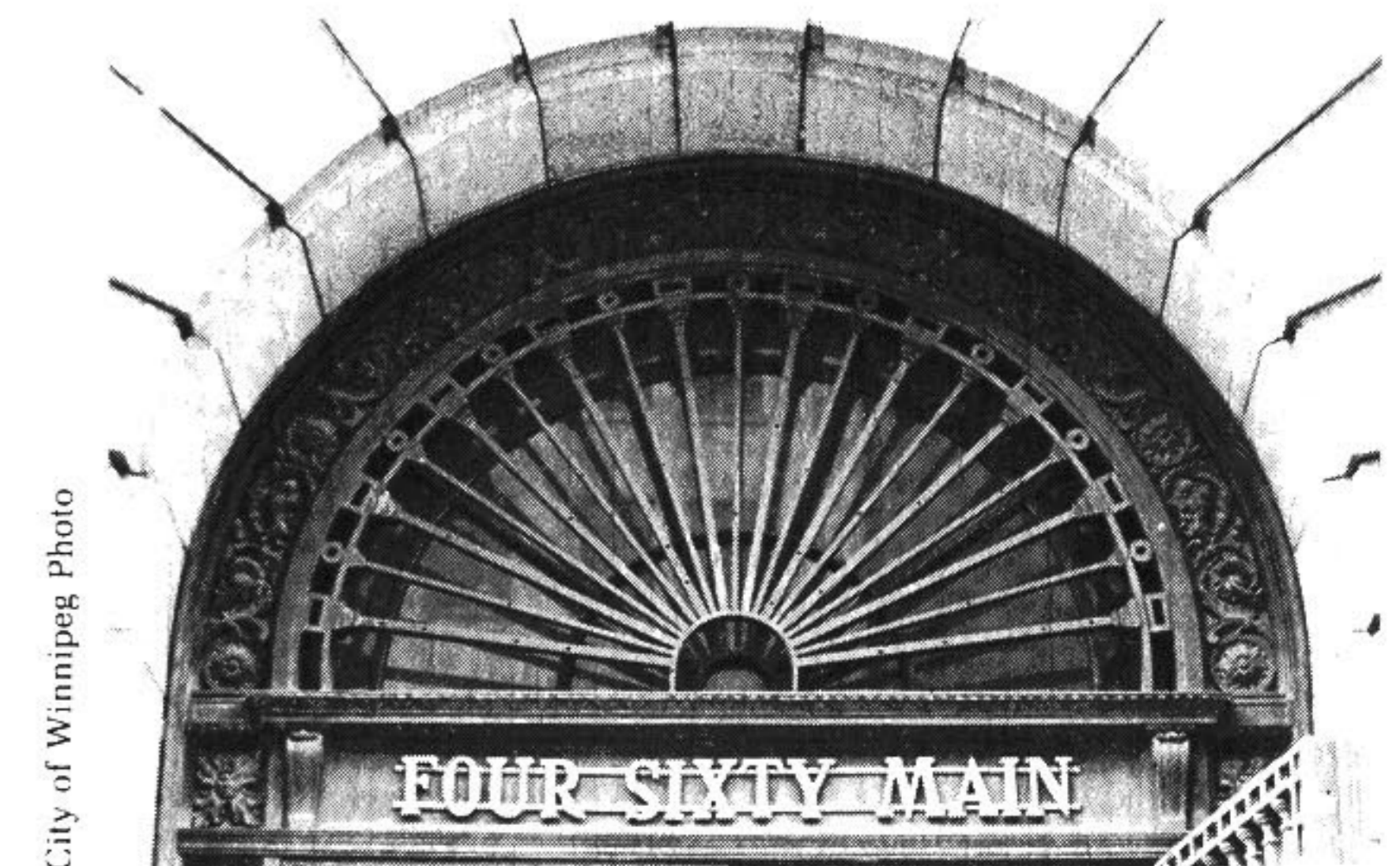
(Source: City of Winnipeg. Building Permits and Assessment Record. Bank of Toronto).

Permit	Year	Estimated Cost	Specifics
1909 - 402	1909	\$ 1,600	division wall for Imperial Dry Goods Building
1909 - 871	1909	190,000	original permit
1918 - 195	1918	unspecified	boiler room modifications
unspecified	1946	unspecified	minor renovations
unspecified	1949	unspecified	air-conditioning for main floor and glass partitions
1951 - 5094	1951	unspecified	new first floor ceiling; skylight removed
unspecified	1952	unspecified	new roof
unspecified	1954	unspecified	3rd and 4th floors redecorated
1959 - 1418	1959	8,000	main floor mezzanine added; miscellaneous repairs including flexicore floor system
1971 - 5236	1971	75,000	new elevator, second to fourth floor renovations
1977 - 9669	1977	unspecified	alterations for one office



City of Winnipeg Photo

*Heavy bronze gates adorn the entrance to the Royal Bank, 460 Main Street.*



City of Winnipeg Photo

*Bronze grille over main entryway.*



City of Winnipeg Photo

*Detail of bronze gates at main entrance.*

City of Winnipeg Photo

*Detail of bronze lighting fixture at main entrance.*

## FOOTNOTES

1. "Main Street Site is Bought by Royal Bank," **WMT**, 15 November 1906.
2. City of Winnipeg. **Building Permit 1909 - 402**. Royal Bank, 460 Main Street.
3. "The Royal Bank Building at Winnipeg," **Construction**, April, 1912, p. 58.
4. City of Winnipeg. **Building Permit 1909 - 871**. Royal Bank, 460 Main Street.
5. "The Royal Bank Building at Winnipeg," **Construction**, April, 1912, pp. 54, 58.
6. **Ibid.**
7. **Ibid.**
8. **Henderson's Winnipeg Directory**, 1912; 1920.
9. City of Winnipeg. **Assessment Record**. Code 43, Ward 1, Roll No. 608580, Royal Bank, 460 Main Street.
10. **Ibid.**
11. **Ibid.**

## ORIGINAL SUPPLIERS TO ROYAL BANK

(Source: **Construction**, April, 1912)

<b>Item</b>	<b>Supplier</b>
Steel Work	Hamilton Bridge Works, Hamilton, Ontario
Marble Work	Smith Construction, Montreal
Bronze and Iron Work	Canada Foundry Company, Toronto
Plaster Work	Fernald Company, Montreal
Vault Work	J. & J. Taylor, Toronto
Heating and Plumbing	Jas. Ballantyne & Co., Winnipeg
Electric Light Fixtures	Mitchell, Vance Company, New York
Bronze Cheque Desk	John Williams, New York
Elevators	Otis-Fenson Company, Toronto

## CHAPTER THREE

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Historical Background: The North End to 1914





## HISTORICAL BACKGROUND:

### THE NORTH END TO 1914

Since the mid 1880's, the North End has evolved as an integral part of Winnipeg. Extending northward from the CPR tracks, the district became known as the city's working-class quarter. As a post-1896 boom fuelled the expansion of railway and warehousing facilities, the North End emerged as one of Winnipeg's most populous suburbs. By 1914, many banks had opened branches to cater to a population of various ethnic origins.

The opening of the CPR subway constituted a watershed in North End history. Before 1904, residents faced the impediment of a level Main Street railway crossing while travelling to employment south of the tracks. Announced in 1903, but rumored a year earlier, the prospect of unhindered communication inspired speculators and builders to invest heavily in North End property. In 1902, one Winnipeg newspaper proudly announced that realtors realized \$125 per foot for Selkirk Avenue and Main Street lots.<sup>1</sup> Passage of the first car of the Winnipeg Electric Railway under the subway's board arches in November, 1904 signalled the beginning of the district's most intensive growth.<sup>2</sup>

Before 1914, Selkirk Avenue divided the region's immigrant and Anglo-Saxon quarters. South of Selkirk Avenue, Ukrainians, Germans, Jews and other ethnic groups resided in sub-standard houses erected on under-sized lots. North of this artery, Anglo-Saxon settlement predominated. Along Selkirk Avenue from Main Street to Salter Street, local businesses sprang up to meet a variety of needs.<sup>3</sup> In order to finance local businesses, banks opened premises at the Main Street and Salter Street intersections.

Further north, and especially near Main Street and Bannerman Avenue, Canadian and British-born residents lived apart from East European newcomers. Trumpeting the supposed virtues of Anglo-Saxondom, one newspaper described these homeowners as "quiet, thrifty workmen, who have the ambition to own their own homes and who will largely make their purchases on the main street nearest their place of residence." In contrast to the humbler residences south of Selkirk Avenue, homes sold for over \$2,600 apiece.<sup>4</sup> As the city expanded northward, banks enticed new commercial and savings accounts. By 1920, a series of banks dotted the Main Street landscape with offices at the corners of Bannerman, Lansdowne, Belmont, and Kilbride Avenues.

### FOOTNOTES

1. "North Winnipeg Lots are Moving," **WMT**, 4 October 1902.
2. "Opening of Completed Subway," **WMT**, 21 November 1904, p. 2.
3. Alan F. J. Artibise, **Winnipeg - A Social History of Urban Growth**, pp. 158-165.
4. "North End Real Estate," **WMT**, 27 November 1909, p. 3.

## THE UNION BANK

### SELKIRK AND SALTER

On the northeast corner of Selkirk Avenue and Salter Street stands the former Union Bank. Completed in 1918, the building has been in continuous use as a banking hall. This structure epitomizes the characteristics of Union Bank architecture - solidity and unpretentiousness.

The present building is the third Union Bank branch to occupy the Selkirk Avenue and Salter Street corner. Attracted to the crossroads by the completion of a narrow Salter Street bridge,<sup>1</sup> the Union Bank opened an office on the southeast side of Selkirk Avenue in 1905. These premises were short-lived. One year later, Henderson's Winnipeg Directory reported a move across Selkirk Avenue to leased quarters previously occupied by Condie Brothers.<sup>2</sup> Evidently, the Union Bank eventually purchased their rented property. In 1917, a building permit was issued for the construction of the present banking hall.<sup>3</sup>

Following the specifications of architect Raymond Carey, contractors, Carter, Halls, and Aldinger erected a typical two storey building with masonry frame and load-bearing walls. Extending 25 feet along Selkirk and 60 feet along Salter, the bank rose two storeys in height. Above a concrete foundation, brick external walls ascended and were topped by a flat roof. Basic amenities including hot water heating and electric lights served both staff and patrons. The building utilized 100,000 bricks, 1,300 square yards of plaster, and 110 cubic yards concrete, and cost \$16,000.<sup>4</sup>



City of Winnipeg Photo

*Selkirk Avenue facade, illustrating unusual sandstone brick masonry.*

An unusual sandstone brick facade graced the building's exterior. This facing accentuated the structure's box-like appearance. An architrave-framed door with unadorned entablature led patrons into the vestibule. Four large main-storey windows illuminated the banking room while upper floor living quarters displayed smaller but more intensive fenestration. A galvanized metal cornice appeared above the second-storey windows. Passersby could admire a simple, yet elegant, facade.

