



**389 MAIN STREET  
THE CANADIAN BANK OF COMMERCE**

Historical Buildings Committee

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At 389 Main Street the Canadian Bank of Commerce erected one of their finer banking halls in the country.<sup>1</sup> As with many of their early twentieth century structures, the selected style was Beaux-Arts Classicism – a style characterized by symmetry, a rusticated base, and a monumental columnar façade and entablature with parapet above. It was from this building that the bank's Western Region was administered, and a considerable portion of the grain trade was financed.

During the bank's early years in Winnipeg, management tolerated rented premises. F.H. Mathewson, the local manager, opened the institution's first Winnipeg branch in 1893 in the Bannatyne Block at 389 Main Street. While the Commerce occupied the northern extremity of this Bankers' Row edifice, the southern portion housed the Bank of Hamilton.<sup>2</sup> The Bank of Commerce found their High Victorian Italianate quarters congenial. A downtown Main and Lombard location enabled the institution to establish their business on a sound footing. Soon the bank considered expansion.

In 1899 the bank purchased and demolished the Bannatyne Block, and in its place, architects Darling and Pearson of Toronto, with the assistance of Charles H. Wheeler of Winnipeg, envisaged the city's first monumental banking hall. The building's façade was impressive, being recessed five feet back from the street, and constructed of blue Amherst sandstone. Massive unfluted Corinthian columns supported a colossal pediment. To enter the structure, patrons passed by a wrought iron fence and ascended several stone steps to the vestibule.<sup>3</sup>

Darling and Pearson deliberately designed the interior of their first Winnipeg Bank of Commerce with grandiosity in mind. Upon entering the vestibule, a customer passed the manager's office to his left, complete with oak mantle. Straight ahead lay a square banking hall 48 feet long, 44 feet wide, and 26 feet high. Large windows illuminated a mahogany counter with a protective copper

grill and highlighted the decorative plaster walls, ceiling, and patterned marble floor. Reached by climbing an oak staircase, the second floor served as a permanent home for Winnipeg's Clearing House. In luxurious surroundings the city's bankers met. At one end of the room lay "a mantel of old fashioned type, oak columns, frieze hood, pediment, etc., an open fireplace...and...large tile hearth." The remainder of the room was finished in oak panelling. Employee living quarters occupied the top floor. Bedrooms, washrooms, a drawing room, and even a library made these facilities attractive to the unmarried male staff summoned to Winnipeg.<sup>4</sup>

The Manitoba Free Press marvelled at the building's modernity. This edifice claimed not only a structural steel frame, but a modern heating system, electric lighting, and marble-floored basement lavatories. According to the Free Press, the new structure stood as "a striking embodiment in architecture of the bank's wealth."<sup>5</sup>

John Aird directed early Bank of Commerce expansion in Western Canada. Born at Longueuil, Quebec in 1855, he was engaged in railway work before entering the Bank as a Toronto clerk in November, 1878. Ten years later he became manager of the Seaforth, Ontario branch and held this position until arriving in Winnipeg in 1899. In 1908 he served as superintendent of branches in Manitoba, Saskatchewan, and Alberta before being appointed to the bank's Toronto hierarchy. His career reached its zenith in 1917 when he was elected vice-president of the Canadian Bankers' Association and knighted by the King.<sup>6</sup> Despite these honours, Aird enjoyed his most productive years in Winnipeg.

Under Aird's guidance, the bank enjoyed amazing growth and prosperity in Winnipeg. Part of the success can be attributed to the bank's willingness to finance the grain trade. Not only did the Bank of Commerce loan funds to grain traders, merchants, and wholesalers, but it circulated its paper notes across the prairies.<sup>7</sup> On the bank expansion issue, Aird took personal responsibility. In Winnipeg, the Bank of Commerce erected several branches. One, a 325 Nairn Avenue structure, had a façade remarkably similar to the building at 389 Main. Although its colonnade was Doric rather than Corinthian, both pediment and window layout reminded patrons

of the larger structure.<sup>8</sup> Another edifice at 1521 Logan Avenue was a prefabricated Darling and Pearson design. In other Winnipeg suburbs, the bank rented space in existing buildings.

