



426 PORTAGE AVENUE

BANK OF MONTREAL

City of Winnipeg
Historical Buildings Committee

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Viewing themselves as guardians of the nation's wealth, early twentieth century Canadian bankers opted for grandiose Greek or Roman temple-like renditions... 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.¹

Canada's oldest and arguably most conservative banking institution, the Bank of Montreal, was founded in 1817 and grew to become the largest firm of its kind in North America by the early twentieth century.² Four years after arriving in Winnipeg, the bank built its first permanent structure in 1881 and in 1912 opened the massive main branch at the corner of Portage Avenue and Main Street.³

Suburban and downtown branches were cautiously planned and built by the Bank of Montreal. By the early 1920s, it had become apparent to executives that they could no longer cater only to corporate customers, as had been the policy of the Bank of Montreal. As a result, they began to offer a wider range of consumer services. In 1927 the bank added another branch to its increasing number by constructing an outlet at 426 Portage Avenue.

STYLE

This branch, based on the design of the Portage and Main branch, is in the Classical Revival form. Widely used for public and government buildings, this style marked a later, more subdued form of

¹ Monuments to Finance, Volume II (Winnipeg-1982), p.7.

² The Dominion, Volume I, November 1910, p.32.

³ Monuments to Finance, op. cit., p.16.

the Beaux-Arts tradition that came to prominence in North America in the 1890s.⁴ Architects took a more academic approach to style and based their designs on classical or Renaissance works.

CONSTRUCTION

This is an irregularly-shaped building running 13m (44') along Portage Avenue. The east wall measures 20m (65'), the west 17m (57') and the rear 13m (43').⁵ The one-storey structure originally cost \$70,000⁶ and is built of brick and steel reinforced concrete, a common building type of this period. The front is finished in smooth-cut Tyndall stone, a popular local material that came to prominence in the late 1920s, not only in Winnipeg but throughout the province and the entire country. Walls measure 33cm (13") and rest on a 41cm (16") foundation.⁷ A flat tar and gravel roof tops the structure. The reinforcement steel bars were provided by Cowin and Company Ltd. and the contractor was R.N. Wyatt.⁸

DESIGN

This building, dwarfed by the Power Building⁹ that shares the bank's western wall and the Hudson's Bay Company store (also to the west), is still able to draw attention because of its design. Built as a modest version of the main branch, this building displays a Greek temple façade which is symmetrical in design, finished in smooth-cut Tyndall stone, and contains two elongated window openings with carved stone sills framing the Portage Avenue entrance.

⁴ J.C. Poppeliers, et al., What Style is it? (Washington, D.C. -1983), p.70.

⁵ Assessment Records, #936830 (old number 17255), District 1, P.C. 43.

⁶ Building Permit, #3087/1927.

⁷ Architect's plans, #3087/1927 (housed at City Archives).

⁸ Ibid.

⁹ The building was constructed in 1928. Architects were Pratt and Ross.

There are four complete pilasters in the Corinthian order. All pilasters are complete with the familiar acanthus leaf capitals and acanthus flowers on molded abaci (thus mimicking the façade of the main branch). These elements support the carved architrave, frieze and cornice above, completed by a "metal covered false pediment supported with wood brackets."¹⁰ Interestingly, the pilasters are almost exact replicas of those which grace the Hudson's Bay Company building to the west.

Above the entrance is a carved stone crest, a device used by many companies as a symbol of their history and future. The Bank of Montreal crest, originally the same as that of the City of Montreal, features a shield crossed by a saltire and bearing a rose, a thistle, a trefoil and a beaver. The bank's additions included the scrolled motto, "Concordia Salus" ("In Concord is Safety"), and the title "Bank of Montreal". Below the shield rests a cornucopia, above a beaver. The entire crest is framed by two Indians in full dress and war paint.¹¹

INTERIOR

Access to the interior could not be gained.

INTEGRITY

The bank occupies its original site and is in excellent structural condition. Permits listed against the building show two major renovations, one costing \$50,000 (Permit #5294/1948) and another \$25,500 (\$580/1971). Neither permit lists specific alterations, but a comparison with old photographs shows little external change. Windows have been replaced by newer, aluminum enclosed elements. It is likely that most of the above costs were for interior alterations.

¹⁰ Architect's plans, op. cit.

¹¹ C.P. Liebich, "The Architecture of Bank of Montreal Buildings" in The Canadian Banker, October 1936, p.66.

STREETSCAPE

As mentioned previously, the bank is somewhat overshadowed by its neighbours on the south side of Portage Avenue. The fact that it is built of the same material as two buildings to the west, and that some of its elements are nearly identical to elements found on other nearby buildings, makes this branch a valuable contributor to the historical character of the area.

ARCHITECT

Montreal architect Kenneth G. Rea (1878-1941) designed this Bank of Montreal branch. Rea's work, especially bank structures, stretches across the country. He worked out of Montreal for over 30 years after his return from New York City in 1905. Additional biographical information is found in Appendix I. This is the first Rea design to be evaluated by the Historical Buildings Committee.

INSTITUTION

As with all developing areas, an influx of money is essential to the growth of the new economy. In Winnipeg, the need for capital was even greater because of the city's efforts to become the middleman between eastern manufacturers and prairie settlements. Large sums of money were required to allow the new businesses to buy, transport and house stock and then resell the merchandise further west. The Bank of Montreal, as the country's largest bank at the turn of the century, adopted a policy of financing only the largest wholesalers and businesses in the city.¹²

By 1913 when other institutions had opened numerous branches throughout the city, the Bank of Montreal was content with its downtown branch and two smaller banks on Logan Avenue at Trinity Street and Stradbrook Avenue at Osborne Street. But seeing the competition move into the consumer loans and services sector, the Bank of Montreal obtained the assets of a number of

¹² Monuments to Finance, op. cit., pp.4-5.

smaller banks and by 1921 possessed as many branches as its major competitors.¹³ As new areas of residential, industrial and retail growth were created in the city, the Bank of Montreal followed this movement and built branches to provide its services on a more local level. Such was the case with the Portage Avenue branch. Redevelopment of the north side of Portage ultimately caused the closure of this branch and its relocation to the new Portage Place Shopping Centre.

