



**436 MAIN STREET
THE BANK OF BRITISH NORTH AMERICA**

Historical Buildings Committee

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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 1887.¹ 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 short lived. Instead of purchasing its 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.² 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 Winnipeg's 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 façade provided a vivid contrast to the Dominion Bank. A protruding pedimented portico on the north side captured the attention of passersby. Although

new-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.

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.³ 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 1½ feet. With an initial expenditure of \$86,000, the Bank of British North America commenced operations.⁴

An eye-catching façade 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 Pompeiian 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 undoubtedly impressed all comers. Marble-based mahogany counters with bronze grilles and a manager's office executed in the same materials completed main floor arrangements.⁵

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 living room, kitchen, lavatory, and series of bedrooms were reached from the main hallway.⁶ Since bank officials limited callers to the main and second floors, the lack of an elevator posed no public inconvenience.⁷

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.⁸ 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 1960s. 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.⁹ 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.¹⁰ 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 subterranean floor for this purpose,¹¹ 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.¹² 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 program. 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 sandblasting enhanced the appearance of the main façade 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.¹³

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 $\frac{3}{4}$ 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.¹⁴

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 façade. This building constitutes the oldest monumental financial structure in Winnipeg and the precursor of larger and more recent Main Street banking halls.

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 façade
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," Manitoba Free Press, 13 September 1919.
- 4 City of Winnipeg Building Permit (below as BP), #162/1903, Bank of British North America, 436 Main Street; City of Winnipeg. City of Winnipeg Assessment Record, Property Code 40, Ward 2, Roll No. 608800, Bank of British North America, 436 Main Street (below as AR).
- 5 "Banks Noted for Integrity and Conservatism," WMT Special, 16 September 1906, p. 45.
- 6 Ibid.
- 7 BP #162/1903.
- 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 BP #1742/1914.
- 11 "Make Changes in Bank Building," Manitoba Free Press, 13 September 1919.
- 12 AR.
- 13 Ibid.
- 14 Ibid.

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Plate 1 – West side of Main Street south of McDermot Avenue, ca.1903. (Courtesy of the Provincial Archives of Manitoba.)



Plate 2 – Main Street looking north from Lombard Avenue, ca.1905. (Courtesy of the Provincial Archives of Manitoba.)

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Plate 3 – Southwest corner of Main Street and McDermot Avenue, ca.1910. (Courtesy of the Provincial Archives of Manitoba.)



Plate 4 – West side of Main Street south of McDermot Avenue, no date. (Courtesy of the Public)

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Archives of Canada.)



Plate 5 – Stone carving on main façade, 1969. (Courtesy of the Provincial Archives of Manitoba, Architectural Survey.)