441 MAIN STREET

IMPERIAL BANK OF CANADA

City of Winnipeg
Historical Buildings Committee

January 1991
Since Winnipeg's incorporation in 1874, Main Street has remained one of the city's principal thoroughfares. Upon this artery financial institutions erected or leased premises to capitalize on the demand for increasing volumes of capital. Extending from Main and Portage in the south to Bannatyne in the north, the boundaries of Bankers' Row had been firmly established by 1883. Within these geographical perimeters, banks would later erect new grandiose structures and finance much of the prairies' development.

For some strange reason, pre-1900 bank development centred on the thoroughfare's east side. Perhaps the fear of crossing an unpaved Main Street frequently thigh-deep in soft mud to post letters and parcels, enticed bank managers to locate their premises near the post office. Proceeding north from Portage Avenue in 1883, pedestrians passed the quarters of the Ontario Bank, Bank of Ottawa, Merchants Bank, Union Bank, and Imperial Bank. Fifteen years later little had changed. On the east side, on their way to City Hall, passers-by still faced the facades of the Bank of Ottawa, Merchants Bank, Bank of Hamilton, Bank of Commerce, Bank d'Hochelaga, and Union Bank. These banking halls became instrumental in financing the dry goods, clothing, and furniture stores and the real estate and professional offices that proliferated across the street. For the greater part rented, the buildings that housed Winnipeg's financial institutions reflected the High Victorian Italianate architectural styles of their time.

As Winnipeg enjoyed the fruits of unparalleled turn of the century prosperity, financial institutions expanded their Main Street operations. Old office structures were demolished and replaced by monumental and neo-classical banking halls. With the erection of the Dominion Bank in 1898, bankers began claiming both side of the thoroughfare. Soon afterwards, London and Quebec City-based institutions had opened new Bank of British North America and Union Bank premises. The erection of Eaton's Portage Avenue store encouraged other retailers to follow suit. Where retail establishments formerly stood, banks proudly displayed their facades.
On the eve if the First World War, Bankers' Row stood virtually complete. On the east side of Main Street from Portage northward, the Banks of Montreal, Ottawa, Merchants, Commerce, Hamilton, Hochelaga, Molson's, Imperial and Quebec all vied for consumer and corporate business. Across the street, the Bank of British North America, Dominion, Toronto, Royal, and Union attracted public attention. Today, many of these buildings continue to bask in their glory.¹

STYLE
The 1906 Imperial Bank on Main Street is an example of the Classical Revival or Neo-classical style that came to prominence for large public structures in North America after the turn of the century. It grew out of the earlier French Beaux-Arts style that emphasized the study and use of Greek and Roman designs, symmetrical composition and the creation of grandiose structures. The refining and calming of the Beaux-Arts form in both ornamentation and sheer size of project identify the Classical Revival building.² Massive stone foundations often were used to support smooth or polished stone columns, pedimented porticoes, and colossal pilasters. Because the style relied primarily on Greek examples, the arch and enriched moulding were rare.³

CONSTRUCTION
The bank measures approximately 14.2 x 30.8 x 20.3 m. (46.5 x 101 x 66.5') or almost 9,000 cu. m. (312,317 cu. ft.) of usable space. Built around a steel frame resting on reinforced concrete footings and a concrete foundation, the building rises three storeys above the northeast corner of Main Street and Bannatyne Avenue, legally described as 7 and 8 E St. John, lot 13.⁴ The Main and Bannatyne facades contain 178.9 cu. m. (6,318 cu. ft.) of Bedford, Indiana cut stone, while the North and east facades are composed of brick. Granite, marble, oak and mahogany are used as accent materials in

¹ The entire introduction is taken from D. Spector, "Suburban and Downtown Bank Architecture and Banking in Winnipeg" (Winnipeg-1980), pp.51-52.
⁴ City of Winnipeg, Assessment Record, #927960 (old number 11168), Ward 2, P.C. 43. Below as AR.
the interior. The original permit estimated cost of construction at $160,000; the contractors were Kelly Brothers and Mitchell.

DESIGN

The symmetrical Main Street facade displays a number of ornamental features (see Plate 5). The two rectangular ground-floor window openings are topped by (mezzanine) windows embellished with stone pseudo-balconies and enriched pediments rising to the (second-storey) windows. The recessed entrance is framed by two fluted Ionic columns that rise from massive, shoulder-high pedestals. The columns feign support for a complete, though unadorned, second-storey entablature. Third-storey windows above the columns are surrounded by carved stone panels (continuing the vertical line of the columns) while the two outside windows are plain. Above these openings runs another complete entablature with a modillioned cornice. A plain stone parapet, 33.0 cm. (13") thick, completes this facade.

The Bannatyne frontage repeats many of the elements found on the Main Street facade. The windows are organized in a pattern repeated in many other Winnipeg structures: large single windows lighting the lower levels (in this case, the banking hall), smaller double windows above, and triple openings at the highest level all occupying the same horizontal distance.