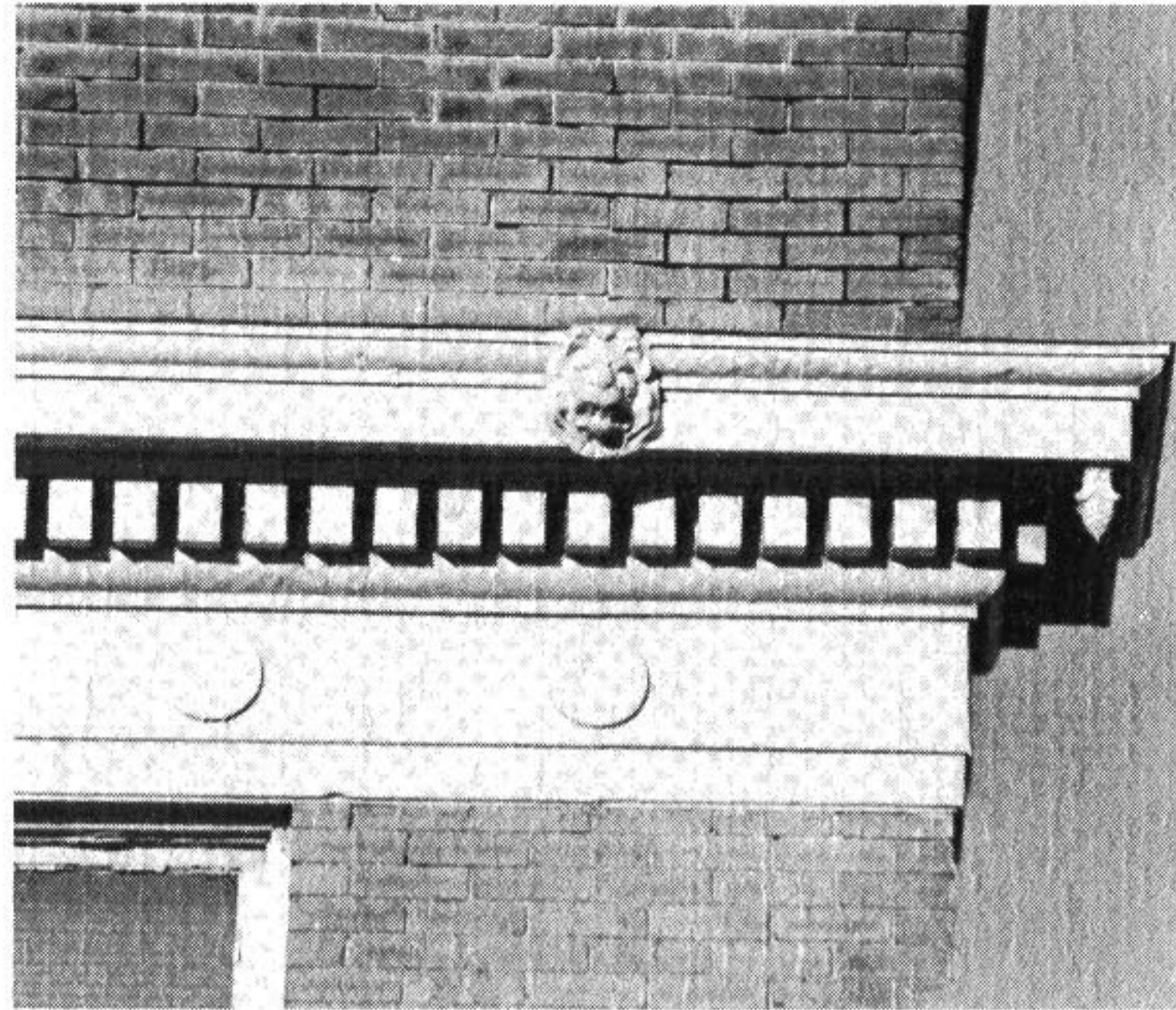
Within those sandstone walls, the usual branch bank furnishings prevailed. To the left of the vestibule lay the banking room, complete with its maple floor and 45 foot oak counter with marble base. Two tellers' cages topped the counter, while a marble dado and mahogany trim added contrast to unembellished walls. The upper floor contained a staff residence and the basement housed the building's heating apparatus.<sup>5</sup>

Since its completion, the building has functioned as a banking hall and has undergone relatively few renovations. Major alterations occurred in 1954 when a new oil burner and boiler in the basement, counter, and acoustic tile ceiling on the main floor, and a new manager's partition were installed. Removal of the east wall during these improvements also suggests that the structure's east wing was built at this time. By 1961, bank officials ordered the living quarters demolished and two years later patrons and staff benefited from air-conditioning.<sup>6</sup> Today, the Royal Bank occupies main floor premises, while the upper storey generates monthly revenue. The building stands as a good example of Union Bank architecture.

City of Winnipeg Photo



*Detail of galvanized iron cornice with brick parapet.*



City of Winnipeg Photo

*Detailing of the Union Bank creates a simple, yet elegant effect.*



City of Winnipeg Photo

*Salter Avenue facade, Union Bank Building.*

## UNION BANK CONSTRUCTION AND ALTERATIONS

(Source: City of Winnipeg. *Building Permits and Assessment Record*, Code 43, Ward 3, Roll No. 100400)

Permit	Year	Estimated Cost	Specifics
1917 - 328	1917	\$16,000	original permit
1919 - 97	1919	\$ 1,500	construction of metal storage shed
1927 - 2624	1927	\$ 1,400	construction of concrete and iron vault
unspecified	1954	unspecified	eastward addition; redecorating main floor; new heating system
unspecified	1961?	unspecified	re-arrangement of upper storey
1963 - 1917	1963	unspecified	air-conditioning installed; night deposit box installed

## FOOTNOTES

1. For a history of the first Salter Bridge see "Utility, Beauty and Economy Unite in New Viaduct," *Western Canada Contractor*, Winnipeg, Manitoba, November, 1932, pp. 10-12.
2. *Henderson's Winnipeg Directory*, 1905; 1906.
3. City of Winnipeg. **Building Permit 1917 -328**. Union Bank, Selkirk and Salter.
4. *Ibid.*
5. City of Winnipeg. **Assessment Record**. Code 43, Ward 3, Roll No. 100400, Union Bank, 409 Selkirk Avenue.
6. *Ibid.*

## THE MERCHANTS BANK

### 1386 MAIN STREET

The Merchants' Bank at Main Street and Bannerman Avenue stands as one of the most grandiose suburban banking halls to be erected in Winnipeg before World War I and the first to appear north of Redwood Avenue. Its architects designed this structure to attract middle income customers.

The building represented an effort in speculative construction. In 1912, the Merchants Bank leased the former premises of Harrison Brothers, Druggists at 1402 Main Street.<sup>1</sup> One year later, without properly assessing the corner's profit potential, this financial institution announced the construction of a new building. The presence of a large Anglo-Saxon neighbourhood and the opportunity of catering to its financial needs encouraged bank directors to build. The selection of an unusual bank style underlined the riskiness of the venture.

For a branch bank, the selection of J. D. Atchison as architect and George Fuller of New York as contractor was both unusual and extravagant.<sup>2</sup> Surprisingly, their creation was built along traditional lines. From a rubble foundation with concrete footings rose a masonry building with load-bearing walls. The building featured over 31 feet of Main Street frontage and extended almost 65 feet along Bannerman Avenue. Customers and staff benefited from steam heating and electric lighting. The construction process consumed 23 cords stone, 125,000 bricks, 1500 square yards of plaster, and 40 cubic yards concrete. Bank directors authorized an expenditure of \$28,000.<sup>4</sup>

City of Winnipeg Photo



*Merchants Bank, Main Street facade.*

The exterior facade was delightful. Above a Bedford stone base, terra cotta-trimmed Romanesque windows illuminated the main storey.<sup>4</sup> Two small architrave-framed windows flanked the Romanesque Main Street entrance while the Bannerman Avenue elevation featured architrave framed windows at eastern and western extremities. The second storey displayed small windows on all elevations, and a pitched and hipped roof with Spanish tiles capped the structure.<sup>5</sup>

Oak-framed glass entrance doors led into a typical branch bank interior. Once past the oak-panelled vestibule, patrons admired a banking-room dominated by a terrazzo floor with marble perimeters. A 46 foot oak counter with two tellers' cages permitted customers to transact business. The second storey originally featured rental offices, but these were converted to living quarters when no tenants could be found. The basement housed the usual heating apparatus.<sup>6</sup>



City of Winnipeg Photo

*Bannerman Avenue elevation features Romanesque main floor windows and a pitched Spanish-style roof.*



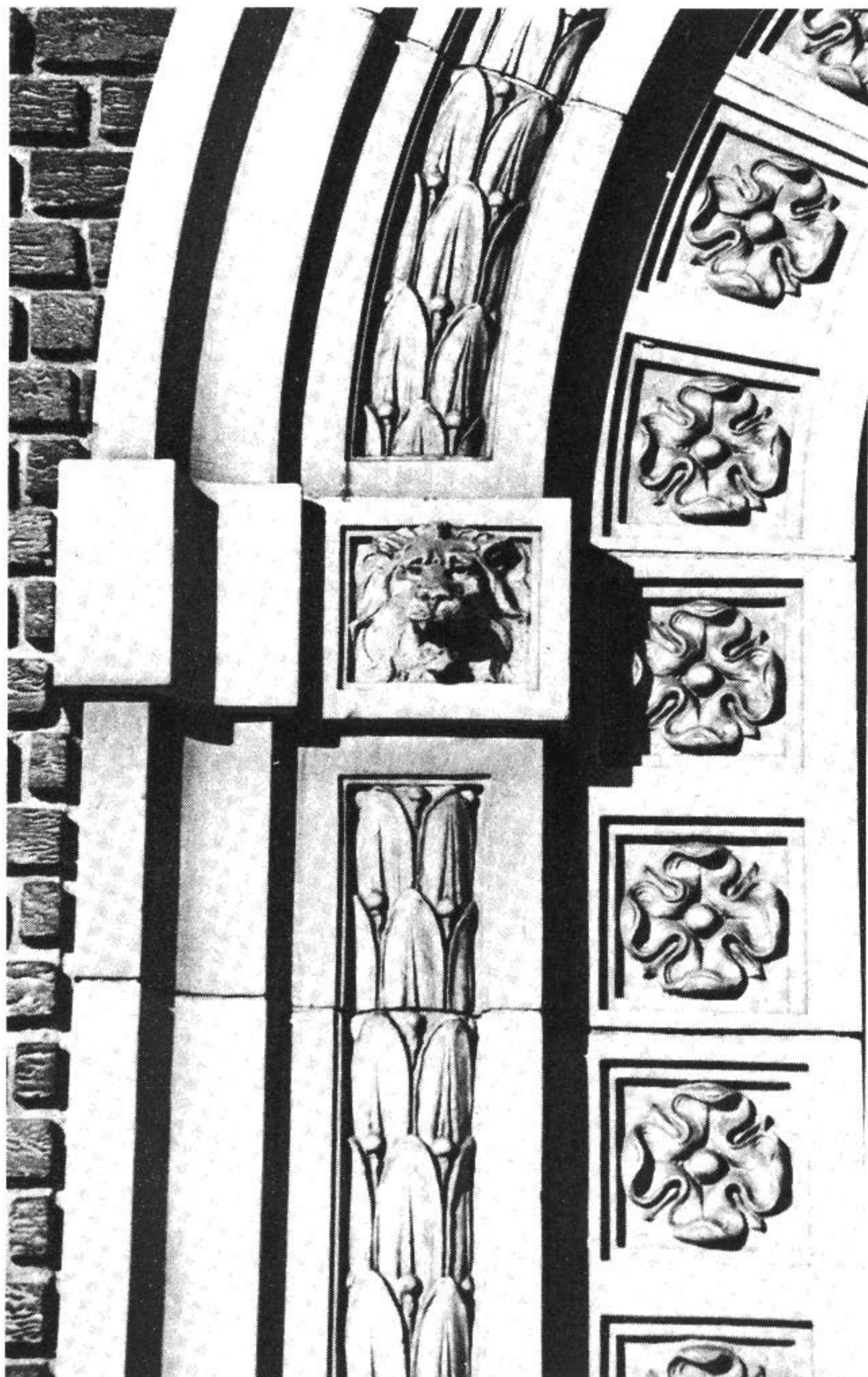
City of Winnipeg Photo

*Terra cotta soffit and fascia details highlight sophisticated masonry features.*

Throughout its history, the building has enjoyed the attention of two owners. The Merchants' Bank occupied the premises until that institution was absorbed by the Bank of Montreal in 1921. The new owner retained the main floor banking room until 1979, and provided second storey living quarters for the manager. The Bank of Montreal also authorized various improvements. In 1943 the basement received a "a new Viking furnace" which was replaced by an oil burner eleven years later. In 1954, workmen refurbished the banking room by installing a rubber tile floor, new counters, and an acoustic tile ceiling. At a cost of \$36,240, a northern extension was completed in 1961. In 1979, the Bank of Montreal relocated to new premises one block north.<sup>7</sup>

