



1386 MAIN STREET

MERCHANTS' BANK

August 1982

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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.¹ 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.² 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 \$28,000.⁴

The exterior façade was delightful. Above a Bedford stone base, terra cotta-trimmed Romanesque windows illuminated the main storey.⁴ Two small architraval-framed windows flanked the Romanesque Main Street entrance while the Bannerman Avenue elevation featured architraval 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.⁵

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.⁶

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 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.⁷

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

MERCHANTS BANK CONSTRUCTION AND ALTERATIONS

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

YEAR	PERMIT	AMOUNT	DESCRIPTION
1913	1613	\$28,000	Original
1942		Unspecified	New "Viking furnace"
1954		Unspecified	New oil burner; banking hall remodelled
1960	815	Unspecified	New washrooms; night depository box
1961		\$36,240	Addition

FOOTNOTES

1. **Henderson's Winnipeg Directory**, 1911-12.
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.**

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Plate 1 – Merchants’ Bank, 1386 Main Street, after the 1921 conversion to the Bank of Montreal. (Courtesy of the Jewish Historical Society, No. 2853.)



Plate 2 – Merchants’ Bank, front (east) and south façades, no date. (City of Winnipeg, Planning.)

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Plate 3 – Merchants’ Bank, south façade, no date. (City of Winnipeg, Planning.)



Plate 4 – Banking hall, no date. (City of Winnipeg, Planning.)

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Plate 5 – Banking hall, no date. (City of Winnipeg, Planning.)