

SOCIETY FOR THE STUDY OF ARCHITECTURE IN CANADA

BULLETIN

SOCIÉTÉ POUR L'ÉTUDE DE L'ARCHITECTURE AU CANADA



McKim, Mead & White and the
Neo-Classical Bank Tradition in Winnipeg,

1898-1914

Standing majestically in its Roman temple-like splendor at the Portage and Main crossroads, McKim, Mead & White's Bank of Montreal dominates its surroundings and represents the focal point for Winnipeg's commercial activities. Completed in 1913 as the last in a series of monumental Winnipeg banking halls¹, this edifice epitomizes the values which its owners held, and the marketing concepts which they wished to promote. The building constitutes the sole Western Canadian effort of the prestigious New York City architectural firm. (Plate 1)

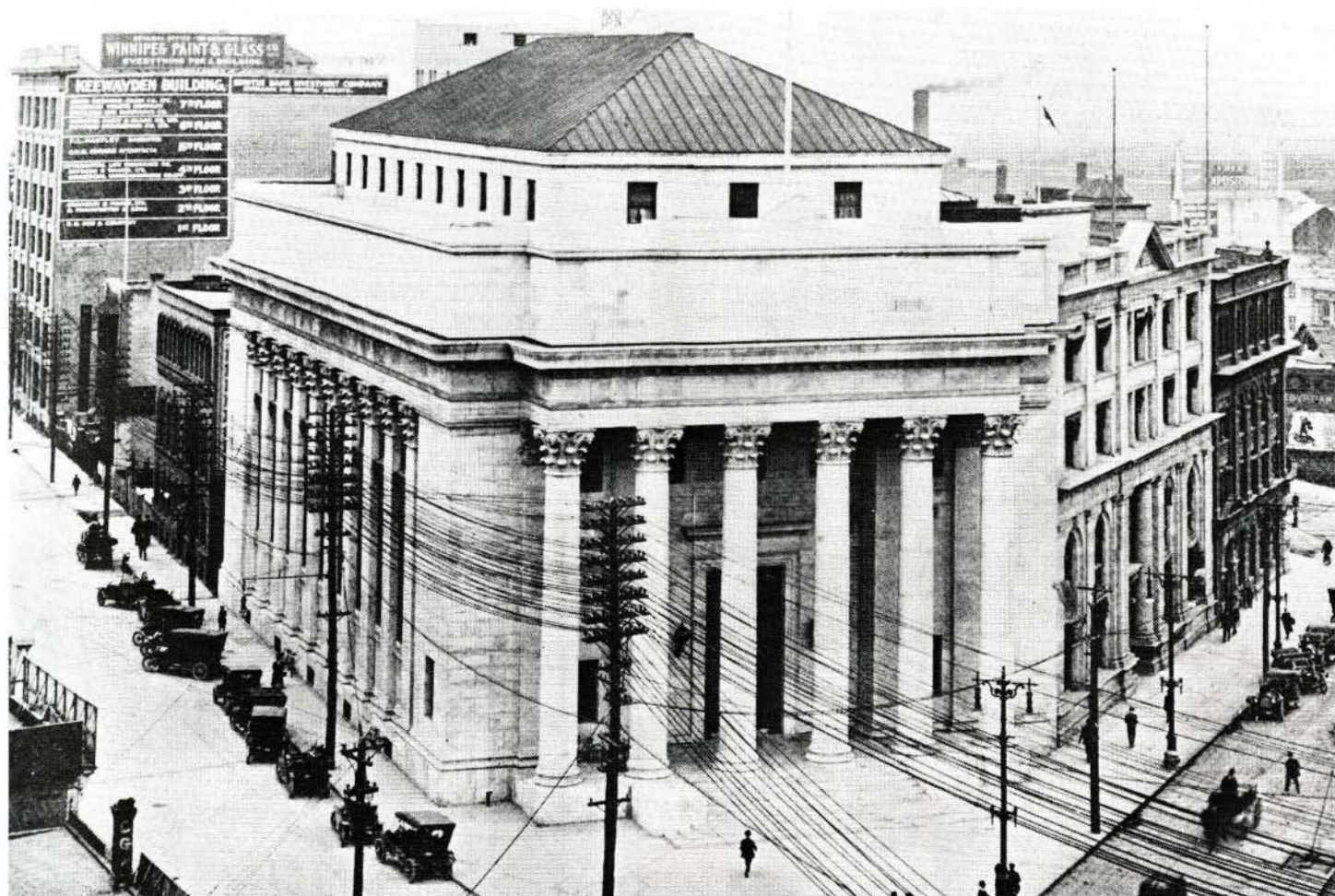
During the concluding years of the nineteenth century, a variety of factors led Canada's financial institutions to specify monumental premises in which to transact business. The 1893 United States panic left in its wake a swath of bank failures, but by-passed Canada's relatively strong financial institutions. Buoyed by the notion that Canadian branch-banks provided greater depositor security than unitary, locally-owned American institutions, Montreal and Toronto executives sought means of expressing this superiority in stone, brick, and steel. As thousands of settlers poured into Western Canada at the turn of the century, Canada's chartered banks also required premises from which to finance both the distribution of farm machinery and consumer goods to the new homesteads and the export of prairie grains. Believing that they were indispensable in financing this new Western economic expansion and having seized upon the concept that they were the nation's economic guardians, Canadian bankers opted for Greek and Roman temples to house their quarters. The temple proved ideal because of its religious and mystic connotations. In turn of the century Canada, money became the new secular religion, banks the new temples, and bankers its new high priests. Inspired by the Beaux Arts buildings of Chicago's Columbian Exposition of 1893 and Charles B. Atwood's neo-classical Palace of the Fine Arts in particular, architects eagerly undertook their new commissions.²

