

**678 MAIN STREET – DOMINION BANK BUILDING**  
*Howard Colton Stone, 1907*



This two-storey terra cotta clad building has been a conspicuous part of the north Main Street streetscape since its construction in 1907.

Banks were one of the later services to locate on north Main Street, an area between James and Higgins avenues that filled after 1900 with stores, restaurants, hotels and theatres all attempting to accommodate the needs of the growing population, especially the immigrants, who were pouring out of the Canadian Pacific Railway station on Higgins Avenue.

The Dominion Bank, incorporated in 1871, was a latecomer to Winnipeg, establishing a branch here in 1897. Even so, the institution was a leader on the local financial scene – completing the first opulent banking hall, in 1899, in the south Main Street area that became known as Bankers' Row (between Portage and William avenues). The Dominion

Bank was also the first bank to establish a branch on north Main Street, first in rented premises on the east side of the street in the early 1900s and then in the present building in 1907.

The bank building's most outstanding feature is its main (east) façade, clad in a dark hued terra cotta and only slightly altered from the original. Designed in the Beaux-Arts Classical style, the bank's list of classical elements includes: massive fluted columns with Ionic capitals and plain bases; squared, attached pilasters with more subdued capitals and bases; large double windows on either side of the centrally placed main entrance set in plain frames (the original entrance was accented with a square-headed transom and wrought-iron grating); main floor windows accented by exaggerated, table-like sills with large stylized brackets; and a cornice with bead-and-reel and egg-and-dart mouldings and an ornamental balustrade.

The north and south brick walls were party walls, although demolition of the hotel to the north of the bank uncovered the north wall on which a mural has subsequently been painted. The rear (west) façade is plain, with unadorned windows and a small doorway located near the south end of the façade.

On the interior, the basement held storage space and the heating machinery as well as a large walk-in vault. The ground floor was almost entirely given over to the magnificent banking hall, with its ornamental classical detailing and fine wood accenting. Originally, customers entered the main doors and were greeted by a foyer with high, 4.4-metre (14.5-foot) ceilings. At the south end of the foyer was a set of stairs to the second floor (removed in 1967). The main banking hall also features high coved ceilings supported by square columns with enriched mouldings and ornamental plasterwork. The original hall was accented with dark oak woodwork, bronze railings and accenting and mosaic tile and hardwood flooring. To the rear of the ground floor are a large walk-in vault, general office space, kitchen and washroom facilities and stairs to the basement and second floor. The ground floor has seen a number of renovations over the years, although the basic layout and many of the finishes are still intact.

The second floor has maintained much of its original layout and finish, including wood trim, hardwood floors, transoms, etc. The rear was used as the residential suite with living room, bedroom and bath (a common practice among banks was to provide staff living quarters in their bank buildings as a security measure). A long hallway on the building's south side gave access to the offices in the front portion of the building.

Another unique feature of the building is the interior light well that supplied natural light to the ground floor as well as sunlight and ventilation to the interior office space on the second floor. Although the opening has been covered at the rooftop, the original metal framework of the original skylight is still in present.

American born and trained architect Howard Colton Stone (?-1918) designed this bank. Stone settled in Montréal in 1896 and was responsible for the design of many fine buildings in that city. For a short period (1904-07) he also had a Winnipeg office, although his list of other local contracts is short, the most important being the Walker Theatre, 364 Smith Street (1906-07), the Joseph Maw and Company Garage, 114 King Street (1906) and the Bank of Toronto, 456 Main Street (1905-07). The contracting firm of Claydon Brothers built the bank at a final cost of \$27,350.

The Dominion Bank occupied the building until the early 1980s (a 1955 merger created the Toronto-Dominion Bank), while the offices and residential space were occupied into the 1960s.