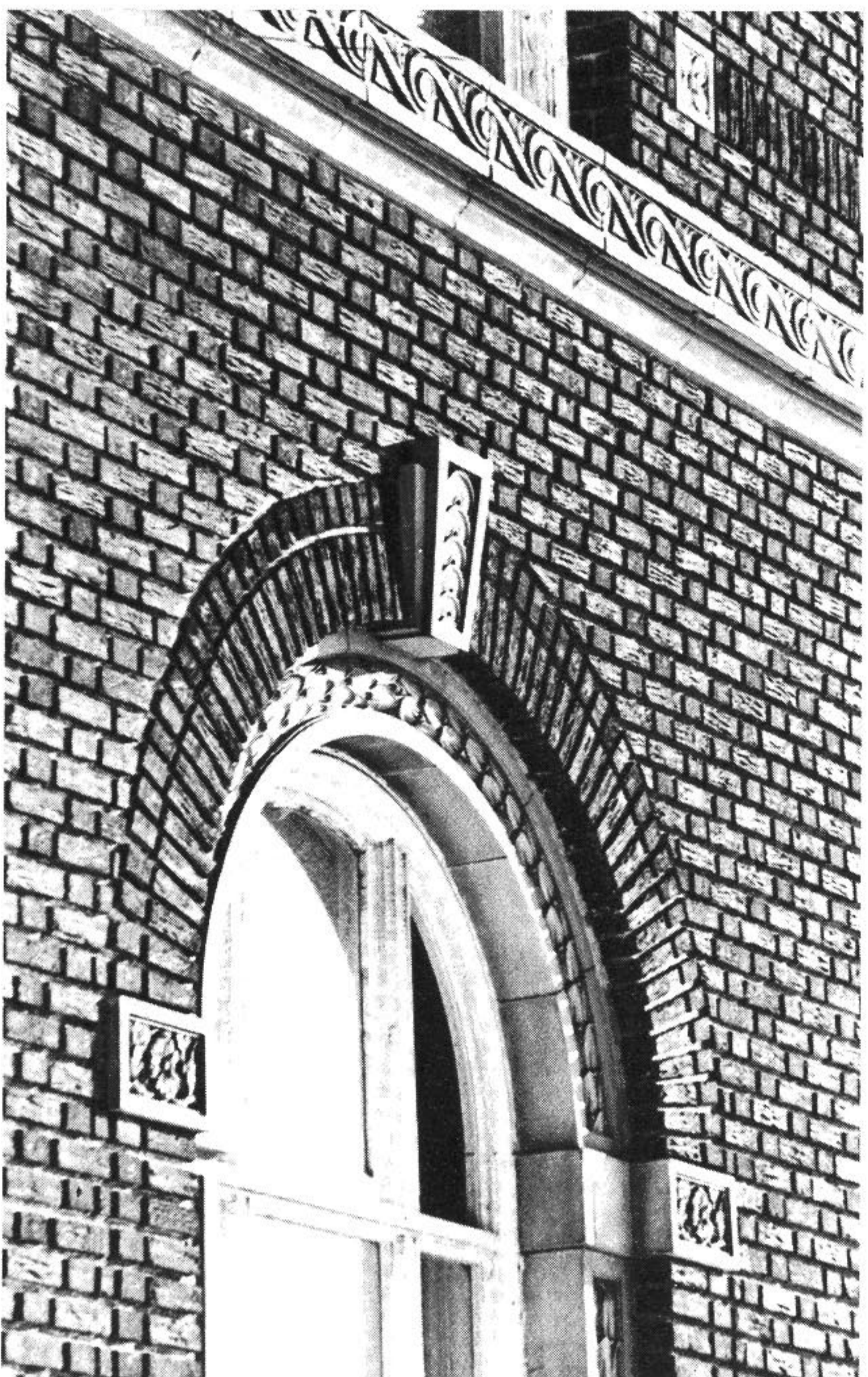
Although unoccupied, the Merchants Bank at Main Street and Bannerman Avenue today stands as one of the city's most distinctive branches.

City of Winnipeg Photo



*Terra cotta tiles surround the Main Street arched entryway.*

City of Winnipeg Photo



*Masonry detail at arched window.*

### MERCHANTS BANK CONSTRUCTION AND ALTERATIONS

(Source: City of Winnipeg. *Building Permits and Assessment Record*, Code 43, Ward 3, Roll No. 602201)

Permit	Year	Estimated Cost	Specifics
1913 - 1613	1913	\$28,000	original permit
unspecified	1942	unspecified	new "Viking furnace"
unspecified	1954	unspecified	new oil burner; banking hall remodelled
1960 - 815	1960	unspecified	basement renovations; new washrooms; night depository box
unspecified	1961	36,240	new addition

### FOOTNOTES

1. **Henderson's Winnipeg Directory**, 1911; 1912.
2. J. D. Atchison was Winnipeg's leading architect, while George Fuller was one of the continent's leading builders of steel-framed edifices.
3. City of Winnipeg. **Building Permit 1913-1613**. Merchants' Bank, Main at Bannerman.
4. City of Winnipeg. **Assessment Record**. Code 43, Ward 3, Roll No. 602201, Merchants Bank, 1386 Main Street.
5. "New Home of the Merchants Bank in North Winnipeg," **MFP**, 8 February 1913, p. 37.
6. City of Winnipeg. **Assessment Record**. Merchants' Bank.
7. **Ibid.**
8. **Ibid.**



## CHAPTER FOUR

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Historical Background: Elmwood to 1914



## HISTORICAL BACKGROUND:

### ELMWOOD TO 1914

Situated immediately east of the Louise Bridge, Elmwood was one of Winnipeg's first suburbs spawned by post-1896 prairie expansion. Workmen who sought accommodation close to their employment and citizens who wished to avoid Winnipeg's alleged high taxes constituted "Louise Bridge Town's" first residents. As in other suburbs, land speculators encouraged the district's development.

Settlement began early. By 1902, a sizeable number of residences had been erected. Kildonan Municipality provided two miles of sidewalks for the population of 640.<sup>1</sup> Two years later, a Winnipeg newspaper noted that two schools served the district. Early property owners purchased their lands from Arthur Stewart of National Trust, Hayward, Langlois & Company, and the Canadian-American Real Estate Company.<sup>2</sup>

By 1905 Elmwood had become densely inhabited. Surrounding industries thrived. J. Y. Griffin Pork Packing Company employed a large work force at its abattoirs. The Canadian Petrified Brick and Stone Company manufactured cement building bricks and blocks on its large site while the Union Oil Company and Ackland Carriage Company hired additional labour. The **Winnipeg Telegram** estimated that 2000 Elmwood residents worked in nearby industries or commuted to Winnipeg on the recently-completed street-railway line.<sup>3</sup>

Elmwood residents realized that their unincorporated tax haven could not endure. To secure



City of Winnipeg Photo

*Former Bank of Nova Scotia Building on Stadacona Street.*

adequate services such as a water supply, roads, and fire protection, the community could either seek incorporation or amalgamate with Winnipeg. Since it would lead to improved services and therefore increased property values, land speculators probably favoured amalgamation. Advocates of low taxes erroneously believed that Elmwood could provide its own services at a reduced cost.<sup>4</sup> Ultimately the proponents of unification prevailed. In February, 1906, ratepayers voted by a margin of 400 to 28 to share Winnipeg's fortunes.<sup>5</sup> Elmwood's future was now assured.

The merger had an immediate impact. Speculators reaped the rewards of an increased demand for lands adjacent to Bird's Hill Road (Henderson Highway) and Lemoine Avenue (Nairn Avenue). In 1907, the Louise Bridge was widened and two years later, city council announced the construction of a new span.<sup>6</sup> Lemoine Avenue emerged as the district's business thoroughfare, and on this artery shops, hotels, and service industries thrived. In 1906, to secure a share of the new prosperity, the Canadian Bank of Commerce announced the construction of a new branch.

**FOOTNOTES**

1. "New Village Near Winnipeg," **WMT**, 1 October 1902, p. 2.
2. "Buy Land Near Louise Bridge," **WMT**, 9 March 1904; "New Village Talked of There," **WMT**, 6 November 1903.
3. "Elmwood is Growing Fast," **WMT** North End Special, 25 January 1905.
4. Before 1905, Elmwood property owners were taxed on only 50% of their assessment while Winnipeggers paid taxes on the full value of their land plus 50% of the dwelling. "Elmwood May Cast Lot with Winnipeg," **WMT**, 25 August 1905, p. 1.
5. "Annexation Sweeps the Elmwood Poll," **WMT**, 19 February 1906.
6. "Elmwood Real Estate in Very Great Demand," **WMT**, 25 May 1907; "Louise Bridge to be Enlarged," **WMT**, 6 October 1909.

## THE CANADIAN BANK OF COMMERCE

325 NAIRN AVENUE

At 325 Nairn Avenue stands the Canadian Bank of Commerce. This building has been in continuous use as a banking hall since its completion in 1906. The structure represents a fine example of the early Bank of Commerce architectural style.

Lemoine Avenue had emerged as Elmwood's main thoroughfare before 1906, and the Bank of Commerce established quarters on it. Adjacent to the Louise Bridge, Fulljames and Holmes announced the construction of a 37 room, \$21,000 hotel in 1904.<sup>1</sup> By 1906, this artery boasted Methodist and Anglican churches, a tannery, and a post office.<sup>2</sup> The Bank of Commerce gambled on the community's future. In June, 1904, manager Arthur Swinford opened temporary premises.<sup>3</sup> In 1906, as amalgamation ushered in a period of bridge, road, and sanitation improvements, the Toronto-based financial institution secured a building permit for a new bank building. Subsequent business expansion justified the bank's faith in the new suburb. On the eve of the First World War, three hardware and one clothing stores, two grocers and two physicians, one druggist, milliner, and blacksmith all vied for customers.<sup>4</sup>

Designed by Darling and Pearson and erected by J. Dolmer, the Nairn Avenue bank utilized some prefabricated materials. The structure's stone foundation and load-bearing brick walls reflected traditional building technology.<sup>5</sup> The use of prefabricated columns, trim, and pediment reduced construction costs.<sup>6</sup> The structure extended 31 feet along Nairn Avenue, and ascended two storeys. Employees and

customers enjoyed the usual hot water heating and electric lighting. The Bank of Commerce authorized \$15,000 for construction.<sup>7</sup>

The Nairn Avenue facade bore a striking resemblance to regional headquarters. Imitating the larger Main Street rendition, two unfluted Doric columns ascended from a shoulder high base to a second storey entablature. A pedimented portico graced the main entrance while radiating voussoirs appeared above main floor fenestration. A prefabricated and unadorned entablature, pediment, and balustrade topped the facade. Except

for its neo-classical facade, the building was in reality a box-like brick structure.

Like its contemporaries, the bank's interior stressed economy. A banking room with dimensions of 28 feet by 20 feet possessed the usual vestibule, manager's office, oak floor and counters and plaster ceiling and walls. The second storey contained a clerks' residence. Architects specified basement safety deposit and book vaults as well as the usual heating apparatus.<sup>8</sup> Decorative frills were omitted.

The Bank of Commerce has maintained its branch satisfactorily. In 1952, an oil burner was



*Canadian Imperial Bank of Commerce, 325 Nairn Avenue.*

installed, only to be replaced nine years later by natural gas. In 1962, contracts were awarded for a refurbished banking hall interior and basement staff room. An exterior examination also suggests that the original windows were replaced with more prominent main floor fenestration. The second storey living quarters remain. Leaseholders have supplanted earlier janitorial and bank occupants.<sup>9</sup> Today the building stands as Winnipeg's only replica of Darling and Pearson's original Main Street offices.



*Much of the exterior ornamentation of the bank is prefabricated.*

City of Winnipeg Photo

### BANK OF COMMERCE - ORIGINAL COST AND ALTERATIONS

Permit	Year	Estimated Cost	Specifics
1906 - 1442	1906	\$15,000	original permit
1918 - 34	1918	1,000	repairs undertaken after fire
unspecified	1949	unspecified	roof repairs
1952 - 5915	1952	6,457	new oil burner and vault
unspecified	1961	unspecified	natural gas heating
1962 - 156	1962	unspecified	interior renovations, new fenestration

### FOOTNOTES

1. "Hotel for Louise Bridge Settlement," *WMT*, 5 September 1904, p. 3.
2. *Henderson's Winnipeg Directory*, 1906.
3. "Elmwood Men are Well Satisfied," *WMT*, 12 March 1906, p. 9.
4. *Henderson's Winnipeg Directory*, 1914.
5. City of Winnipeg. **Building Permit 1906 -1442**. Bank of Commerce, 325 Nairn Avenue.
6. City of Winnipeg. **Assessment Record**. Code 43, Ward 3, Roll No. 929730, Bank of Commerce, 325 Nairn Avenue.
7. City of Winnipeg. **Building Permit**. Bank of Commerce.
8. City of Winnipeg. **Assessment Record**. Bank of Commerce.
9. *Ibid.*



*Column and pediment detail.*

City of Winnipeg Photo

## CHAPTER FIVE

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Historical Background: Central Winnipeg  
and Weston to 1914





## HISTORICAL BACKGROUND:

### CENTRAL WINNIPEG AND WESTON TO 1914

Any long-time resident would have noticed the changes Logan Avenue west of Isabel Street underwent during 1904-1914. The completion of the CPR's Weston shops induced entrepreneurs to erect warehouses and factories on former sites of working-class residences. After 1905, as the Logan Avenue streetcar inched westward, industrialization became more pronounced.

Before 1905, Logan Avenue remained the site for many workingmen's residences. In 1889, few industries existed along the thoroughfare.<sup>1</sup> Eleven years later, houses still predominated, but favourable economic conditions facilitated more intensive settlement. Clothing, grocery, and second-hand stores attracted shoppers along the artery.<sup>2</sup> The 1903 announcement of new railway shops altered the well-established streetscape. Heavy industry would concentrate between McPhillips Street and Arlington Street, while further east, a more traditional pattern prevailed.

The extensive CPR shops spurred local development. In 1905, railway directors took pride in a complex which included locomotive, freight car, passenger car, and blacksmith shops, a planing mill, foundry, drying kiln, and offices and stores. With an enclosed area of 6.45 acres, workshops stood equipped to construct and repair railway cars and to overhaul locomotives. Initially, these facilities employed 1500 workers.<sup>3</sup>

The prospect of assembling 1500 employees in one location facilitated an immediate reaction.

