



**335 MAIN STREET  
THE BANK OF MONTREAL**

Historical Buildings Committee

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### THE BANK OF MONTREAL

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

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

The decision to erect a monumental structure met with widespread public approval and anticipation. The Manitoba Free Press predicted that the bank would be “one of the most imposing buildings in Canada”, bear “a very striking resemblance to the Royal Exchange of London, Eng., and in reality it will occupy a place in Winnipeg equally as commanding as the

world-renowned Exchange of the capital of the empire”.<sup>8</sup> The press expressed particular joy that the building would make the best use of its triangular site and dominate its intersection. The bank’s decision to award the architectural commission to McKim, Mead & White only enhanced journalists’ confidence.<sup>9</sup> As exterior scale drawings were released, newspapers and journals eagerly printed them.<sup>10</sup> As construction proceeded, newspapers published the latest photographs.<sup>11</sup> Well-known before the bank opened its doors, the building’s commercial success was assured.

Opened in 1913, the new Bank of Montreal resembled a Roman temple in its purest form (Plates 1-5). The portico of six unfluted Corinthian columns, 4 feet, 9 inches in diameter and weighing 12 tons each which rose fifty feet above street level.<sup>12</sup> A massive entablature topped the colonnade. In big bold letters, the words “Bank of Montreal” were inscribed. A deep parapet crowned the front elevation. Chiselled into granite were the words “Bank of Montreal; Founded 1817; Incorporated by Act of Parliament, Established in Winnipeg 1877; This Building Erected 1913”. The portico invited further inspection of the exterior.

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

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

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

The delights of a tastefully-finished neo-classical interior awaited patrons and bank employees in 1913 (Plates 6 and 7). After entering a vestibule complete with four Ionic columns, a corporate client faced the familiar manager's office to his left. To his right stood an elevator with bronze grille, stair hall, and ladies rest room. The vestibule was finished in Botticino marble imported from Northern Italy.<sup>17</sup>

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

The trade journal Construction declared that:

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

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

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

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

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

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

The Bank of Montreal boasted a most up-to-date structural design. A brick and concrete

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

With the assistance of local architect, J.N. Semmens, McKim, Mead & White designed a structure which utilized the best available building materials, but was purely Canadian in execution. Imported from Northern Italy, Botticino marble dominated the building's interior layout.<sup>27</sup> American-made bronze probably covered tellers' desks since no Canadian manufacturer could supply it. But McKim, Mead & White achieved a uniquely Canadian layout. Unlike the firm's State Savings Bank of Detroit, Michigan and the National City Bank of New York City, the Bank of Montreal did not contain a main floor president's office.<sup>28</sup> While McKim, Mead & White specified an information desk in the vestibule of New York's National City Bank to attract casual passersby, the Bank of Montreal desired no such thing. Smaller in size, and devoid of large open areas, American monumental banks sought all business. On the other hand, the Bank of Montreal possessed all the accepted elitist characteristics of monumental Canadian banks – a manager's office to the left of the vestibule, segregated savings and corporate facilities, and a large open-area banking hall. McKim, Mead & White had mastered the Canadian banking hall style.

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

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

## ENDNOTES

- 1 See building description and analysis for further information of the Bank of Montreal style.
- 2 “Stately Bank Gets a Facelift that Cost More than Original”, Winnipeg Tribune, November 24, 1976.
- 3 Merrill Denison, Canada’s First Bank, Volume II, p. 189.
- 4 Ibid. Located at 346 Main, this near-original edifice was demolished in 1974 for the Winnipeg Square development.
- 5 “Banks Noted for Integrity and Conservatism”, Telegram, September 18, 1906.
- 6 “Record Price for Winnipeg”, Winnipeg Tribune, October 15, 1906.
- 7 “Magnificent Building for the Bank of Montreal”, Manitoba Free Press, July 2, 1909.
- 8 Ibid.
- 9 Ibid.
- 10 See Manitoba Free Press, February 8, 1910; The Dominion, November, 1910.
- 11 See Manitoba Free Press, September 2, 1911 and November 2, 1912.
- 12 “Massive Front of the New Home of the Bank of Montreal”, Manitoba Free Press, November 2, 1912.
- 13 “Bank of Montreal to Follow Classical Lines of Architecture”, Manitoba Free Press, February 8, 1910.
- 14 City of Winnipeg, Building Permit, 269-10, Bank of Montreal, Portage and Main.
- 15 C.P. Leibich, “The Architecture of Bank of Montreal Buildings”, Canadian Banker, Volume 44, Number 1, (October 1936), pp. 61-68.
- 16 Ibid., p. 63.
- 17 “Two New Buildings, Winnipeg, Man.,” Construction, April, 1913, pp. 130-133.
- 18 “Interior View of Enormous Banking Chamber in the New Bank of Montreal Building”, Manitoba Free Press, November 2, 1919.
- 19 “Two New Buildings, Winnipeg, Man.,” Construction, April, 1913, pp. 130-133.
- 20 City of Winnipeg Assessment Records, District No. 1 Inner, Property Code 43, Roll No. 938230, Bank of Montreal (below as AR). See also “Stately Bank Gets a Facelift that Cost More than Original”, Winnipeg Tribune, November 24, 1976.
- 21 Ibid., and “Two New Buildings”, Construction, April, 1913, pp. 130-133.
- 22 In 1919 the Bank of Montreal acquired the assets of the bank of British North America. Immediately thereafter, the latter’s building was converted into office space for Royal Trust. See “Make Changes in Bank Building”, Manitoba Free Press, September 13, 1919.
- 23 AR; “Two New Buildings”, Construction, April, 1913.