As the twentieth century ushered in a new era of prosperity, it became readily apparent that Winnipeg would emerge as the prairies' financial centre. Nowhere was a mood of optimism more prevalent than in banking circles. In 1906 announcement of the construction of a new grain exchange building on Lombard Avenue brought enthusiasm to new heights. Land values on properties near Lombard and Main advanced dramatically. The press announced "Lombard to be a Wall Street."<sup>9</sup> Banks decided to expand their facilities.

Inspired by John Aird, Bank of Commerce officials concluded in 1906 that their existing Main Street structure could not meet future trade requirements. Quietly they began purchasing property adjoining their premises. In 1906 the Macdonnell Block to the north was secured, while four years later adjacent south side property came into their possession.<sup>10</sup> In 1910 the decision was made to build a new structure. The original Darling and Pearson building was dismantled and re-erected in Regina. In its place a larger and more grandiose structure, executed to the plans of those same Toronto architects would rise.<sup>11</sup>

The construction announcement for the new building in 1910 elicited much public interest. The press duly noted that Darling and Pearson would design the structure and Peter Lyall and Sons would erect it. The bank would rise an estimated seven stories above ground level, although this prediction proved slightly optimistic. Above all, the bank would stand as a lavish example of Canadian monument building. For an expenditure of roughly \$750,000, the Commerce would obtain the best Canadian-manufactured building materials available.<sup>12</sup> When the president of the Bank of Commerce officially opened the building in October, 1912, the press expressed its admiration.<sup>13</sup>

The Bank of Commerce stands as a fine example of bank neo-classicism. Particularly noteworthy is the exterior façade. Stretching 104 feet long and 97 feet high, the façade was constructed of white Stanstead Granite quarried in Quebec's Eastern Townships.<sup>14</sup> A rusticated

base raised one storey above ground level. It is divided by five architrave framed windows, the main entrance, and an ancillary south side doorway. A fluted Doric colonnade supports an entablature. Consisting of eight massive granite columns, the colonnade extends four stories in height. Above the dentils, triglyphs separate a row of twelve circular projections. The structure is topped by a lavishly ornamental balustrade. The façade's tasteful simplicity delights the eye.

Darling and Pearson specified an imposing main entrance. A pair of richly ornamental bronze doors awaited the inspection of each patron as he ascended three granite steps leading to the banking hall. The images on the doors were symbolic. Framed with two protruding pilasters of the Ionic order, each door conveyed an image of stability. Highlighted by the word "Banking", the northernmost door featured a banker dressed in classical garb exchanging funds with two similarly clad citizens. On the other door was emblazoned the word "Commerce". Here a banker accepted sheaves of grain from two merchants. To any businessman, the imagery was clear. The Bank of Commerce aimed at serving the grain trade in a solemn and dignified manner.

The 389 Main Street structure stands as one of Canada's best examples of the "Bank of Commerce style". Its characterizing features include a rusticated base, monumental columnar façade, and an ornamental balustrade. An earlier Bank of Commerce Montreal branch may have spawned the Winnipeg design. Except for a Corinthian colonnade which extended to staircase level, this building's profile was similar to the Winnipeg edifice.<sup>15</sup> Other Commerce branches tended to be smaller. A downtown Port Arthur branch possessed a Winnipeg-like façade. In Southern Ontario, Stratford and St. Thomas branches were quite similar.<sup>16</sup> In Winnipeg in 1920, the Bank of Commerce opened a Portage Avenue branch which emulated their regional office.<sup>17</sup>

Only the term opulent can describe the original Darling and Pearson interior at 389 Main Street. Entering through the huge bronze doors, patrons were treated to a lobby with a 14 foot high semi-circular ceiling. Marble walls rising to ceiling height and marble floors graced the foyer. To the left an anteroom led to the manager's office.<sup>18</sup>

