

# LARGE OFFICE BUILDINGS AND THEIR CHANGING OCCUPANCY: KING STREET, TORONTO, 1880-1950

by

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Between 1880 and 1931 the silhouette of Toronto's King Street changed dramatically from a relatively uniform commercial artery to a jagged canyon with office buildings of vastly different size, the tallest of which were seven, fourteen, twenty and then thirty-four storeys high. Although other important office buildings were constructed in the downtown district, the transformation of two blocks of King Street around Yonge symbolized the emergence of a new phase of Toronto's economy and the growth of clerical work as an important segment of the city's employment mix. This paper examines these new office buildings not as isolated structures with specific technological and aesthetic pedigrees<sup>1</sup> but as a landscape ensemble that contained a complex and dynamic set of establishments. In so doing it argues that the demand for office space, which fueled pressure for newer and larger buildings, has been an underrated element in the understanding of the emergence of the tall office building.<sup>2</sup>

Toronto's King Street from just east of Yonge to just west of Bay is used here as a pilot study for a larger investigation of the interrelationships between building size and occupancy.<sup>3</sup> Changes associated with the first generation of large buildings of the 1880s, a second generation built between 1890 and 1914, and a third generation built or planned in the 1920s and 1930s, are described. (A fourth generation of large-scale projects that utilized the International Style of architecture radically transformed the street once more, but these are beyond the scope of this paper.) During the construction and lifespan of these three generations of office buildings, Toronto's economy witnessed an enormous expansion in the number and variety of office establishments. In addition, the head offices of a small number of important firms, especially those of banks and insurance companies, began to grow rapidly in terms of employment and the proportion of their female clerical workers increased dramatically. These growth forces resulted in strong demand for office floor space, which is revealed both in new buildings and in changing occupancy patterns of existing buildings.

In this paper, new King Street buildings are described by their form, their size, and the functions housed within them. Smaller buildings are included since they were constructed in each phase of the evolution of large office buildings and their occupancies also illuminate demand patterns. The category "large" varies over time, of course: in 1890 buildings with 50,000 square feet of total floor space could be considered large, in 1914 this threshold was around 100,000 square feet, and in the 1920s around 200,000 square feet.<sup>4</sup> Table 1 provides a synopsis of building addresses, names, construction dates, and size in terms of number of floors and total floor space. Occupancy data is based almost entirely on the use of city directories.<sup>5</sup> For brevity here, data are gathered systematically only for certain years—1890, 1914, 1921, 1929 and 1951—and for buildings with over 20,000 square feet.

## 1. Early Toronto Office Districts

The transformation of King Street was part of a longer period in the evolution of space for office establishments.<sup>6</sup> In Toronto, as elsewhere, office functions had earlier been carried out in buildings not specifically or exclusively designed for that purpose, and were scattered over a wide area. Nonetheless, two distinct areas containing offices had emerged by 1880. One was synonymous with the wholesaling district south of King and east of Yonge near the Market, docks and railroad terminals. Here clerical work associated with financial and insurance activities intermingled with wholesaling enterprises, often under the same roof.<sup>7</sup> The other important set of activities requiring office staff was north of King and east of Yonge where barristers, real estate agents and other firms had gravitated to the area around the York County Court House, the Post Office, and related administrative nodes. Initially most office establishments were accommodated in converted houses or buildings constructed for other purposes, but it was in this small district that the city's first speculative, multi-tenanted office building was constructed. The Nordheimer or Masonic Building of 1857 was located on Toronto Street,



Public Archives of Canada (RD347)

Fig. 1. King Street

the city's first street to be entirely flanked, by 1880, with office buildings.<sup>8</sup> These early office buildings were three or four storeys high, with a street frontage of 25 - 50 feet, and seldom provided more than 10,000 square feet of office space.

Dividing the two areas of office activity was King Street East, the city's most important axis for "high-order" retail activities. Between the later 1880s and 1914 the replacement of retail stores on King Street East and King Street West by new buildings to accommodate office work forged the two earlier office areas into the city's first contiguous office district, which then expanded westward in an arrow-shaped path across Yonge Street towards and beyond Bay Street.<sup>9</sup> King Street's prestigious identity persisted by association with new buildings that were the tallest in the city (while Yonge Street north of King became Toronto's main shopping street, anchored by the Simpson's and Eaton's department stores).