24 CIHB. Report on the Bank of Montreal.

25 AR; “Bank of Montreal to Follow Pure Classical Lines of Architecture”, Manitoba Free  
26 Press, February 8, 1910.

27 City of Winnipeg, Building Permit, #269-10, Bank of Montreal.

28 “Bank of Montreal to Follow Pure Classical Lines of Architecture”, Manitoba Free Press,  
29 February 8, 1910.

30 McKim, Mead & White (New York: Arno Press, 1977), Plates 124, 298.

31 AR.

AR.

“Stately Bank Gets a Facelift that Cost More than Original”, Winnipeg Tribune,  
November 24, 1976; “Bank Building Takes Step into Past”, Winnipeg Free Press,  
November 24, 1976.

AR.

## **BANK OF MONTREAL – ORIGINAL COST AND ALTERATIONS**

(Source: City of Winnipeg City Assessment Records, Ward 1, Property Code 43, Roll Number 938230 – Bank of Montreal)

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

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Plate 1 – Construction of the Bank of Montreal, 335 Main Street, 1912. (Courtesy of the Provincial Archives of Manitoba, N901.)

**335 MAIN STREET – THE BANK OF MONTREAL**



Plate 2 – Bank of Montreal, 1913. (Courtesy of the Provincial Archives of Manitoba.)



Plate 3 – The Bank of Montreal, 335 Main Street, 1938. (Courtesy of the Provincial Archives of Manitoba.)

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Plate 4 – Part of the Corinthian columns, entablature and parapet of the front (west) façade, no date. (City of Winnipeg.)



Plate 5 – Part of the north façade, no date. (City of Winnipeg.)

**335 MAIN STREET – THE BANK OF MONTREAL**



Plate 6 – The interior shortly after opening, 1913. The gold leaf in the ceiling is now valued at over \$1,000,000. (Courtesy of the Provincial Archives of Manitoba.)

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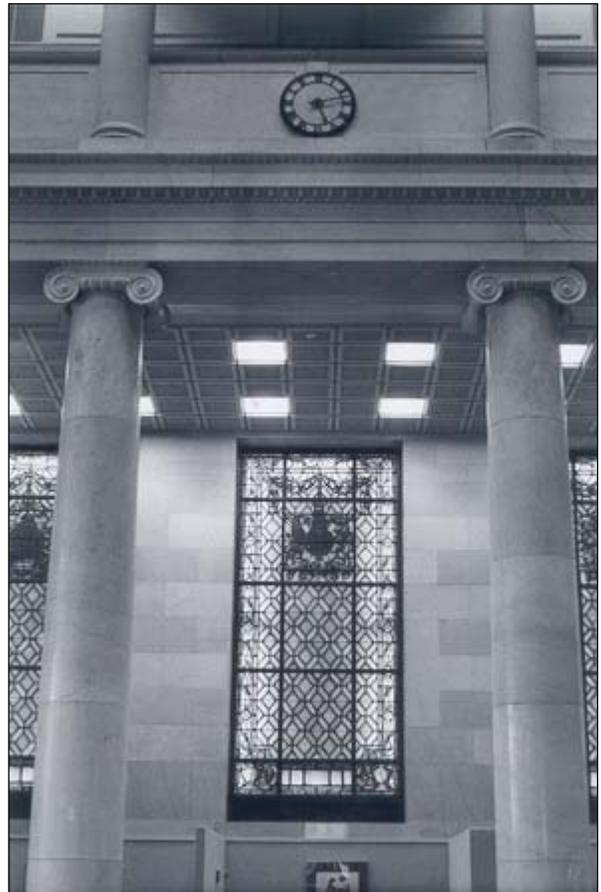


Plate 7 – Views of the interior, no date. (City of Winnipeg.)