Neo-classical banking halls fulfilled the dual function of advertising the institution's services and adequately housing employees. The closeness of competing banking halls in the

financial districts of Montreal, Toronto, and Winnipeg necessitated that each building had to outshine its rivals in grandiosity. Those important corporate pedestrians would only be lured by 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. An accepted layout of manager's office to the left, enclosed tellers' cages, and safe at the rear or basement reinforced the businessman's confidence in his banker. Marble floors, panelled ceilings, and mahogany or teak cheque desks conveyed images of wealth and substance. An unseen steel frame supported the building and confirmed the bank's commitment to contemporary technology. Yet these monumental structures were also practical. Highly-placed windows to the side and back illuminated the building and facilitated clerical tasks. Behind the tellers' cages, a large open space could be applied to a variety of changing purposes. In a national or regional headquarters, a mezzanine floor proved ideal for housing administrative staff. Monumental banking halls could be both impressive and utilitarian.³

Following the decades of restrained growth, by the mid 1890s' Winnipeg had emerged as the financial centre of Western Canada.⁴ It became home to large numbers of wholesalers who erected warehouses to the immediate west of the Main Street business district. By 1892, grain merchants reaped the benefits of specialized services provided in the city's first Grain Exchange building. The establishment of a bank clearing house in 1893 ensured that the city would emerge as a financial centre of some importance. With large sums of newly-acquired capital in their coffers from Klondike gold shipments, the chartered banks constructed monumental Winnipeg banking halls to attract corporate clients.

As early as the 1880s', Winnipeg possessed a distinct financial district. Until about 1900, financial institutions leased the abundant High Victorian Italianate commercial structures located on Main between Bannatyne Avenue (to the north) and Portage Avenue (at the south). By 1914, the city boasted a financial district that extended four blocks westward along Portage Avenue from the original boundary of Portage and Main. Designed by nationally and internationally renowned architects, the new edifices were monumental in



scope. Andrew T. Taylor, a prominent Montreal architect during the late 1890s', penned plans for the eight storey Merchants' Bank and the neo-Palladian Bank of British North America. Another Montreal architect, H.C. Stone submitted specifications for the Bank of Toronto - a typical neo-classical edifice, but "the only structure in Canada [to 1906] in which white marble has been used for the exterior finish."⁵ If prolificacy constituted the sole criterion for success the Toronto firm of Darling and Pearson outshone its rivals. Their creations included the eclectic Dominion Bank, the Union Bank "skyscraper" complete with neo-classical facade and a Sullivanesque frieze, the domed Bank of Nova Scotia, the ornate but classically severe Imperial Bank, and the opulent and massive Canadian Bank of Commerce with segregated facilities for savings account holders and wealthier commercial clients. Equal in importance stood the Royal Bank, a \$190,000 building executed by the respected New York City firm of Carrere and Hastings⁶ and the only palazzo style banking hall in the city.