Simple Doric pilasters, ornamenting the spaces between windows, rise to support the second-storey entablature which wraps around from the Main Street facade. On the third floor, pilasters are replaced by carved panels identical to those at the same level on the Main frontage. Carved panels between main and second-storey windows also are identical to the Main elements. The enriched pedimented windows of the Main Street façade are repeated on the Bannatyne side, though the opening farthest from Main Street tops a door leading to offices in the upper floors rather than a window.

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5 Ibid.
6 City of Winnipeg, Building Permit, #2581/1906.
7 AR.
INTERIOR

As originally designed, the Imperial Bank was handsomely decorated and lavishly finished (see Plate 6). Access to the hall was gained through the Main Street entrance that boasted both outer and inner vestibules. Granite steps led the customer from the street through heavy oak doors into the marble-floored outer vestibule with its oak-panelled walls and ceiling. Beyond a revolving mahogany door was the inner vestibule embellished with mahogany-panelled walls and an enriched plaster ceiling. A mahogany screen door led to the banking chamber.\(^8\)

The banking hall, 7.8 m. (25.5') from floor to ceiling, was appointed with marble (floors, counters and desks), mahogany (panelling, fluted columns and heavy balustrade), plaster walls, and oak and mahogany trim.\(^9\) The walls were to be adorned with burlap panels and "oil colour decorations".\(^10\) Aside from the public space, the first floor held the manager's office and the banking vaults.\(^11\)

Marble-treaded steel stairs led to the mezzanine-level offices and work area with their maple flooring and mahogany trim. Mississquoi marble-treaded stairs led from the banking hall to the basement\(^12\) with its safety deposit and coupon rooms, storerooms and lavatories.\(^13\)

The upper levels, originally used by the bank, also were elegantly arranged and finished. The second floor held the oak-panelled western inspector's offices and the stationery vaults, while the bank clerks' living apartments, mess, club room and baths were located on the third floor.\(^14\) The practice of supplying living space for employees was a normal part of the overall scheme of surveillance employed by many banks.

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\(^8\) Ibid.
\(^9\) Ibid.
\(^11\) The Winnipeg Telegram, September 18, 1906, p.45.
\(^12\) AR.
\(^13\) The Winnipeg Telegram, September 18, 1906, p.45.
\(^14\) Ibid.
Interior changes have included the hanging of an acoustic ceiling with fluorescent lighting in the banking hall (completed in the early 1950s),\(^{15}\) the 1929 conversion of the top-storey living space into rental offices, and a new mezzanine stairway in 1957.\(^ {16}\)

**INTEGRITY**

This bank occupies its original site and is in good structural condition. Other alterations not listed above include the 1949 removal of the boilers (and subsequent hook-up to the Amy Street Steam Plant), and replacement windows on the Main and Bannatyne elevations.\(^ {17}\)

**STREETSCAPE**

There is no doubt that one of Winnipeg's most outstanding architectural features is Bankers' Row, which originally ran on Main Street from Portage Avenue to the Union Bank Building (William Avenue) on the west side and the Imperial Bank Building (Bannatyne Avenue) on the east side. This collection of early twentieth century, monumentally designed buildings has diminished slowly through demolitions. While not as complete as in past decades, this area is still an imposing site and the Imperial Bank at 441 Main Street is an integral part of the area (see Plate 4).

**ARCHITECT**

Toronto architects Frank Darling and John Pearson were responsible for the design of this bank, along with many other branches of the Imperial Bank and the banks of Commerce and Montreal in Manitoba and across Canada (see Appendix I for biography).\(^ {18}\) They have been given 40 points (504 Main Street and 201-203 Portage Avenue) and 20 points (229 Roslyn Road) by the Historical Buildings Committee.

\(^{15}\) AR.

\(^{16}\) D. Spector, op. cit., p.78.

\(^{17}\) Ibid.,p.78.

Established in Toronto in 1875, the Imperial Bank of Canada quickly developed a national outlook that brought it to the then centre of western Canadian activity, Winnipeg, in 1881. As such, it was one of the first eastern banks to open in the city. The original branch was located on the same site as the present-day bank, on the first floor of the Robertson Block owned by John Robertson, a "gent" from Vankleek Hill, Ontario. The bank rented part of the ground floor and shared the block with the Young's Men's Christian Association, M.E. Roy, grocer, the Historical Society and several other tenants (see Plates 1, 2, and 3). By 1891, the bank occupied the entire first floor and bought the structure in 1898.

By the early 1900s, the bank's directors realized the need to replace their aging office building with a structure similar to the monumental banks being built on both sides of Main Street. The 1906 completion of their new premises was another example of the strong western influence within the corporate plans of the Imperial Bank. One-half of its nearly 50 branches were located west of the Manitoba-Ontario border, two of the 11-member Board of Directors were chosen from Winnipeg, and in two western centres, Winnipeg and Calgary, business successes and population enticed the bank to open sub-branches. The north end of Winnipeg saw an Imperial Bank branch in 1903.