The size and furnishings of the manager's office undoubtedly impressed corporate customers. In the anteroom alone, walnut panelling rose to a height of eight feet. Once seated in the manager's office, the customer noticed the room's generous dimensions – 29 feet long, 30 feet wide, and 10 feet high. Tapestry covered all four walls while the ceiling “was decorated with a modelled elliptic plaster panel”. Enclosed in its own walnut mantelpiece and highlighting the room, stood an open fireplace complete with fittings. Before departing, clients could admire the quarter-cut oak floor and a doorway framed with pilasters and topped by a pediment.<sup>19</sup>

To the right of the lobby lay the savings bank. By channelling depositors into a room 30 feet long, 20 feet wide, and 20 feet high, the Bank of Commerce separated individuals from the highly-prized corporate clients. Individual depositors transacted their business in a marble-walled room with a small walnut counter.<sup>20</sup>

Around the main banking room revolved most activities. Continuing straight through the main foyer and past two marble Doric columns, a businessman entered a hall 100 feet long, 72 feet wide, and 50 feet high. Rising fifteen feet in height, panelled marble walls surrounded the room. Above this level, twenty fluted Doric columns supported a cornice. The public treaded over a marble floor while the unseen working areas received a corked tile topping. The ceiling was divided into “deep coffer panels”. Comprised of coloured glass, a massive circular dome 52 feet in diameter illuminated the banking hall. The shields of the Canadian Bank of Commerce, Great Britain, Canada, and Manitoba graced the ceiling's four corners. Five 12 foot by 5 foot stained glass windows further illuminated the building from 25 feet above floor level on the east side. Several bronze sculptures atop marble pedestals maintained the hall's decorum.<sup>21</sup>

Interior furnishings reinforced the themes of taste and grandeur. a semi-circular counter with bronze cages proclaimed the nature of the room to all comers. Teak cheque desks adorned the open banking space. Behind the counter lay the treasury room. Vaults of steel, concrete, and brick construction protected the bank's cash-on-hand.<sup>22</sup> The bank's main floor had been designed in the accepted fashion for monumental banking halls.

Facing the north, south, and west sides in a semi-circle, the building's upper stories flanked the banking room dome. A south side Main Street entrance permitted access to these offices. Most important were the bank's administrative quarters. From the third floor, the regional superintendent directed western operations.<sup>23</sup> He occupied an office 40 feet long and 22 feet wide. With elaborate floor to ceiling quarter-cut oak panelling, modelled panel ceiling, and large open fireplace taken from the 1900 structure, his quarters outdid those of his subordinate – the local bank manager. an anteroom and open space for his clerical staff completed the third floor arrangement.<sup>24</sup>

The fourth, fifth and sixth floors were utilized for bank-related purposes. The fourth floor became the realm of the bank's chief inspector and his assistants. The banks solicitors, Machray, Sharpe, Dennistoun, Locke, and Crawley claimed fifth floor quarters. A caretaker's suite, restaurant, and washroom facilities occupied the top storey.<sup>25</sup>

The basement and sub-basement completed the floor plan. In the accepted manner, architects Darling and Pearson designed both along utilitarian lines. Safety deposit vaults occupied the basement's Main Street frontage. Lavatories, lockers, fan rooms, and a stationary vault stood at the rear. While lavatories boasted marble toilet divisions, the basement floor had a marble tile covering.<sup>26</sup> From the main floor, an hydraulic elevator lowered the bank's books each night for safekeeping into a basement vault.<sup>27</sup> Thirty-five feet below the sidewalk in the sub-basement, tubular boilers, a coal bunker, and pipes leading to a well were situated.<sup>28</sup> The subterranean structures contained the necessary machinery to enable the bank's visible portions to function.