Soon the Manitoba Bridge & Iron Works, Ontario Wind Engine and Pump Company, and the Deering Plow Company opened quarters to make use of the railhead.<sup>4</sup> Land developers paid large sums for Weston building lots and erected many homes.<sup>5</sup> When city council ordered the Winnipeg Electric Railway Company to lay a line to McPhillips Street, "CPR Town's" future was assured.<sup>6</sup>

East of Arlington Street, Logan Avenue did not experience such intensive development. Before World War I, the district emerged as a mixed residential and industrial area. Industries such as Manitoba Cooperage, Winnipeg Tent and Awning And Czeriwinski Box Company established quarters, but these did not employ the large work forces of their westerly counterparts.<sup>7</sup> The eastern reaches of Logan Avenue would remain less industrialized than Weston.

It can be hypothesized that all Logan Avenue branch banks prospered. At Logan Avenue and Arlington Street, the Bank of Montreal and later the Bank of Toronto occupied a key industrial corner. At 1521 Logan Avenue, the Bank of Commerce capitalized on the CPR trade. Since it encountered no rivals, even the Union Bank survived at its less favourable Logan Avenue and Sherbrook Street location.

## FOOTNOTES

1. **Henderson's Winnipeg Directory**, 1889.
2. **Henderson's Winnipeg Directory**, 1900.
3. "Canadian Pacific's Immense New Plant," **WMT** North End Special, 25 January 1905.
4. **Henderson's Winnipeg Directory**, 1914.
5. "Sold a Block of 400 Lots," **WMT**, 31 August 1903.
6. "Instruct Company to Extend Car Line," **WMT**, 29 June 1904, p. 10.
7. **Henderson's Winnipeg Directory**, 1914.

## THE BANK OF COMMERCE

### 1521 LOGAN AVENUE

At 1521 Logan Avenue stands the only prefabricated bank in Winnipeg and a rare example of one located in a major Canadian city. The building was converted into a grocery store during the 1960's.

The Logan Avenue structure epitomized Bank of Commerce speculative construction. Uncertain about Weston's future, the Toronto-based financial institution wished to test the local market. A prefabricated building proved ideal. If unsuccessful, the bank building would be dismantled and re-erected elsewhere. If profitable, it could be replaced with more grandiose quarters. In 1906, corporate directors secured a permit for the building's construction. Initially at least, the wooden Bank of Commerce blended well with adjacent frame residences.

Designed by architects Darling and Pearson, the building arrived in pre-cut, painted, and numbered sections from B. C. Mills of Victoria, British Columbia.<sup>1</sup> Upon a stone foundation with concrete footings, contractor J. Dolmer assembled the frame structure. The building ascended two storeys in height and measured 28 feet by 48 feet. A hot air furnace and electric lighting were featured, while all-wood construction reduced costs to \$5,000.<sup>2</sup>

The completed building displayed a residential exterior. A main floor verandah featured three pairs of unfluted Doric pillars. Limited front and side fenestration adorned the main floor facade. An entablature bearing the bank's name linked the main floor and upper storey. The second floor consisted of a pitched roof adorned by front and side dormer windows. Windows



Manitoba Archives Photo

*The Bank of Commerce on Logan Avenue, circa 1906.*

appeared in three's, while dormers displayed their own entablatures, cornices, eaves, and shingle-covered pitched roofs. An eastward-facing chimney completed the arrangement.

Interior furnishings were spartan. The main-storey banking hall possessed an unadorned wood floor, "cheap oak counter," and "cheap trim." The bank even limited vault construction costs. Constructed of birch, the vault rested on

a concrete slab and possessed no time lock. Second-storey living quarters displayed fir trim while an Oxford furnace provided central heating.<sup>3</sup>

As the tiniest of three standard prefabricated Darling and Pearson designs, the Logan Avenue building proved unsuitable for other urban applications. A 1908 break-in demonstrated its weaknesses. Wooden exterior

walls were easy targets for burglars. Birch vaults without self-locking doors constituted simple fare for the experienced criminal.<sup>4</sup> The exclusive use of wooden components raised the spectre of conflagration. The design was more amenable to small towns where crimes were fewer and lots larger.

The Logan Avenue bank has had an interesting history. Up to 1965, the Bank of Commerce operated the structure as a branch bank. In 1946, the interior received extensive renovations while six years later, a new heating system and vault were installed. In 1964, new owners acquired the structure and its transformation to a grocery store commenced. Minor office repairs spawned a major refurbishing. In 1965 the building was extended to encompass the verandah while interior store furnishings were installed. An exterior stucco application enhanced the building's attractiveness and a garage added needed storage space.<sup>5</sup> Today the former bank blends successfully into its streetscape and provides a useful service.

### THE BANK OF COMMERCE - ORIGINAL COST AND ALTERATIONS

(Source: City of Winnipeg. **Assessment Record**. Code 24, Ward 2, Roll No. 908340)

Permit	Year	Estimated Cost	Specifics
1906 - 1273	1906	\$ 5,000	original permit for prefabricated structure
unspecified	1946	unspecified	interior redecorated
unspecified	1952	unspecified	oil burner, new vault and ladies' washroom
unspecified	1954	unspecified	new counters
1964 - 8203	1964	unspecified	building partitioned, plaster repairs, managers' office renovated
1965 - 3855	1965	unspecified	building adopted to store, new exterior stucco, new garage

### FOOTNOTES

1. G. E. Mills and D. W. Hodsworth, "The B. C. Mills Prefabricated System," **Occasional Papers in Archaeology and History No. 14**, pp. 132-133.
2. City of Winnipeg. **Building Permit 1906 - 1273**. Bank of Commerce, 1521 Logan Avenue.
3. City of Winnipeg. **Assessment Record**. Code 24, Ward 2, Roll No. 908340, Bank of Commerce, 1521 Logan Avenue.
4. "Burglars Funnel into Local Bank," **WMT**, 30 April 1908, p. 8.
5. City of Winnipeg. **Assessment Record**. Bank of Commerce.



City of Winnipeg Photo

*In 1964, the bank was converted to a grocery store.*

## THE UNION BANK

### 646 LOGAN AVENUE

The Union Bank at 646 Logan Avenue is a typical example of that institution's architectural style. The building displays solid but unpretentious qualities which the Union Bank consciously promoted. No longer occupied as a banking hall, the building has successfully housed a restaurant and bakery for four decades. This structure remains the oldest standing suburban branch of the Winnipeg-based bank.

The present building is the second bank to occupy its site. In 1908, at the height of pre-World War I expansion, the Union Bank opened its premises.<sup>1</sup> Evidently, these facilities proved profitable and corporate directors opted for larger quarters to corner the trade of the mixed residential and industrial district. In 1925, the Royal Bank took possession and continued financial transactions until 1939.

Designed by architects Jordan & Over and erected by W. Horner, the bank building featured all the usual structural characteristics of branch banks. A stone foundation with concrete footings supported the traditional superstructure of load-bearing masonry walls. The building measured 25 feet by 50 feet and rose two storeys in height. Patrons and staff enjoyed the usual hot water heating and electric lights. Workmen utilized 15 cords of stone, 50,000 bricks, 500 square yards of plaster, and 15 cubic yards of concrete in erecting the building. The Union Bank authorized an expenditure of \$10,000.<sup>2</sup>



City of Winnipeg Photo

*Union Bank, 646 Logan Avenue.*

The exterior stood simple and relatively unadorned. Above a stone base the building featured red Menomonee brick. Stone quoins accentuated a large three-panelled main floor window and tinier second-storey fenestration. On the side elevation, radiating voussoirs graced ground floor windows. A galvanized iron cornice and architrave, probably prefabricated, topped the structure. On the outside the building appeared imposing.

The interior resembled those of other branch banks. A pair of oak and glass doors led patrons into an oak-panelled vestibule. The banking room featured a hardwood maple floor and oak furnishings and trim with main-floor plaster walls. Clerks resided in an upper storey residence. The basement contained a book vault and furnace.<sup>3</sup>

Since its completion in 1910, the building has functioned as a bank and later as a combined bakery and restaurant. The Union and Royal Banks authorized no renovations during their stay. In 1939, W. Zanke purchased the structure and alterations commenced. The main vault was transformed into a bakers' oven and a rear extension measuring 23 feet by 12 feet was added.<sup>4</sup> Until Frank Wong purchased the structure during the 1970's, the owner leased second storey living quarters. Today Mr. Wong operates the restaurant and resides upstairs.<sup>5</sup>

### THE UNION BANK - ORIGINAL COST AND ALTERATIONS

(Source: City of Winnipeg. **Assessment Record**. Code 24, Ward 2, Roll No. 822130)

Permit	Year	Estimated Cost	Specifics
1910 - 1334	1910	\$ 10,000	original permit
unspecified	1939	unspecified	rear addition; conversion to bakery

### FOOTNOTES

1. **Henderson's Winnipeg Directory**, 1908.
2. City of Winnipeg. **Building Permit 1910-1334**. Union Bank, 646 Logan Avenue.
3. City of Winnipeg. **City Assessment Record**. Code 24, Ward 2, Roll No. 822130, Union Bank, 646 Logan Avenue.
4. **Ibid.**
5. **Henderson's Winnipeg Directory**, 1979.



## CHAPTER SIX

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**Historical Background: St. Boniface to 1914**





### HISTORICAL BACKGROUND: ST. BONIFACE TO 1914

St. Boniface, like other Winnipeg suburbs, owed its ascent to turn of the century economic prosperity. Within close proximity of Rue Taché, the Roman Catholic Church erected a cathedral, college, and hospital. Boulevard Provencher and Rue Marion emerged as ancillary commercial arteries, and soon offered banking facilities.

An extension of the Winnipeg Electric Railway into St. Boniface triggered the new development. Upon learning of the proposed line, one newspaper declared "Tis Joyful News for St. Boniface."<sup>1</sup> In 1903, one year after the announcement, street cars traversed the Red River. After crossing the Norwood Bridge, the cars turned in the direction of St. Boniface College.<sup>2</sup> The St. Boniface archdiocese was now accessible, and it can be hypothesized that churchmen decided to attract Winnipeg's Roman Catholics. A flurry of ecclesiastical construction commenced.

During 1904-1906 the church authorized construction of three buildings. Under the guidance of Montreal architects Marchand and Haskell, the French Romanesque-inspired St. Boniface Basilica would rise.<sup>3</sup> Southwards towards Rue Marion, these same architects prepared plans for a \$250,000 extension to the St. Boniface Hospital. According to contemporary accounts, the addition measured 225 feet by 42 feet and accommodated 165 patients.<sup>4</sup> An extension to St. Boniface College completed the list of ecclesiastically-authorized structures. Rising four storeys and topped by a cupola, the addition provided commodious quarters for French-Canadian learning.<sup>5</sup> By 1910, Manitoba's Roman Catholics, and

French-Canadians in particular, utilized these new facilities.

Boulevard Provencher and Rue Marion retail outlets and banks serviced nearby church-built facilities. The announcement of the construction of the Hôtel de Ville de St. Boniface (Town Hall) on Provencher in 1906 encouraged business on that thoroughfare. On Rue Marion, the Bank of Hamilton opened premises in 1910 to capitalize on hospital-generated trade. The layout of central St. Boniface stood complete.

### FOOTNOTES

1. "Tis Joyful News for St. Boniface," **WMT**, 17 July 1902, p. 10.
2. "Street Cars Running Now," **WMT**, 2 November 1903, p. 5.
3. John O. Marchand and Stephen Haskell were both graduates of the Ecole des Beaux Arts in Paris. "Grand Church Across River," **WMT**, 25 February 1904.
4. "St. Boniface Hospital Builds," **WMT**, 23 June 1904.
5. "Many New Institutions of Learning," Special Building Number, **MFP**, 6 December 1906.
6. "New St. Boniface Town Hall," **WMT**, 5 October 1908, p. 1.

## THE BANK OF HAMILTON

### 119 RUE MARION

The Bank of Hamilton at 119 Rue Marion is the only surviving pre-World War I branch bank in St. Boniface. In an era when financial institutions erected many suburban offices, this edifice exceeded its rivals in lavishness and costliness. Since its completion in 1910, the building has continuously combined bank and rental functions.

The present structure marked the first suburban foray of the Hamilton-based corporation. The site chosen was ideal. Within walking distance to the north lay the newly-completed St. Boniface Hospital. To the south and east, the Winnipeg Electric Railway Company provided access to suburban building sites. A corner site with elevations on both Rue Marion and Rue Taché enabled the bank to attract customers.