In 1913, on the south-east corner of Portage and Main, the last of Winnipeg's monumental banks, the Bank of Montreal opened its doors.

Directors of the Bank of Montreal envisaged a landmark on the Portage and Main site. Therefore they commissioned architects McKim, Mead & White to prepare plans. This New York concern had emerged as the leading American neo-classical and Renaissance revival architectural firm. The oldest surviving member, William Rutherford Mead was born in Vermont and studied architecture in New York City. Also American born, his partner Charles Follen McKim studied at the prestigious Ecole des Beaux-Arts in Paris. He utilized his European sojourn to examine architecture throughout continental Europe and Great Britain. The third member, Stanford White was assassinated in 1906 and played no part in the design of the Winnipeg structure.⁷

McKim, Mead & White developed a comprehensive philosophy of architecture. As early as 1882, when Charles McKim received a commission for the design of the Henry Villard house in New York City, he selected a neo-Renaissance style. From then on, the structures of McKim, Mead & White followed restrained Renaissance or neo-classical patterns. According to William H. Jordy in American Buildings and their Architects, the firm's senior partner,

Charles McKim had "a cautious, constrained imagination, discriminating rather than inventive."⁸ The monumental structures of McKim, Mead & White appealed to corporations, governments, and individuals who craved subdued opulence and respectability.

The New York architects approached their Winnipeg commission with two objectives in mind. The final product required integration into the Montreal institution's corporate style, yet needed to exude an individuality of its own. For their monumental structures the bank favoured massive Corinthian or Ionic colonnades extending from ground level and crowned by substantial entablatures and pediments. Except for the corporate name on the entablature and perhaps coat-of-arms on the pediment, the institution avoided decoration. Bank of Montreal buildings stood starkly conservative in their unadorned rusticated stone or brickwork. The completed Winnipeg building epitomized that corporate style. It shared a Corinthian colonnade with Calgary and Hamilton branches. Although rectangular-shaped to make best use of the building's unusual site, its portico exceeded in size those of other centres. Its architrave-trimmed main entrance and unadorned rusticated stone trim were present on the Halifax, Victoria, and Sherbrooke offices. Constructed from granite quarried at Bethel, Vermont and shaped to resemble the Royal Exchange of London, England, the edifice enticed corporate patrons with its stark and subdued opulence. Whereas other financial institutions have closed their monumental Winnipeg quarters, the strategic location and distinctive shape of this edifice has ensured its continued viability.

The interior layout and design of the Bank of Montreal reflected the best practices of the period. In the main floor banking room, a marble floor, Italian Botticino marble columns and walls, and the only gold-leaf ceiling in the city convinced corporate clients of the institution's wealth. Tellers' cages with bronze grilles, elaborate basement vaults, and safety deposit boxes conveyed an image of security to potential depositors. (Plate 7) The confinement of savings account holders to a small room outside the main banking hall affirmed the institution's commitment to business account holders.⁹ The building's structural steel frame assured patrons that the bank believed in progress. Yet the edifice also served practical purposes. The presence of an open space behind the u-shaped counter and highly placed windows along the side and rear elevations demonstrated a concern for the daily requirements of clerical staff. By specifying executive offic-



es for the mezzanine floor, McKim, Mead & White followed the accepted practice for design of a regional bank head-quarters. By adding staff living quarters to the top two storeys, the architects adopted the standard Canadian (and British) model, and cast aside the American notion that junior officials should reside outside bank walls.

The Portage and Main structure constitutes the only self-standing Canadian banking hall executed by McKim, Mead & White. The St. Antoine Street edifice in Montreal by this architectural firm constitutes a mere annex to an earlier mid-nineteenth century building. As Winnipeg's final monumental pre-War banking hall, this edifice epitomizes the philosophy, values, and design criteria of its architects, owners, and clients.

The author is presently preparing researching a history of bank architecture and Canadian society during 1893-1925.