The building's structural design exhibited all the achievements of early twentieth century technology. A steel frame constituted the structure's skeleton. Architects specified a concrete foundation extending to a maximum thickness of 4 feet 9 inches. A concrete slab roof topped the structure while reinforced concrete floors ensured the building's solidity. It was estimated that workmen laid 2,000,000 bricks, 15,000 square yards of plaster and 2000 cubic yards of concrete during the construction process.<sup>29</sup>

The Bank of Commerce expressed pride in their structure's predominantly Canadian design and

execution. Darling and Pearson of Toronto were known as Canada's leading architects. Canadian quarries supplied the massive stone blocks. The Stanstead marble used on the façade arrived from Quebec's Eastern Townships. Canadian Ironworks, a supplier from an unspecified location provided the structural steel. One of Canada's leading contractors, Lyall-Mitchell Company of Montreal received the general construction contract.<sup>30</sup> Except for the bronze doors and fixtures, officials claimed that the Main Street structure was constructed entirely from Canadian-made materials.<sup>31</sup>

The interior layout of 389 Main Street typified Darling and Pearson monumental bank design. An antecedent of the Winnipeg structure, Montreal's Bank of Commerce was hailed by the Canadian Banker as "one of the most satisfactory of its type and...eminently suited to the requirements of a large financial centre". While patrons admired its cavernous banking hall, marble-lined walls, and Ionic colonnade, the architects duplicated their feat in Winnipeg in a Doric rendition.<sup>32</sup> In their design of Toronto's Dominion Bank, Darling and Pearson expressed their disdain for savings account holders. As corporate clients revelled in second floor luxury, individual depositors were confined to a small main floor savings department.<sup>33</sup> Another feature, the skylit banking room appeared in this Toronto firm's designs. In Ottawa's Bank of Commerce, the architects specified a huge central skylight and large vertical rear windows.<sup>34</sup> The Winnipeg branch possessed all these features – marble lined walls, colonnade, separate savings department, and skylight. The interior of this building stood as a tribute to Winnipeg's importance as a financial centre.

The Bank of Commerce served as an inspiration to branch architecture. At 315 Portage Avenue, the bank attempted to duplicate their design on a smaller scale. Their reasons were simple. Downtown shoppers admired the Main Street structure, but found it inconvenient to patronize the premises. Proclaiming its lofty Doric colonnade with its rusticated base, the Portage Avenue branch opened in May, 1920. The interior also imitated regional headquarters. A huge window facing Portage Avenue illuminated the banking room. Probably finished in marble and wood panelling, the interior appealed to the wives of Winnipeg's leading businessmen.<sup>35</sup> By copying their larger structure, the bank illustrated the efficacy of the Main Street building.



The Bank of Commerce erected their Main Street structure to capitalize on ever-increasing prairie business and the building attracted many corporate clients. Although the bank's president, Sir Edmund Walker may have been optimistic in 1912 when he predicted that Winnipeg would become a great manufacturing centre,<sup>36</sup> his institution continued to profit from the wholesale and grain trades. From 1912 to 1969 and with few renovations, the building served the bank's needs well.<sup>37</sup> Its proximity to the Portage and Main crossroads made it a favourite location for corporate clients well after Bankers' Row faded into memory.

A paucity of renovations led to the conclusion that the bank was extremely well-constructed. In fact, today it stands much in its original state. Alterations consisted mainly of heating apparatus upgrading and in miscellaneous interior improvements. For instance in 1947, boilers were removed from the sub-basement, while in 1959 the coal bunker room in the same location was converted into a transformer room. The following interior modifications were also made: 1954 – removal of urinals from the washroom basement; 1955 – installation of a night depository box; 1962 – conversion of the telephone exchange room on the mezzanine into a restroom; 1963 – the erection of an aluminum pitched roof to cover cracks in the glass dome and the installation of mercury vapor and fluorescent lights in the banking hall.<sup>38</sup> In the late 1960s Bank of Commerce officials sounded the building's death knell by announcing their intention to relocate in the nearby Richardson Building. Subsequently, only action by City Council has prevented this monumental edifice from succumbing to the wrecker's ball.

The Bank of Commerce and its building occupy an important place in the history of banking in this city. It stands as one of the best examples on the prairies of Beaux-Arts classicism as used by the Bank of Commerce. More important, from this location the Bank of Commerce financed a significant portion of the prairie grain and wholesale trade. As a monumental banking hall, the present structure is a fitting memorial to the work of architects Darling and Pearson. It continues to express the solidity and timelessness of their neo-classical renditions.