Designed by William Fingland and erected by Saul & Irish, the Bank of Hamilton featured the usual building techniques. A concrete foundation with concrete footings supported load-bearing masonry walls. The structure displayed frontages of 50 and 60 feet respectively and ascended two storeys in height. Cut stone and brick exterior walls rose to a flat composition roof. The building boasted steam heating and electric lighting and cost \$27,000.<sup>1</sup>

The bank dominated the Rue Marion and Rue Taché streetscapes with its ornamental exterior. A corner entrance featured a portico supported by two columns and topped by ancones, an embellished entablature, and pediment. Two unfluted Tyndall stone Ionic columns flanked this entrance and ascended to the



City of Winnipeg Photo

*The Bank of Hamilton, 119 Marion Street.*

second storey cornice. Large windows along both sides illuminated the main-storey banking hall, while the fenestration adjacent to the colonnade displayed voussoirs. Located on the Rue Taché elevation, an architrave-framed

door with voussoir above provided access to residences. A series of brick Doric pilasters rose to cornice-level and enhanced second storey fenestration. Projecting eaves added dignity to an already lavish structure.

The original interior reflected the requirement for a combined banking hall and rental structure. The banking hall occupied the main floor and probably displayed the accepted furnishings. A main floor store may have complemented the banking room. The basement, contained vaults, heating apparatus, and washroom facilities. The presence of two second-storey bathtubs and kitchen sinks indicates that the bank leased two apartments.<sup>2</sup> The building would generate both profits and rental fees.

Today a modern interior complements the building's classical facade. The banking hall displays a linoleum and partly carpeted floor while fir trim adorns plaster walls. Second-storey apartments have been converted into offices. Acoustic ceilings crown contemporary floor and wall furnishings. The basement now contains storage rooms, vaults, and washrooms.<sup>3</sup> The Bank of Hamilton continues to delight passersby with its ornate facade. It remains one of Winnipeg's most interesting examples of suburban bank architecture.<sup>4</sup>

#### FOOTNOTES

1. St. Boniface. **Building Permit 1910 - 310.** Bank of Hamilton, 119 Marion Avenue.
2. St. Boniface. **Plumbing Permit.** Bank of Hamilton, 1910.
3. City of Winnipeg. **Assessment Record.** Code 43(B), St. Boniface Roll No. 907890, Bank of Hamilton, 117-119 Marion Street.
4. No documentation exists in the Assessment Records on bank alterations. Therefore this section is omitted.



## CHAPTER SEVEN

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**Historical Background: The West End to 1914**



## HISTORICAL BACKGROUND:

### THE WEST END TO 1914

The West End developed as a streetcar suburb of Winnipeg during two periods - 1890-1895 and 1900-1914. South of Portage Avenue, a populus made up largely of Anglo-Saxons with middle incomes inhabited an area extending west of Balmoral Street, while Armstrong's Point constituted an upper income enclave. North of Portage Avenue, Germans and Scandinavians occupied smaller and less costly dwellings.<sup>1</sup> The Portage Avenue and Sherbrook Street crossroads emerged as a district focal point.

Although dwellings appeared during 1890-1895, the West End enjoyed its greatest expansion in the years preceding World War I. In 1905, the press reported extensive house construction on Beverley, Furby, Balmoral, Agnes, Toronto, Simcoe, Langside, Sherbrook and Maryland Streets.<sup>2</sup> During the same year, extensive development necessitated the construction of a \$12,000 fire hall near Sherbrook Street and Portage Avenue.<sup>3</sup> Dispersed between West End houses, particularly off Sherbrook Street and Maryland Street, land developers erected many apartment blocks. In 1906, one realtor described the advance in West End property as truly "astounding."<sup>4</sup>

Canada's chartered banks capitalized on the need for local financing and consumer services. The Union Bank opened quarters at Portage Avenue and Arlington Street. Further east, the Northern Crown Bank occupied premises at Portage Avenue and Sherbrook Street while across the street the Dominion Bank leased quarters in the Casa Loma Block. The locations selected continue today as viable bank sites.



*Former Northern Crown Bank, 654 Portage Avenue.*

## FOOTNOTES

1. Alan F. J. Artibise, **Winnipeg - A Social History of Urban Growth**, pp. 166-69.
2. "Ward Three Building Permits," **WMT**, 30 September 1905, p. 8.
3. "With the Gallant Firemen who Watch over Winnipeg," **WMT**, 21 March 1906, p. 13.
4. "West End Real Estate is Active," **WMT**, 14 July 1906, p. 20.

## THE NORTHERN CROWN BANK

### 654 PORTAGE AVENUE

On the southwest corner of Portage Avenue and Sherbrook Street stands the last Northern Crown Bank erected in Winnipeg and perhaps the only remaining local branch of that institution. Typical of the many small banks of its period, the building projects a simple unadorned neo-classical facade.

Portage Avenue and Sherbrook Street evolved into a major West End intersection and the Winnipeg-based financial institution decided to build. Before opting for its own premises, however, the bank occupied rented quarters at 612 Portage Avenue as it did at a number of other Winnipeg locations. In 1908, corporate directors secured a building permit for the new structure. Soon the bank discovered a competitor across Sherbrook Street. In the J. H. G. Russell-designed Casa Loma Block erected at a cost of \$106,000, the Dominion Bank leased offices.<sup>1</sup> An intense rivalry continued until 1918 when the Royal Bank absorbed the smaller Winnipeg operation.

Designed by G. W. Northwood and erected by R. Watson, the Portage Avenue and Sherbrook Street building possessed typical branch bank specifications. Upon a stone foundation with concrete footings rose a masonry superstructure with load-bearing walls. The building extended 32 feet by 34 feet and rose two storeys in height. The structure featured the usual steam heating and electric lighting. In erecting the building, the contractor ordered 48 cords of stone, 94,000 bricks, 73 cubic yards of concrete, and 1600 square yards of plaster. An expenditure of \$16,000 covered materials and labour.<sup>2</sup>



*Entrance to Northern Crown Bank.*

The building's exterior stood as an exercise in neo-classical simplicity. The main entrance faced the intersection and was flanked by two unfluted Ionic columns which ascended to a second-storey entablature. Main and second-storey fenestration was enhanced by unadorned brick pilasters. A simple entablature, cornice, and balustrade crowned the structure. Three steps led to the main entrance and created the illusion of grandeur.

Inexpensive materials graced the bank's interior. Birch counters were situated above the maple and linoleum banking room floor: A maple and fir floor and fir trim were installed in the second-storey clerks' residence. Lathe and plaster ceilings topped both storeys.<sup>3</sup> The Northern Crown Bank had attempted to reduce costs.

The Portage Avenue and Sherbrook Street structure has undergone many renovations since its completion and has hosted a number of occupants. The Northern Crown Bank owned the building until 1918 and made no alterations. From 1918 to 1969, the Royal Bank operated the premises. In 1949, corporate directors authorized construction of a southern extension for rental purposes, and two years later second floor residences were converted into offices. Improvements continued into the 1960's. In 1952, the banking hall interior was modernized, while fourteen years later the offices were upgraded. The Royal Bank moved to new premises in 1969.<sup>4</sup>

In 1970, the structure had fallen on hard times. After the Royal Bank departure, the building stood vacant for six years. A retailer was followed by the Manitoba Sports Federation. Today Aquarius Waterbeds occupies the premises.<sup>5</sup> The building remains in reasonable condition.



## NORTHERN CROWN BANK - ORIGINAL COST AND ALTERATIONS

(Source: City of Winnipeg. **Assessment Record**. Code 33, Ward 3, Roll No. 904381)

Permit	Year	Estimated Cost	Specifics
1908 - 780	1908	\$16,000	original permit
1949 - 6939	1949	4,800	addition to building
1949 - 8354	1949	100	alterations
1951 - 6651	1951	2,000	second floor renovations
1952 - 2150	1952	25,000	refurbishing banking hall
1959 - 116	1959	100	fuel oil tanks added
1966 - 5774	1966	3,000	second storey upgraded
1972 - 6795	1972	unspecified	basement alterations
1974 - 2229	1974	unspecified	brick wall alterations
1976 - 9271	1976	unspecified	building partition

### FOOTNOTES

1. "New Five Storey Block," **WMT**, 1 May 1909, p. 7.
2. City of Winnipeg. **Building Permit 1908 - 780**. Northern Crown Bank, 654 Portage Avenue.
3. City of Winnipeg. **Assessment Record**. Code 33, Ward 3, Roll No. 904381, Northern Crown Bank, 654 Portage Avenue.
4. **Ibid.**
5. **Henderson's Winnipeg Directory**, 1969-1979.



City of Winnipeg Photo

*Column detail — an exercise in neo-classical simplicity.*



# CHAPTER EIGHT

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**Historical Background: Fort Rouge to 1914**



## HISTORICAL BACKGROUND:

### FORT ROUGE TO 1914

As houses in the Hudson's Bay Reserve aged and deteriorated at the turn of the century, Winnipeg's leading citizens sought a new location to erect their residences. They turned to Fort Rouge where flood-free lands stood in their pristine state. Before 1910, the district bisected by Osborne Street commanded upper middle income attention. One real estate broker in 1903 declared that "the ink is not dry on our books before such homes are snapped up."<sup>1</sup>

The construction of several major churches and a street railway line indicate that Fort Rouge had become heavily populated by 1906. Announced in 1902, St. Lukes Church was erected at the corner of Stradbrook Avenue and Nassau Street, in close proximity to sizeable residences, but divorced from Osborne Street's bustle.<sup>2</sup> Presbyterian elders preferred a more central location. Only a short walk from Osborne Street, Augustine Church opened on River in 1904.<sup>3</sup> When the Winnipeg Electric Railway Company announced a belt line stretching from Pembina Highway and Corydon Avenue along Corydon Avenue, Lilac Street, Wardlaw Avenue, Stafford Street and Academy Road, citizens recognized the dimensions of the new Fort Rouge suburb.<sup>4</sup>

Financial institutions capitalized on Osborne Street commercial traffic. The presence of wealthy clients attracted the staid Bank of Montreal. Until a lavish River Avenue and Osborne Street structure offered more permanent quarters the Bank of Commerce leased temporary premises. The Union Bank gambled on the willingness of clients to patronize a Winnipeg-based institution. Until World War I, Fort Rouge remained a preferred residential district.



City of Winnipeg Photo

## FOOTNOTES

1. "Real Estate is Again Active," **WMT**, 29 April 1903, p. 7.
2. "Real Estate and Building News," **WMT**, 13 November 1902, p. 6.
3. "Augustine Church Opens Tomorrow," **WMT**, 15 October 1904, p. 15.
4. "New Car Line for Fort Rouge," **WMT**, 28 March 1906, p. 8.

*Bank of Montreal, Stradbrook Avenue at Osborne Street.*

## THE BANK OF MONTREAL STRADBROOK AND OSBORNE

At the corner of Stradbrook Avenue and Osborne Street, the Fort Rouge branch of the Bank of Montreal is situated. Erected as the first banking hall in Fort Rouge, it continues to provide financial services to local residents.

The Bank of Montreal catered to a corporate market and sought wealthy clients. As Fort

Rouge emerged as the city's most desirable residential district, Canada's largest bank opted for its first suburban branch. In 1905, a building was announced. Other banks soon opened offices. In 1911, after occupying temporary premises for five years, the Bank of Commerce leased strategic quarters at River and Osborne. When the Union Bank entered the fray with a Pembina Highway and Osborne Street structure, the cast was complete.

Designed by S. J. and W. A. Peters and erected by R. W. Watson, the Bank of Montreal possess-

ed standard structural specifications. A stone foundation with concrete footings supported load-bearing masonry walls. The building measured 40 feet by 57 feet and was one storey in height. Hot water heating and electric lighting provided the usual staff and client conveniences. The Montreal-based corporation authorized an expenditure of \$20,000.<sup>1</sup>

The Fort Rouge structure displayed an attractive facade. Upon a rusticated stone base rose an exterior comprised of Menominee brick and Tyndall stone.<sup>2</sup> Five Tyndall stone steps ascended to an entrance crowned by an entablature and cornice. Rusticated and quoined pilasters flanked the main entrance and rose to an entablature bearing the corporate name. Rusticated quoins enhanced the exterior decor, while radiating voussoirs emphasized the building's upright fenestration. A decorative cornice and a brick balustrade topped the structure. Upon its completion, the Bank of Montreal stood as the most impressive building on Osborne Street.