As time progressed, suburban branches were opened throughout the city to mirror the shift in population away from the downtown area and also to capitalize on the growing consumer banking field. In 1961, following the merger of the Imperial Bank with the Canadian Bank of Commerce, it became a Canadian Imperial Bank of Commerce branch. In 1985 it became a mortgage, rather than personal banking branch, and was vacant by 1988.

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19 City of Winnipeg, Assessment Rolls, East Ward, 1874-1884.
20 Henderson's Directory, 1879-1890; and The Commercial, September 7, 1891, p.1247.
22 The Winnipeg Telegram, September 18, 1906, p.45.
EVENT
There is no known significant event connected with this structure.

CONTEXT
The Imperial Bank building on Main Street is representative of both the wealth of investment and construction in Winnipeg in the early part of the twentieth century and the development of eastern participation in the western economy that can be traced to the very beginning of the area's commercialization by the fur trade.

The fact that the bank itself felt the need to spend at least $160,000 on a new structure to keep pace with other banks in the area is a good indication of the type of development seen in much of the downtown area of the city. Money poured in from eastern Canada and overseas, providing the needed capital for the development of not only Winnipeg, but the entire prairie region. For the better part of two decades after 1896, the financial, commercial, wholesale and transportation centre of western development was Winnipeg.
APPENDIX I

DARLING AND PEARSON

Frank Darling and John A. Pearson began working together in Toronto in 1889 when Pearson joined the staff on the well-established, nine-year-old firm of Darling and Currie. Within three years Pearson had become a full partner and in 1897 these two men embarked upon a remarkably successful career spanning more than a quarter of a century and the entire Dominion of Canada.¹

Frank Darling was born the son of a rector of the Church of the Holy Trinity in 1850 and trained with Henry Langley after his graduation from Upper Canada and Trinity colleges. He practised for three years in the London offices of G.E. Street and Arthur Blomfield before returning to Toronto. After a year on his own, he formed a one-year partnership with Henry Macdougall. From 1875-78 Darling again worked alone, although this was the last time he was without at least one partner for the rest of his career.²

Darling was architect to Trinity College for forty-five years and was the long-standing architect for both the Bank of Commerce and the Bank of Montreal. Several Anglican congregations in Toronto also used him exclusively. He was awarded the Royal Gold Medal for Architecture in 1915 and died in 1923.³

John Andrew Pearson, born at Chesterfield, England on June 22, 1967,⁴ came to Toronto in 1889 and joined the staff of Darling and Currie (Samuel George). He began his career by working on plans for the Victoria Hospital for Sick Children, Toronto and from 1892-95 he spent much of his time in St. John's, Newfoundland rebuilding after a major fire. He died in 1940.⁵

¹ E. Arthur (revised by S.A. Otto), Toronto, No Mean City Toronto-1986), pp. 244, 256.
² Ibid., p. 244.
³ Ibid.
⁵ E. Arthur, op.cit., p. 256.
Together, Darling and Pearson designed a stunning array of Canadian buildings that were varied in style, scope and use. Undoubtedly a high point came in 1916 when Pearson was hired, along with J. Omer Marchand, to reconstruct the Parliament Buildings.⁶

In Winnipeg, the firm decided to open a branch in 1902 and sent fellow Torontonian W. Percy Over to form Darling, Pearson and Over. Over worked for several years in the city and was a regular contributor to the Canadian Architect and Builder with his "Northwest Letter" describing construction in the west.⁷

An incomplete list of city structures includes:

- 283 Bannatyne Ave.- Traveller's Bldg. (1906) - Grade II
- 167 Lombard Ave. - Grain Exchange Bldg. (1906)
- 389 Main St. - Bank of Commerce (1910-12) - Grade I
- 440 Main St. - Dominion Bank (1898) - demolished
- 441 Main St. - Imperial Bank (1906)
- 504 Main St. - Union Bank (1903)
- 201-203 Portage Ave. – Osler, Hammond, Nanton Bldg. (1906) - demolished
- 254 Portage Ave. - Bank of Nova Scotia (1910)
- Portage Ave. - Post Office (1905-08) - demolished
- 229 Roslyn Rd. - Nanton Gates (1900) - Grade II

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⁶ Ibid.

Plate 1 – Robertson Block, northeast corner Main Street and Bannatyne Avenue, ca.1883 (note the Imperial Bank of Canada signs in the corner windows). (Courtesy of the Provincial Archives of Manitoba.)

Plate 2 – South side of Robertson Block, 1903 (note the alterations in the windows and ground floor at the front). (Courtesy of the Provincial Archives of Manitoba, N976.)
Plate 3 – Main Street, looking south from City Hall, ca.1900. (Courtesy of the Provincial Archives of Manitoba, N4554.)

Plate 4 – Main Street looking north from McDermot Avenue, ca.1928. (Courtesy of the Provincial Archives of Manitoba.)
Plate 5 – Imperial Bank, 441 Main Street, ca.1909. (Courtesy of the Provincial Archives of Manitoba.)

Plate 6 – Bank interior, ca.1909. (Courtesy of the Provincial Archives of Manitoba, N976.)