## ENDNOTES

- 1 CIHB. Architectural Analyst's Report – Canadian Bank of Commerce.
- 2 Interpreted from photographs in “Banks and Banking”, The Colonist, January 1898, unpaginated.
- 3 “Palatial Premises – Magnificent New Building of the Canadian Bank of Commerce in Winnipeg, the Most Complete in the Dominion”, Manitoba Free Press, October 25, 1900.
- 4 Ibid.
- 5 Ibid.
- 6 B.M. Green, Who's Who in Canada, (Toronto: International Press Limited, 1923-1924), p. 1; Victor Ross, op. cit., pp. 71-72.
- 7 Construction Special, Winnipeg Telegram, September 18, 1906.
- 8 “Our Increasing Financial Facilities”, Manitoba Free Press, December 6, 1906.
- 9 “Lombard to be a Wall Street”, Winnipeg Tribune, October 27, 1906.
- 10 CIHB. Report on Bank of Commerce.
- 11 “Bank of Commerce Will Erect Palatial Structure”, Manitoba Free Press, March 16, 1910.
- 12 “Bank of Commerce Awards Contract for Big Building”, Telegram, October 22, 1910.
- 13 “Canadian Bank of Commerce to Formally Open New Home”, Telegram, October 26, 1912.
- 14 Ibid.
- 15 Canadian Bank of Commerce Annual Reports, 1895-1907.
- 16 Victor Ross, op. cit. Plate No. 64.
- 17 Advertisement for Bank of Commerce, Manitoba Free Press, June 3, 1920; “New Portage Avenue Branch – The Canadian Bank of Commerce”, Manitoba Free Press, May 22, 1920, p. 6.
- 18 “Canadian Bank of Commerce to Formally Open New Home”, Telegram, October 26, 1912.
- 19 Ibid.
- 20 Ibid.
- 21 Ibid.
- 22 Ibid.
- 23 A second floor mezzanine looked down upon the banking hall. It was initially used as a committee room.
- 24 “Canadian Bank of Commerce to Formally Open New Home”, Telegram, October 26, 1912.

25 Ibid.

26 City of Winnipeg Assessment Records, Ward 2, Property Code 43, Roll No. 607220,  
Canadian Bank of Commerce. Below as AR.

27 “New Bank of Commerce Building Opened Today”, Winnipeg Tribune, October 26,  
1912.

28 Canadian Bank of Commerce to Formally Open New Home”, Telegram, October 26,  
1912.

29 City of Winnipeg. Building Permit, #3269/10, Canadian Bank of Commerce.

30 “Canadian Bank of Commerce to Formally Open New Home”, Telegram, October 26,  
1912.

31 Ibid.

32 James Nicoll, “Buildings of the Canadian Bank of Commerce”, Canadian Banker,  
Volume 45, No. 2 (January, 1938), p. 208.

33 “The Dominion Bank Building, Toronto”, Construction, December 1914, pp. 424-446.

34 W.D. Cromarty, “The Bank of Commerce Building, Ottawa”, Construction, July 1924,  
pp. 215-217.

35 Advertisement for Bank of Commerce, Manitoba Free Press, June 3, 1920; “New Portage  
Avenue Branch – The Canadian Bank of Commerce”, Manitoba Free Press, May 22,  
1920.

36 “Sir Edmund Walker Tells Representative Gathering of Canada’s Great Future”,  
Telegram, October 28, 1912.

37 The building’s upper floors were used mainly for administrative offices throughout the  
1912-1969 period. CIHB notes that offices were rented to corporate clients. Some of the  
major leaseholders were Fidelity Collection Agency, 1925-1935, Manitoba Mortgage &  
Investment Company, 1925-1935, Ducks Unlimited, 1940-1967.