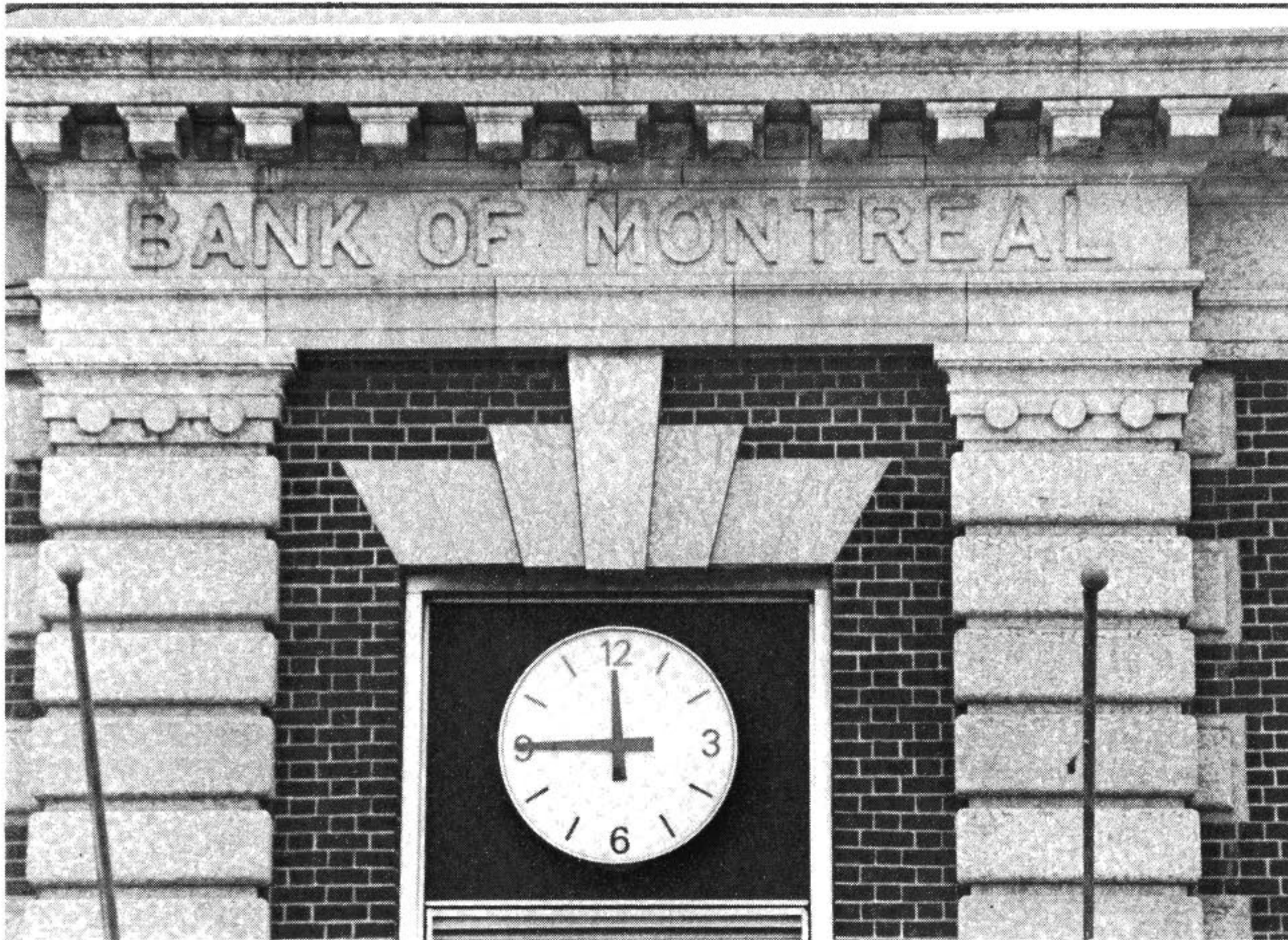
Interior furnishings were typical of other branch banks. The banking room floor was terrazzo tile, while working areas were surfaced in linoleum. Oak trim adorned the banking chamber and an oak counter with tellers' cage served customers. The building also possessed one common vault and one book vault.<sup>3</sup>

The Bank of Montreal has upgraded its Fort Rouge branch on several occasions. In 1933, a second-storey rear addition was added. Nine years later basement lavatory facilities were modernized. In 1970, the bank undertook renovations which exceeded the building's original cost. New banking-room counters, floor-covering, light fixtures, and an air-conditioning unit were installed.<sup>4</sup> Today the building remains as one of the most distinctive structures in its district.



Manitoba Archives Photo

*Bank of Montreal, 9th Avenue and Rosser Street, Brandon, Manitoba.*



City of Winnipeg Photo

*Menominee brick and tyndall stone grace the bank's exterior.*



City of Winnipeg Photo

*Rusticated quoins flanks the doorway to the bank.*

**THE BANK OF MONTREAL - ORIGINAL PERMIT AND RENOVATIONS**

*(Source: City of Winnipeg. Assessment Record. Code 43, Ward 1, Roll No. 316630)*

Permit	Year	Estimated Cost	Specifics
1905 - 876	1905	\$20,000	original permit
unspecified	1933	1,250	second storey addition
1942 - 66930	1942	unspecified	basement renovations
unspecified	1952	unspecifid	new boiler and oil-burner
1970 - 4308	1970	27,400	interior renovations, new windows

**FOOTNOTES**

1. City of Winnipeg. **Building Permit 1905 - 876**. Bank of Montreal, Stradbrook and Osborne.
2. City of Winnipeg. **Assessment Record**. Code 43, Ward 1, Roll No. 316630, Bank of Montreal, Stradbrook and Osborne.
3. **Ibid.**
4. **Ibid.**





## CHAPTER NINE

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Historical Background: The Portage Avenue  
Business District to 1914



## HISTORICAL BACKGROUND:

### THE PORTAGE AVENUE BUSINESS DISTRICT TO 1914

Two early twentieth century decisions resulted in the relocation of Winnipeg's retail district from its historic Main Street and Portage Avenue locale. The erection of the new Post Office and Eaton's Department Store increased Portage Avenue pedestrian traffic and forced retailers to acquire new premises. By 1906, Portage Avenue had emerged as the city's shopping district and, by 1914, many large buildings had been erected.

The announcement of a Portage Avenue and Garry Street Post Office site sparked the movement of retail outlets to this thoroughfare. At first, the decision was greeted with skepticism and anger. One newspaper labelled the decision "a political land deal and without doubt cut and dried long ago."<sup>1</sup> Merchants and wholesalers objected to the building's distance from Winnipeg's recognized business core.<sup>2</sup> Nevertheless, the government's decision had far-reaching consequences.

Soon thereafter, Eaton's purchased its construction site, and the press predicted that Portage Avenue would be lined with stores.<sup>3</sup> Timothy Eaton's retail outlet was an instant success. In 1906, one year after opening, Eaton's announced an addition.<sup>4</sup> In 1907, the structure was extended again.<sup>5</sup> By 1910, the department store boasted eight storeys and attracted huge crowds of Winnipeggers.<sup>6</sup>

Adjacent land values soared as entrepreneurs erected nearby business blocks to lure Portage Avenue pedestrians. In 1906, excavations for the six storey Somerset Building commenced.<sup>7</sup> By 1910, Henry Birks had begun operations at Portage Avenue and Smith Street, while west of Eaton's the Enderton Block profited from corporate leaseholders. Portage Avenue had come of age.

At first, Canada's chartered banks paid scant attention to shoppers. The tiny Molson's Bank operated rented premises while the Bank of Commerce possessed equally unpretentious offices. The Sterling Bank opened sizeable quarters in 1914, but its attractiveness to shoppers remains unknown. In 1920 the Bank of Commerce finally opened monumental facilities and met an acute consumer demand.

## FOOTNOTES

1. "Many Citizens are Voicing Strong Protests," **WMT**, 29 March 1904.
2. "The Post Office Site," **WMT**, 20 March 1904.
3. "Portage Avenue is to be Retail Street," **WMT**, 7 July 1904, p. 7.
4. "Eaton Company to Build Yet Higher," **WMT**, 25 January 1906, p. 7.
5. "Big Departmental Store Opens New Annex with Huge Crowds," **WMT**, 17 October 1907, p. 7.
6. "To Enlarge Store," **WMT**, 11 March 1910, p. 9.
7. "Fine New Building for Portage Avenue," **WMT**, 23 April 1906.

## THE BANK OF COMMERCE

### 315 PORTAGE AVENUE

At 315 Portage Avenue, the Bank of Commerce stands as the first monumental downtown branch to cater specifically to consumer requirements. The building represents a scaled-down rendition of Bank of Commerce regional headquarters. The fact that architect V. D. Horsburgh created the structure by modifying an existing building adds interest to this branch.

Across Portage Avenue, the pedestrian traffic generated by Eaton's Department Store encouraged the Toronto-based bank to erect a monumental banking facility. With vast financial resources at its command, the Bank of Commerce could afford to duplicate its corporate style - an impossible financial feat for retailers in the nearby Enderton and Somerset buildings. Yet the bank faced major problems: the site was too narrow. In September 1919, a building permit was issued for the construction of a relatively tall sky-lit structure.

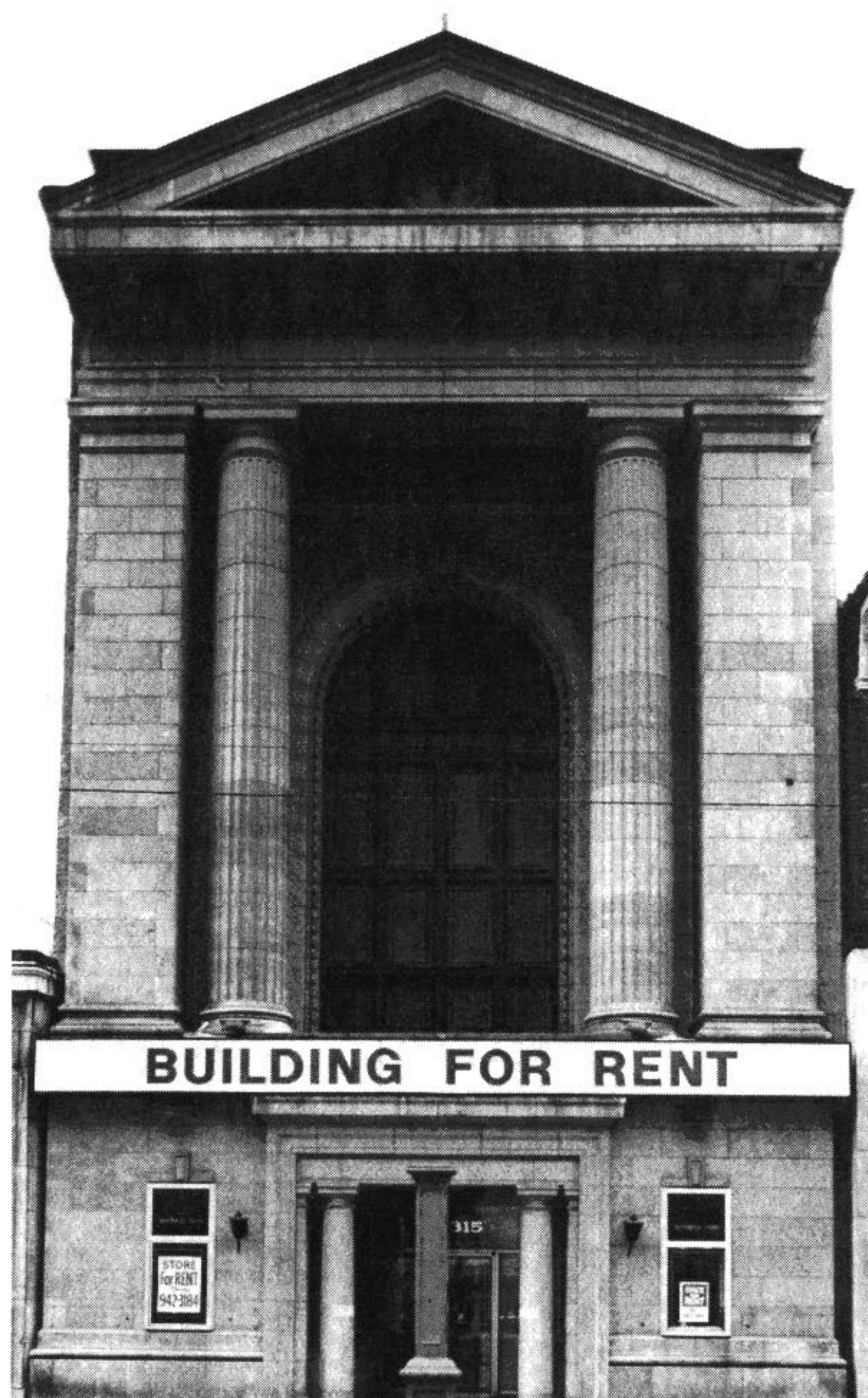
Extensive modifications transformed an existing office building into a major branch bank. Designed by John D. Atchison and boasting traditional masonry construction, the original five-storey structure was announced in 1906.<sup>1</sup> Thirteen years later, contractors Carter, Halls and Aldinger executed plans submitted by V. D. Horsburgh.<sup>2</sup> The revamped building retained its concrete foundation and load-bearing walls while a steel-trussed doubled-pitched roof was added. A Tyndall stone facade replaced the original brick facing, and east and west walls remained untouched. The building possessed 34 1/2 feet of Portage Avenue frontage and ascended 56 feet. The Bank of Commerce authorized an initial expenditure of \$53,000.<sup>3</sup>

The facade bore a close resemblance to the Bank of Commerce Main Street office. Upon a rusticated Tyndall stone base, two fluted Doric columns ascended and were capped by an entablature and highly decorated pediment. Between columns, a huge panelled Romanesque window illuminated the interior, while the Bank of Commerce logo occupied a prominent position on the pediment. Two small, steel-framed windows flanked a centrally located entrance accentuated by two unfluted Doric columns, entablature, and cornice. The rusticated base, elevated Doric columns, and massive entablature reminded patrons of regional headquarters.

