Once the site of a major bank surrounded by bustling shops and services, 436 Main Street now stands physically isolated as the only surviving pre-1914 structure on West Main between Portage and McDermot avenues and the only building on the block other than the high-rise TD Centre.

The facility was developed by the Bank of British North America, an institution based in London, England that opened a Winnipeg branch in 1886. The bank occupied various leased premises on the east side of Main before commissioning architect Andrew Thomas Taylor of Montréal to design its own permanent chambers.

Three storeys in height, the 1903-04 building is of steel and reinforced concrete construction with concrete footings, a brick basement, brick walls, and elaborate Classical Revival stone façade. Its style, described by some as neo-Palladian, represents a transition that occurred at the
turn of the 19th century from eclectic High Victorian architecture to the more orderly and formal Neoclassical designs typified by most surviving members of Winnipeg’s former Banker’s Row.

The front facing rises from a rusticated stone base to a largely symmetrical arrangement of main- and upper-floor elements. Dominating the design is a pedimented centre section that holds three bays of single rectangular windows between engaged Ionic columns. Second-storey openings are underscored by a carved stone balustrade that displays the bank’s coat-of-arms. The pediment is ornamented by a modillioned cornice and an oculus surrounded by more carved stonework. To both sides of the centre section are single window bays flanked by Ionic-capped pilasters. A balustrade with urns extends along the roof-line.

The main entrance is located at the building’s south end. Its double doors are recessed within a portico. Other first-floor highlights include round-arched windows and vermiculated rustication of the stone finish.

The original interior featured a Gothic foyer and a banking hall appointed with marble floors and wainscoting, bronze, glass, and mahogany. The plaster walls initially had frescoed Pompeian red walls with panel borders in amber, blue and rose. Columns were coloured green with bronze caps and marble bases. The ceiling consisted of deep-boxed sculptured gold panels with wreath borders and beam dividers in old ivory.

In addition to the banking hall, the premises contained living quarters for employees and rental offices for savings, loan and trust companies, professional firms, stock brokers, and a fuel dealer. In 1914, local architects Pratt and Ross designed a one-storey rear addition. Four years later, the Bank of British America merged with the Bank of Montreal. The latter’s subsidiary, the Royal Trust Co., took over 436 Main as its western headquarters. Some space continued to be leased to private firms and government departments.

Royal Trust left the site in 1964. The property was acquired two years later by barristers Newman, McLean and Associates. They subsequently received an award from the Manitoba Historical Society for restoring the building. At various points, they leased space to other
lawyers, the City of Winnipeg, residential development companies, and briefly the Banque Canadienne Nationale. Newman, MacLean vacated the building after merging with the Taylor McCaffrey law firm in the early 1990s.

This structure was architect Taylor’s second Winnipeg design. He also was responsible for the Merchants’ Bank of Canada office tower at southeast Main and Lombard (1899-1902; demolished). Taylor (1850-1937) was a Scot who studied at the Royal Academy in London, England. After emigrating to Montréal in 1883, he gained prominence as an architect for the Bank of Montreal and as designer of the Montreal Diocesan Theological College and several buildings for McGill University. He returned to London in 1904 where he pursued a political career and was later knighted.

In addition to its historical and architectural significance, the Bank of British North America project set the stage for formation of one of Winnipeg’s most important general contracting companies. It was the first major construction job secured locally by the William Grace Co. of Chicago and Montréal. The company’s Winnipeg office, managed by William H. Carter (1874-1962), went on to build warehouses, commercial offices, Canadian Pacific Railway roundhouses, the St. Boniface Town Hall, and Winnipeg General Hospital nurses’ residence.

In 1907, Carter joined with Frank Halls and A.H. Aldinger to form a new contracting firm, the Carter-Halls-Aldinger Co. Over the next several decades, it erected grain elevators, flour mills, power plants, office towers, hotels, exhibition halls, department stores, bridges, roads, and many other structures from the Great Lakes to the West Coast. In the mid 1940s, the enterprise was reconstituted as the Commonwealth Construction Co. under principals Frank Halls, R.R. Collard, G.H. Elliott, and A.W. Fosness. Carter, meanwhile, served as president and general manager of the Winnipeg Electric Co. until its take-over by the Manitoba government in the 1950s. He also remained connected to the building industry as president of the Carter Construction Co. organized by his son, Tullis Ninion Carter, in Toronto in 1943.