38 AR.

**389 MAIN STREET – THE BANK OF COMMERCE**

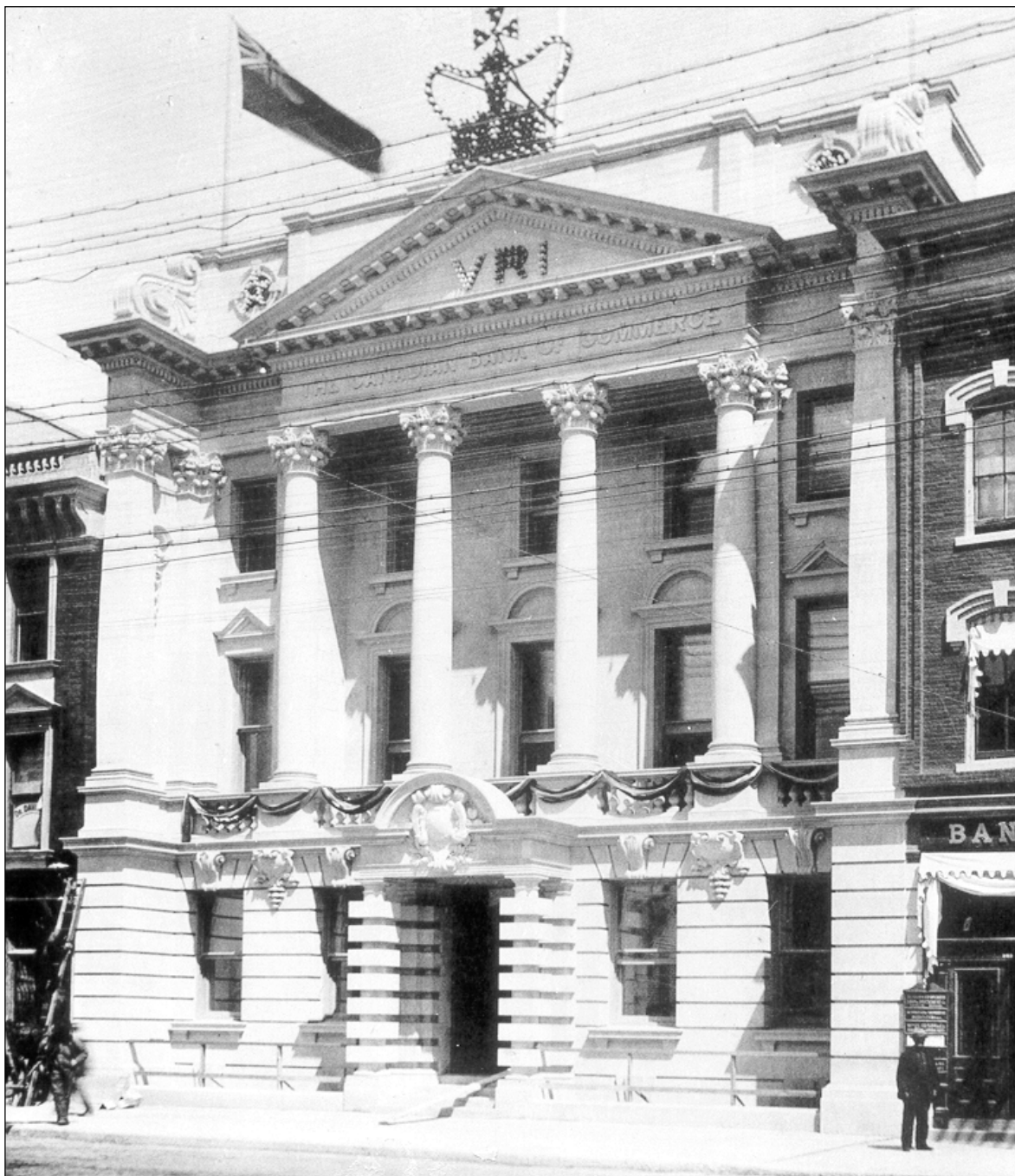


Plate 1 – The first Canadian Bank of Commerce Building, 389 Main Street, ca.1897. (Courtesy of the Provincial Archives of Manitoba.)