The interior also imitated its large Main Street counterpart. The main entrance led into a circular, oak-panelled vestibule.<sup>4</sup> To the left, the banking room impressed clients with its marble floor, barrel-coffered ceiling, and enriched ornamental beams. A special women's savings department complemented the usual oak counters, manager's office, and vault.<sup>5</sup> A semi-circular skylight established an aura of cheerfulness so necessary in attracting female customers.<sup>6</sup>

Throughout its history, the bank has undergone a series of renovations. In 1927, division walls were removed and a \$40,000 northern extension was added. These new quarters were used for administrative offices.<sup>7</sup> In 1969, new owners converted the bank into a retail store. The original 30 1/2 foot high ceiling was lowered to 12 feet and acoustic tiles were installed. A layer of indoor-outdoor carpeting now covered the original floor and a plate-glass entrance replaced an earlier revolving door. Former administrative offices now served as a jewellery repair shop.<sup>8</sup>

Today, the building stands vacant. The exterior remains virtually unaltered.



City of Winnipeg Photo

*Bank of Commerce at 315 Portage Avenue now stands vacant.*

**THE BANK OF COMMERCE, 315 PORTAGE AVENUE  
- ORIGINAL PERMIT AND RENOVATIONS**

(Source: City of Winnipeg. **Assessment Record**. Code 43, Ward 2, Roll No. 523200)

<b>Permit</b>	<b>Year</b>	<b>Estimated Cost</b>	<b>Specifics</b>
1919 - 1127	1919	\$53,000	alteration of existing structure
1927 - 1841	1927	40,000	extension to bank
1969 - 1022	1969	20,000	conversion of building to jewellery store

**FOOTNOTES**

1. "Handsome Buildings for Portage Avenue," **WMT**, 9 June 1906, p. 8.
2. City of Winnipeg. **Building Permit 1919-1127**. Bank of Commerce, 315 Portage Avenue.
3. City of Winnipeg. **Assessment Record**. Code 43, Ward 2, Roll No. 523200, Bank of Commerce, 315 Portage Avenue.
4. "Recent Branches, Canadian Bank of Commerce," **Construction**, January, 1921, p. 21.
5. City of Winnipeg. **Assessment Record**. Bank of Commerce.
6. "Recent Branches, Canadian Bank of Commerce," **Construction**, January, 1921, p. 21.
7. City of Winnipeg. **Building Permit 1927-1841**. Bank of Commerce, 315 Portage Avenue, Supplementary.
8. City of Winnipeg. **Assessment Record**. Bank of Commerce.



# CHAPTER TEN

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## CONCLUSION





## CONCLUSION

The bank buildings studied represent both specific corporate styles and the individual preferences of their architects. Some financial institutions specified standardized designs for regional headquarters and branches, while others provided architects with the freedom they desired to execute personalized renditions. The results of both approaches are both historically and architecturally interesting.

Branches of the Union and Imperial Banks and the Bank of Commerce epitomized the corporate approach in Winnipeg. Pedestrians immediately recognized the unadorned simplicity of Union Bank offices. Resplendent in their neo-classical exteriors, the Imperial Bank and Bank of Commerce offered businessmen splendor, wealth, and solidity. On Main Street, the Union and Imperial Bank buildings both constitute sound examples of the corporate approach.

Several Winnipeg banks demonstrate their architects' personal preferences. At 460 Main Street, the Royal Bank manifests the individualism so characteristic of Carrere and Hastings. The Merchants' Bank at Main Street and Bannerman Avenue and the Bank of Hamilton at Rue Marion and Rue Taché represent the achievements of two local architects. The individualistic approach yielded interesting results.

Today, Winnipeg's early downtown and suburban banking halls range from fine to average condition. Some continue in their original function, while others have been transformed into retail outlets, offices or restaurants. All structures recall that pre-1920 period when Winnipeg stood alone as "The Chicago of the North."



# **BUILDING SUMMARIES**

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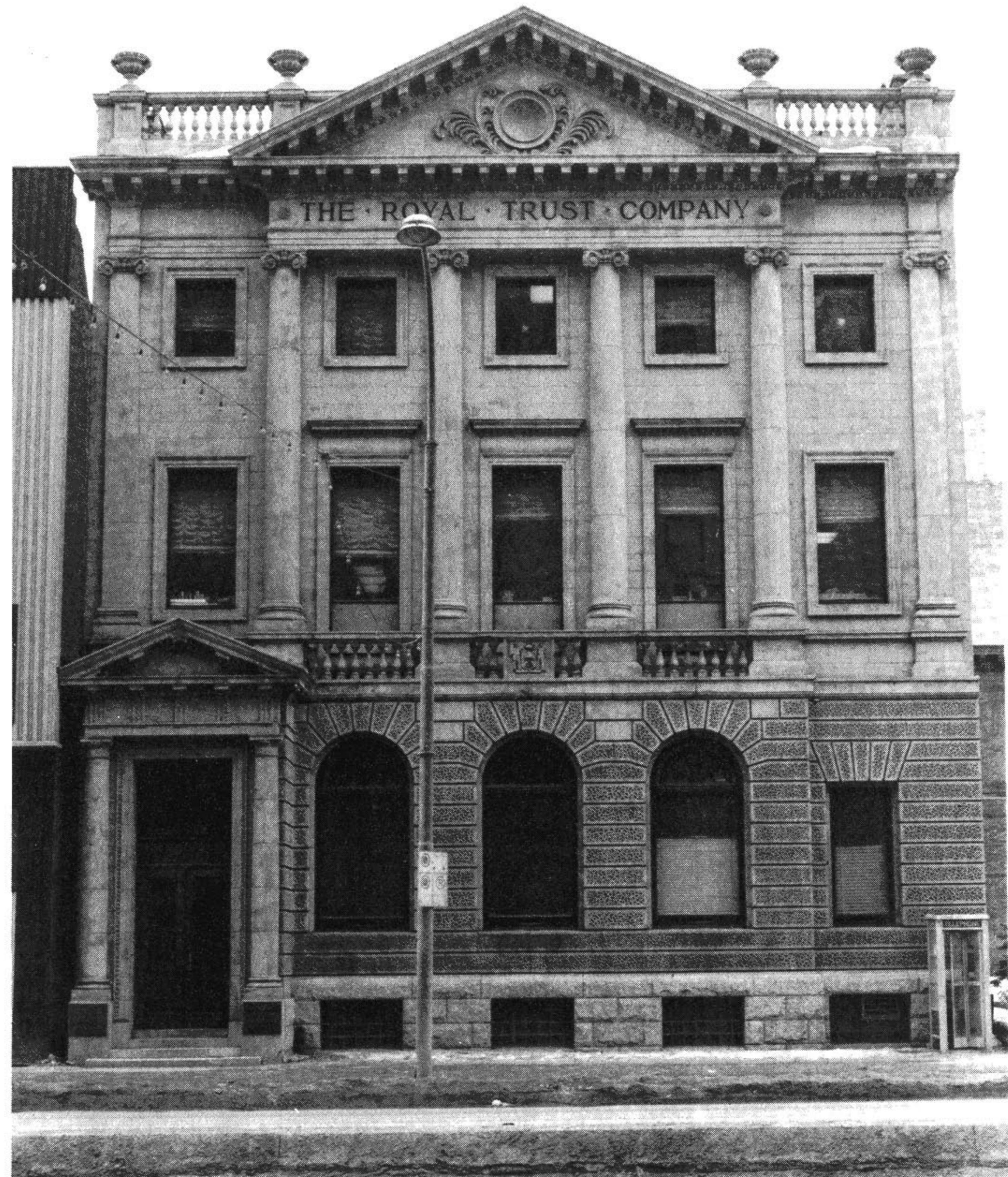
## THE BANK OF BRITISH NORTH AMERICA

### 436 MAIN STREET

The Bank of British North America at 436 Main Street is Winnipeg's oldest standing monumental banking hall, designed by an obscure Montreal architect, A. L. Layton. The bank commissioned William Grace of Chicago, a leading American contractor, to erect this early steel-framed building. The bank commenced operations in 1903.

The building is the only neo-Palladian banking hall in Winnipeg. Its protruding portico, rusticated base, monumental columnar facade, entablature, pediment, and elaborate ornamental balustrade reflect a style in vogue between 1898 and 1905. The bank stands in transition between intricate High Victorian Italianate and less embellished neo-classical renditions. This structure remains a predecessor to later banking hall styles.

The building has been well-maintained. Recently the interior was refurbished. Today, modern offices complement one of Winnipeg's most interesting bank facades.





## THE UNION BANK BUILDING

### 504 MAIN STREET

The Union Bank Building is Winnipeg's oldest standing skyscraper and is only the second to be erected in the city. Toronto architects Darling and Pearson prepared plans while contractor George Fuller of New York undertook construction. Upon completion, the building blended well with the city market and the old city hall.

The building epitomized early skyscraper design. Upon a steel skeleton, wall surfaces of brick and terra cotta were attached. The building displays an attractive Romanesque main floor facade and a Sullivan-type frieze with enriched foliated rinceau and por-thole windows.

Recent renovations have updated this landmark. Since 1974, Royal Tower Ltd. has refurbished rental offices and the main floor entrance. The building continues to reflect its past grandeur.

## THE IMPERIAL BANK

### 441 MAIN STREET

The Imperial Bank stands on the same site on which this financial institution established its first Winnipeg office. The present building was designed by Toronto architects Darling and Pearson in 1907, and erected by Kelly Brothers and Mitchell of Winnipeg. It dominates its Main Street and Bannatyne Avenue corner.

The building constitutes a fine example of Imperial Bank architecture. Supposedly an imitator of the Bank of England, it displays a main facade flanked by two Ionic columns. The Windsor, Ontario branch of this institution copied the Winnipeg structure's finery.

Today, the facade reflects its past elegance. New fenestration has enhanced the building's appearance, and the building's interior has received modern alterations.





## THE BANK OF TORONTO

### 456 MAIN STREET

At 456 Main Street stands a structure which boasts the city's first all-marble bank facade. Contractors Kelly Brothers and Mitchell of Winnipeg erected a design prepared by architect H. C. Stone of Montreal.

The building derives its merit from the use of costly construction materials. The colonnade, entablature, and balustrade are comprised of solid marble imported from the Blue Ridge Quarries of Georgia. Expensive and rare ornamental cast-ironwork contrasts vividly with the marble facade. Upon completion in 1907, the structure stood as Winnipeg's most lavish banking hall.

Today the building remains in satisfactory shape. The Main Street elevation captures passersby attention. The interior has gradually been upgraded.



## THE ROYAL BANK

### 460 MAIN STREET

At 460 Main Street is situated Winnipeg's only palazzo-style bank and the only Carrere and Hastings Winnipeg rendition. Norcross Brothers of Boston, Massachusetts began construction in 1909.

The building represents a personal statement by its architect. Equal to McKim, Mead & White, New York architects Carrere and Hastings also designed the House of Representatives and Senate Office Buildings in Washington, D.C., the Coliseum at Arlington National Memorial, and the New York Public Library. This architectural firm only undertook projects which they could pursue without interference. The Royal Bank represents a successful attempt to create a banking hall featuring an Italian Renaissance facade and interior.

Today the building maintains its distinctive appearance. Recent owners have gradually modernized the upper storeys. The Royal Bank stands as one of Winnipeg's most architecturally exciting and historically interesting edifices.





## THE UNION BANK

### SELKIRK AND SALTER

On the northeast corner of Selkirk Avenue and Salter Street, the former Union Bank epitomizes that Winnipeg institution's architecture. Designed by Raymond Carey, a better known domestic, rather than commercial architect, and erected by contractors Carter, Halls and Aldinger, the structure continues as a banking hall.

The building displays those characteristics of solidity and unpretentiousness so common to buildings of this former corporation. An unusual sandstone exterior complements the standard masonry construction. Since its completion in 1917, the building has dominated its intersection.

Today the structure still displays its 1917 facade. The banking hall has been modernized and the former second-storey residence has been converted into rental space.