EVENT

There is no known significant event connected with this structure.

CONTEXT

This building is an important illustration of two patterns of development both within the city and beyond. Firstly, the construction of this branch can be seen in a purely local framework. An article in the Winnipeg Telegram in 1904 announced that Portage Avenue was to become the city's retail centre. The article went on to describe the process by which the T. Eaton Company chose to locate its new premises on Portage Avenue:

Experts were employed for weeks, before anything was announced, to look the city over and to make a study of its business district for the purpose of hitting upon the centre of trade, not alone at the present but in the future. They looked and studied and finally chose Portage Avenue.¹⁴

The choice by Eaton's led to the construction of many other businesses and office structures in what was to become Winnipeg's new major thoroughfare. The build-up in the 1920s created a need for new banking outlets and the structure at 426 Portage Avenue was one such branch.

¹³ Ibid., p.5.

¹⁴ The Winnipeg Telegram, July 7, 1904, p.7.

On a wider scope, this building was part of a movement in Manitoba towards the use of local materials, namely Tyndall stone. Numerous accounts of the construction of The Bay's new Winnipeg headquarters beam with pride when describing the amount of local materials used in construction. Some of the released statistics included: 3,540 cu. m. (125,000 cu. ft.) of cut stone from Manitoba quarries, 1,500,000 locally produced bricks, 609,600 m. (2,000,000 ft.) of Manitoba lumber.¹⁵ Early in 1927, the T. Eaton Company completed renovations to the exterior of the ground floor of its Portage Avenue store again using Tyndall stone.¹⁶ Added to these two Portage Avenue projects was the construction of the Free Press Building on Carlton Street and a number of smaller buildings throughout the city. The rise in popularity of Tyndall stone as a construction material was to take on national importance, and this popularity is still felt in Manitoba quarries.

LANDMARK

While small in stature when compared to buildings in its neighbourhood, the Portage Avenue branch of the Bank of Montreal does command a certain amount of attention from passers-by on one of the city's busiest streets.

¹⁵ Western Canada Contractor and Builder, Volume XXIII, December 1926, p.21.

¹⁶ Western Canada Contractor and Builder, Volume XXIV, May 1927, p.15.

APPENDIX I

Kenneth Guscotte Rea

One of Montreal's well-known architects, K.G. Rea was born in the city on June 24, 1878. After attending Montreal high school, he studied at McGill University.¹ In 1894 he began a career in architecture, learning the trade under a Mr. A.F. Dunlop of Montreal.² Rea moved to Boston in 1900 and became an employee of a prominent firm, Shepley, Ruttan and Coolidge, which designed many of the buildings for Harvard University.³

By 1902 Rea had moved to New York to open an office for his new employers, Cram, Goodhue and Ferguyson. It was here that Rea's philosophy of design was solidified under the tutelage of the great American revivalist, Ralph Adams Cram.⁴ It was Cram's belief that monumental medieval cathedrals were "the models best suited to impose order and inspiration on man during the modern age".⁵ Rea was still employed by the firm when it prepared the plans for West Point Military Academy, thus reinforcing Cram's medieval monumentalism in Rea.⁶

Soon after Rea's return to Montreal in 1905, he organized his own practice which lasted over 30 years. Rea's buildings stretched from the Atlantic to the Pacific and represented a wide range of building types. He became a Fellow of the Royal Institute of British Architects in March 1913.⁷ He also served as a captain in World War I. He died in 1941.

¹ Canadian Who's Who, Vol. II, 1936-37 (University of Toronto Press-1985).

² Journal of the Royal Architectural Institute of Canada, November 1941, p.192 (obituary).

³ Ibid.

⁴ Unpublished text prepared for a tour of Bishop's College School, Lennoxville, Quebec. Dated June 6, 1985.

⁵ Ibid.

⁶ Ibid.

⁷ Canadian Who's Who, op. cit.

An incomplete list of his works includes:⁸

Montreal - Light, Heat and Power Company Building (1905)
Lewis Building (1912-13)
Westmount City Hall (1914)
Steel Company of Canada Office Building (1918)
McConnell House, 1475 Avenue des Pins(1925-26)
The Guarantee Building
The National Trust Building
Coca Cola Bottling Plant
Montreal Badminton and Squash Club
Mount Bruno Golf Club
-numerous private homes from 1905 to his retirement

Bishop's College School, Lennoxville, Quebec (1917-18)

Royal Bank buildings: Vancouver, Lethbridge, Edmonton, Saskatoon (1912), Moose Jaw, St. John, N.B., Halifax and Montreal (all built prior to World War I)

Bank of Montreal buildings: Halifax, Grandmere (north of Trois-Rivieres), Vancouver, Victoria, Calgary, Hamilton, Quebec City and Winnipeg (all built after World War I)

Canadian Legation - Tokyo, Japan

K.G. Rea was a leading designer of this country's banking halls for over 20 years, which is not surprising given the bank's desire to build impressive structures with the qualities of permanency, strength and traditionalism. Rea's own philosophy, the use of historic architectural detailing and plans, together with his client's wishes, created magnificent results seen across the country.

⁸

Complied from all above sources.

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Plate 1 – View of Portage Avenue, ca.1932. (Courtesy of the Provincial Archives of Manitoba, 7401.)

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Plate 2 – Same view of Portage Avenue, 1989. (M. Peterson, 1989.)