## 389 MAIN STREET – THE BANK OF COMMERCE



Plate 2 – Architects' drawing of the Bank of Commerce Building, 389 Main Street, ca.1912.  
(Courtesy of the Provincial Archives of Manitoba, N4478.)

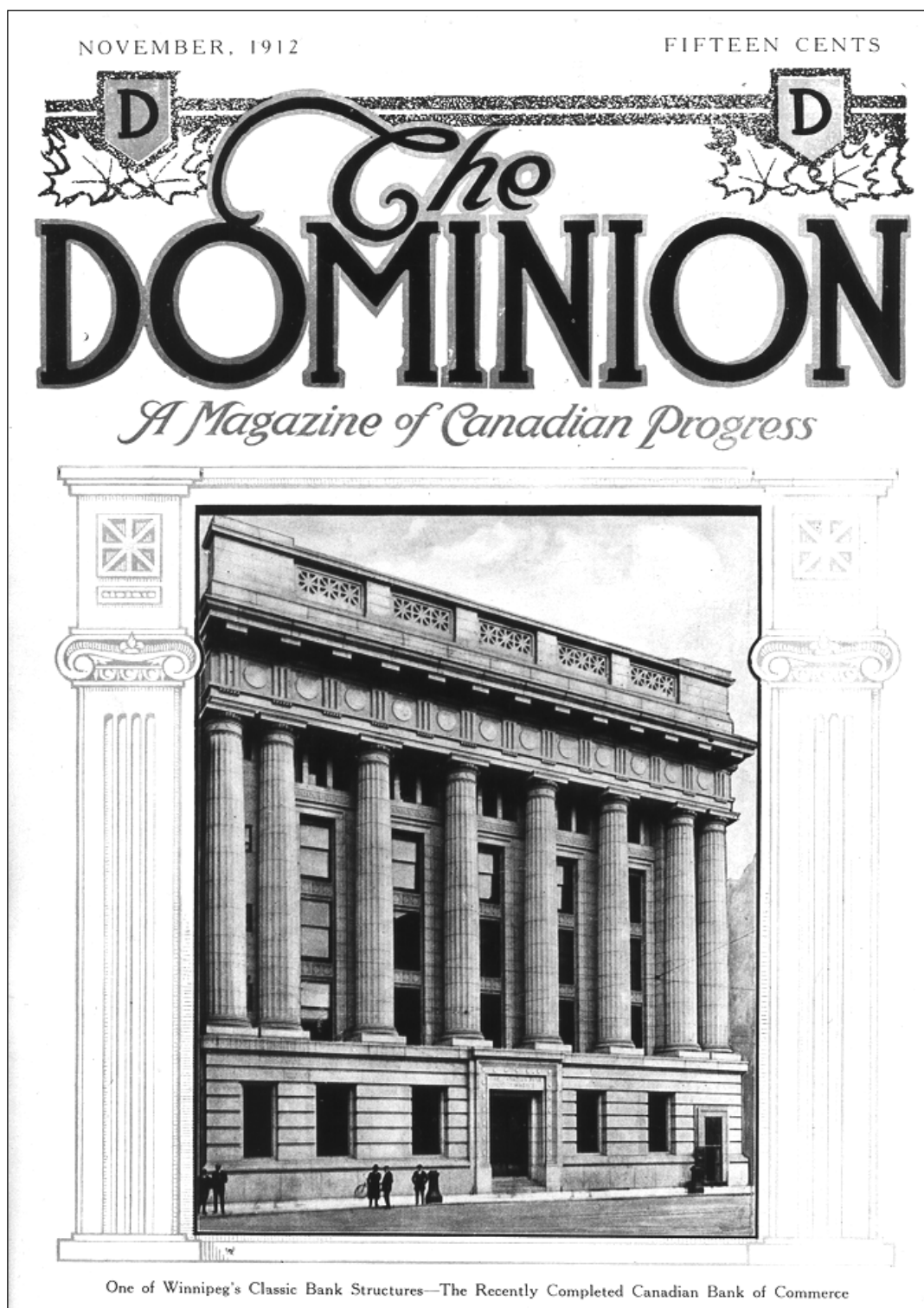


Plate 3 – Cover of The Dominion showing the recently completed Bank of Commerce Building, November 1912. (Courtesy of the Provincial Archives of Manitoba, N4479.)