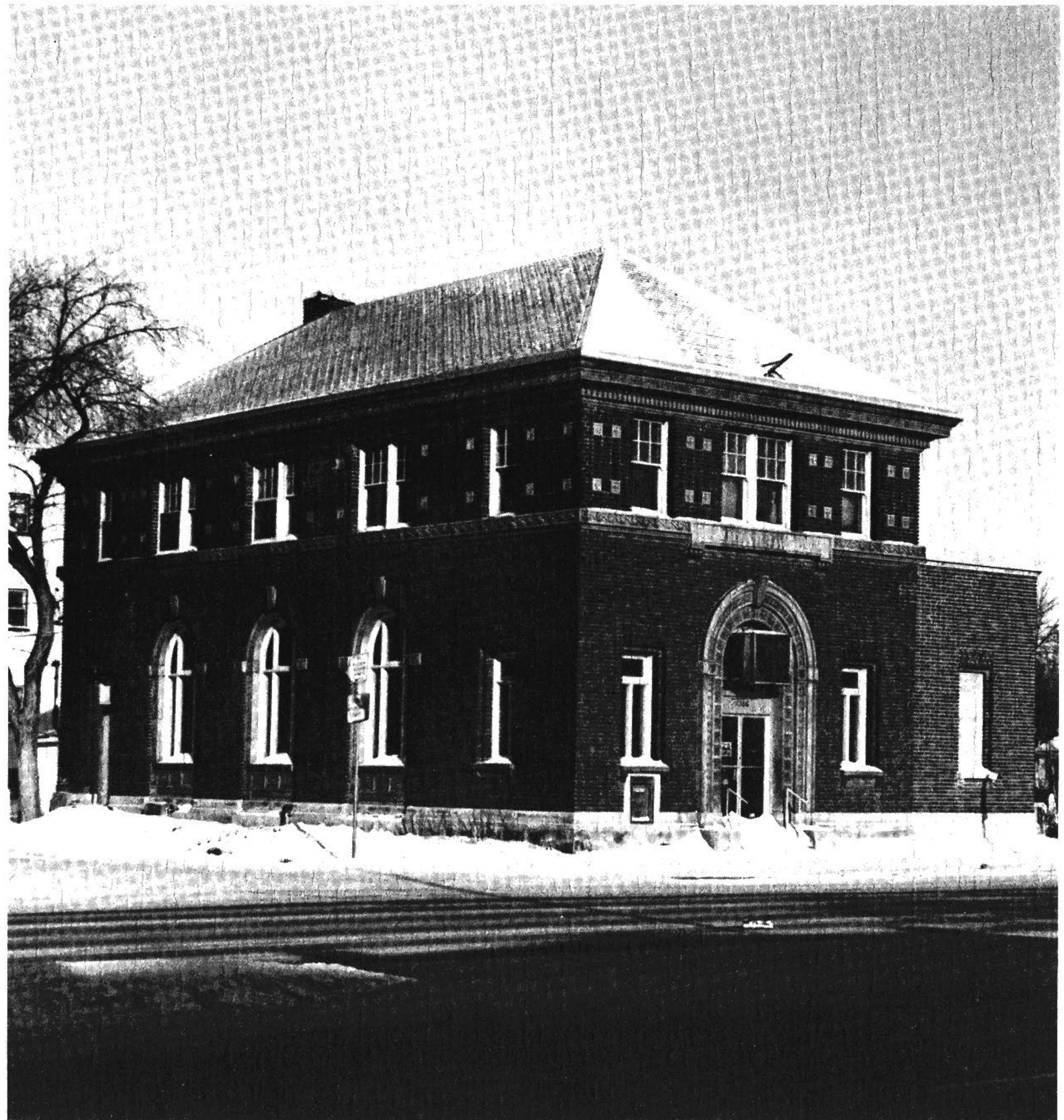
## THE MERCHANTS BANK

1386 MAIN STREET

The Merchants Bank at Main Street and Bannerman Avenue stands as one of Winnipeg's most grandiose pre-World War I suburban banking halls. Winnipeg's most distinguished local architect, J. D. Atchison, exercised the same care in designing this building as he did in the historic downtown Bank of Hamilton Building. The choice of George Fuller of New York as contractor emphasized the bank's concern with the North End market.

The Bannerman Avenue and Main Street branch boasts a unique style. Romanesque windows adorn the brick and terra cotta-trimmed structure. A pitched and hipped roof with Spanish tiles capped the structure. This banking hall would remain unduplicated until the 1920's.

Today the building awaits purchase and occupation.





## THE CANADIAN BANK OF COMMERCE

325 NAIRN AVENUE

At 325 Nairn Avenue, the Canadian Bank of Commerce stands as one of the first suburban Winnipeg designs of Toronto architects Darling and Pearson. Erected by contractor J. Dolmer, the structure is a replica of Winnipeg's first Bank of Commerce.

The edifice epitomizes early Bank of Commerce corporate style. The monumental colonnade topped by an entablature and pediment was inspired by Darling and Pearson's Main Street rendition. The use of prefabricated columns, trim, and pediment reduced construction costs. The building was economical, yet visually striking.

This branch bank has been well-maintained. A modern interior complements the neo-classical facade. Today the banking-hall continues to be used for financial purposes.

## THE BANK OF COMMERCE

### 1521 LOGAN AVENUE

The former Bank of Commerce at 1521 Logan Avenue is the only standing prefabricated bank in Winnipeg, and one of the few urban examples on the prairies. In 1906, J. Dolmer assembled the components of this Darling and Pearson design.

A completely prefabricated design makes this structure a Winnipeg oddity. Numbered wooden sections from B. C. Mills of Victoria, British Columbia arrived in Winnipeg pre-cut and pre-painted. An excavated foundation awaited the shipment of building components.

The building was successfully recycled into a grocery store in 1965. The interior now displays the usual store furnishings. The building has been extended to include the former verandah, while the exterior has been stuccoed.





## THE UNION BANK

### 646 LOGAN AVENUE

Like the structure at Selkirk Avenue and Salter Street, the building at 646 Logan Avenue constitutes a typical example of Union Bank architecture. Designed by Winnipeg architects Jordan & Over, the building was erected by W. Horner, a small local contractor. The structure has been successfully converted into a restaurant and bakery.

The building represents a good example of Union Bank style. It boasts a relatively simple brick and stone exterior. A prefabricated galvanized iron cornice and architrave crowns this rectangular and solid-looking structure.

In 1939, a new owner transformed the building into a bakery and restaurant. A large extension was added while the original bank vault found use as a baker's oven. Today the main floor boasts a restaurant and bakery while the proprietor resides upstairs.

## THE BANK OF HAMILTON

### 119 MARION AVENUE

The Bank of Hamilton at 119 Rue Marion was perhaps the largest and most ornate suburban bank constructed before 1914. Architect William Fingland prepared plans for contractors Saul & Irish.

Although it possesses the usual masonry construction, the building displays an elaborate facade. A pedimented portico flanked by two Ionic columns lures clients into the banking hall while Doric pilasters enhance the building's fenestration. Projecting eaves add dignity to an already lavish exterior.

Today the Bank of Commerce operates the main floor banking hall while the former residence has been converted into offices. A modern interior complements one of the city's finest suburban neo-classical bank facades.





## THE NORTHERN CROWN BANK

654 PORTAGE AVENUE

The Northern Crown Bank on the southwest corner of Portage Avenue and Sherbrook Street is perhaps the last remaining branch of that Winnipeg-based financial institution. The building is typical of many neo-classical branches erected by Canada's chartered banks. R. Watson constructed the building from plans prepared by G. W. Northwood.

Traditional construction and inexpensive materials graced the building. Upon a stone foundation with concrete footings rose a masonry superstructure with load-bearing walls. The building's interior featured a maple foot and birch counters. Two exterior Ionic columns attracted customers to the banking hall.

The building has been extended and has recently been converted to a retail store. Today Aquarius Waterbeds occupies the main floor premises.



## THE BANK OF MONTREAL

### STRADBROOK AND OSBORNE

At Stradbrook Avenue and Osborne Street stands the Fort Rouge branch of the Bank of Montreal. This building was the first suburban branch of the Montreal-based institution to be erected in Winnipeg, and remains a most interesting structure in what is now known as Osborne Village.

Designed by S. F. Peters, architect of Winnipeg's first skyscraper and erected by R. W. Watson, the Bank of Montreal displays a tasteful facade. Upon a rusticated stone base rises an exterior comprised of Menominee brick and Tyndall stone. The structure features rich window and portico ornamentation.

The bank has been well-maintained. In 1970, the interior was upgraded to modern standards. The Fort Rouge branch successfully blends a historic facade with a contemporary banking hall.





## THE BANK OF COMMERCE

### 315 PORTAGE AVENUE

At 315 Portage Avenue, the Bank of Commerce stands as the first monumental downtown branch to cater to consumers. The building represents a scaled-down version of Bank of Commerce regional headquarters.

Architect V. D. Horsburgh and contractor Carter, Halls, and Aldinger successfully modified an earlier structure into the present building in 1919. Like its Bankers' Row counterpart, the Portage Avenue building displays a rusticated stone base, fluted Doric columnade, entablature and pediment. The structure occupies a conspicuous location opposite Eaton's Department Store.

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## 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 -**

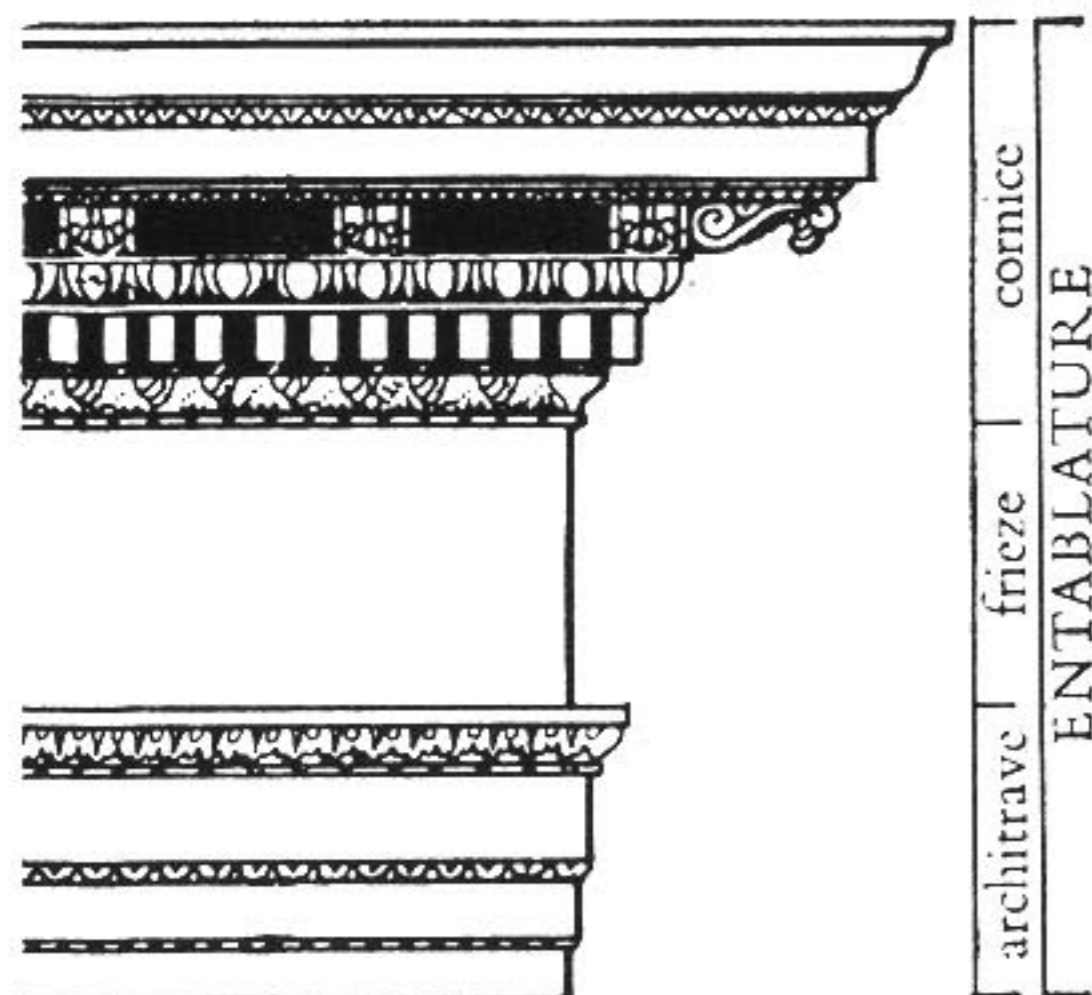
a small dome on a circular or polygonal base crowning a roof or turret.

### **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.

### **VOUSSOIR -**

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

### **TRIGLYPHS -**

blocks separating the spaces in a frieze.

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