**389 MAIN STREET – THE BANK OF COMMERCE**



Plate 4 – Main Street looking south from McDermot Avenue, 1920. (Courtesy of the Hudson's Bay Company Archives, 66-102.)



**389 MAIN STREET – THE BANK OF COMMERCE**



Plate 5 –Bank of Commerce Building, ca.1928. (Courtesy of the Provincial Archives of Manitoba, N4476.)



**389 MAIN STREET – THE BANK OF COMMERCE**



Plate 6 – Detail of main doors, Main Street, no date. (H. Kalen Limited.)

**389 MAIN STREET – THE BANK OF COMMERCE**



Plate 7 – Banking hall, no date. (H. Kalen Limited.)

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Plate 8 – Banking hall, no date. (H. Kalen Limited.)

**389 MAIN STREET – THE BANK OF COMMERCE**



Plate 9 – Banking hall, no date. (City of Winnipeg.)

**389 MAIN STREET – THE BANK OF COMMERCE**



Plate 10 – Banking hall, 1969. (Courtesy of the Provincial Archives of Manitoba, Architectural Survey.)



### 389 MAIN STREET – THE BANK OF COMMERCE



Plate 11 – Manager's office, no date. (City of Winnipeg.)

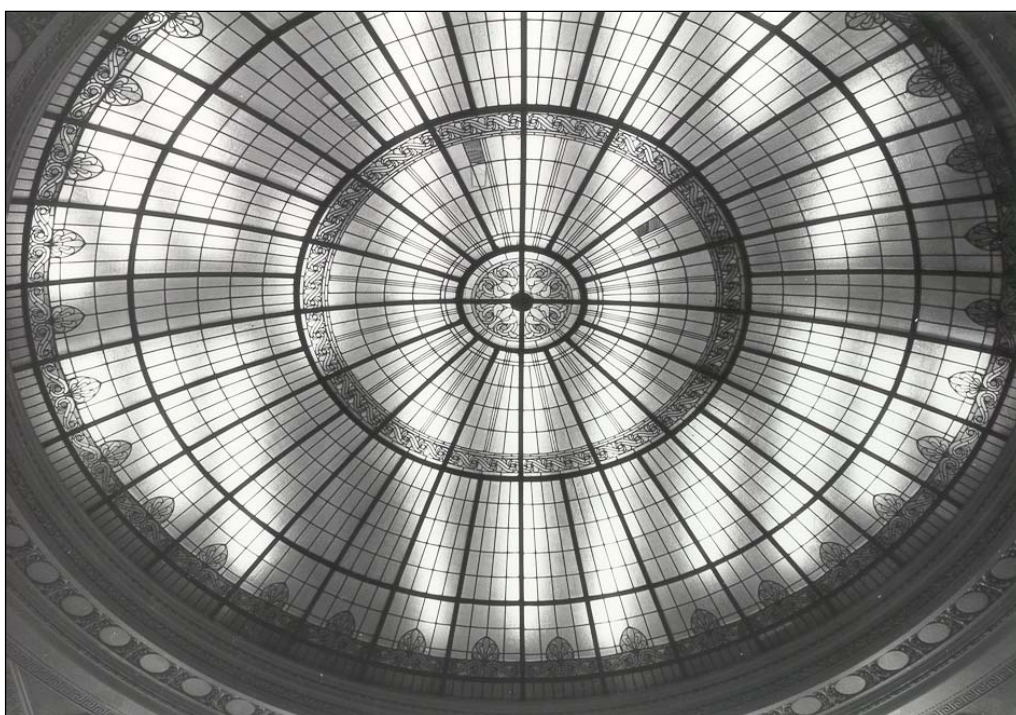


Plate 12 – Detail of stained glass skylight, no date. (Courtesy of the Provincial Archives of Manitoba.)