## 2. King Street in the 1880s and the First Generation of Large Office Buildings

Although a commercial street for half a century, King Street west of Yonge still contained many small and inconspicuous buildings by the 1880s. Two-storey wooden storefronts and some old houses interrupted the flow of three-storey commercial rows and the newer and "taller"<sup>10</sup> commercial buildings of the 1860s and 70s; there were few prestigious public or private buildings to stand in the way of the changes soon to come. The late 1870s and early 1880s were a distinct transition period as far as the size of King Street office buildings is concerned. The North of Scotland Chambers of 1878 and the Dominion Bank of 1879, with 13,200 and 13,100 square feet of space respectively, still represent the traditional office building of the mid-to-late-19th century. The North of Scotland Chambers had a full four floors, while the Dominion Bank Buildings, the first purpose-built bank head office structure on King Street, was organized with relatively high floors, a semi-basement extending above grade level, and a mansard and towered roof that greatly increased its vertical emphasis.

The Mail Buildings, erected around 1880 at the corner of King and Bay, marked another break. It was the first non-religious building in the city to reach 100 feet in height, albeit by using a turret located centrally in the five-and-a-half-floor bulk of the King Street facade. With approximately 37,000 to 45,000 square feet of floor space<sup>11</sup> it surpassed any other office building yet constructed in Toronto by 10 to 20,000 square feet.

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# Recognizing Ontario Arc

The streets in Toronto are framed with wood, or rather planked, as those of Montreal and Quebec; but they are kept in better order. I should say that the planks are first used at Toronto, then sent down by the lake to Montreal, and when all but rotted out there, are again floated off by the St. Lawrence to be used in the thoroughfares of the old French capital.

Anthony Trollope, *North America*, 1862\*

Without being cheap or savage about the various classes of city dweller ... she prises out their strengths and weaknesses. Not an easy task when your subject is a city as discreet as Ontario (sic):

This is a city conducive to self-doubt and introspection. It is hard to feel that Torontonians by and large, for all the civic propaganda and guidebook hype, share in any grand satisfaction of the spirit ...

Susan Marling, "Vanished Pleasure Dome", *Literary Review*, August 1985, p. 55 (review of Jan Morris's *Among the Cities*, 1985)



A sense of unknown and frightening power attaches itself to the meaning of Ontario in the minds of the people who do not live here, and for good reason, for Ontario is power incarnate in place. To get to each other, Canadians have to go through, or over, or past it, and as at every portage, the travellers meet and talk, and share what they have in common without devoting much attention to where they are standing. To an extraordinary extent, in Ontario, they tend to settle down and stay, always exiles from their own region, yet drawn by a powerful sense of "centre" that they feel when they get here. Though it isn't particularly praiseworthy, it is thus not surprising that to an Ontarian, his place is not a region but the centre of the world. Many of the decisions taken here which antagonize people elsewhere arise from the easy assumption that all the rest of Canada is like Ontario: diversified, lacking in social cohesion, relying on power and entrepreneurship to sustain itself, and eaten by the self-doubt that arises from all these things.

It is part of the perversity with which Ontario refuses to be defined that **outside** its borders, everyone knows what Ontario means....

Germaine Warkentin, "Introduction", *Stories from Ontario* (Toronto: Macmillan, 1974) pp. xi-xii.

(Ontario has) no recognisable image, accurate or inaccurate. In the National Gallery, its portrait is a blur.

Bruce Hutchison, *Canada, Tomorrow's Giant*, 1957\*

Canadian regionalism is now most vigorously promoted by provincial politicians and is most stridently expressed in federal-provincial debate, but underneath this rhetoric lies the far more subtle regional texture of Canadian life. It is expressed in the distinctive landscapes of farm and village, of camp and city, across the breadth of Canada. It is expressed in different accents and different memories of different pasts. It is expressed in the ways of life associated with different resource-based economies in different physical settings. It is expressed in the relationships of towns to different hinterlands and to different positions in the urban system. And it is expressed most sensitively throughout Canadian painting and literature.

R.C. Harris, "Regionalism", *The Canadian Encyclopedia* (Edmonton: Hurtig, 1985) p. 1562.

The houses and stores at Toronto are not to be compared with those of the American towns opposite. But the Englishman has built according to his means — the American according to his expectations.

Captain Frederick Marryat, *A Diary in America*, 1839\*

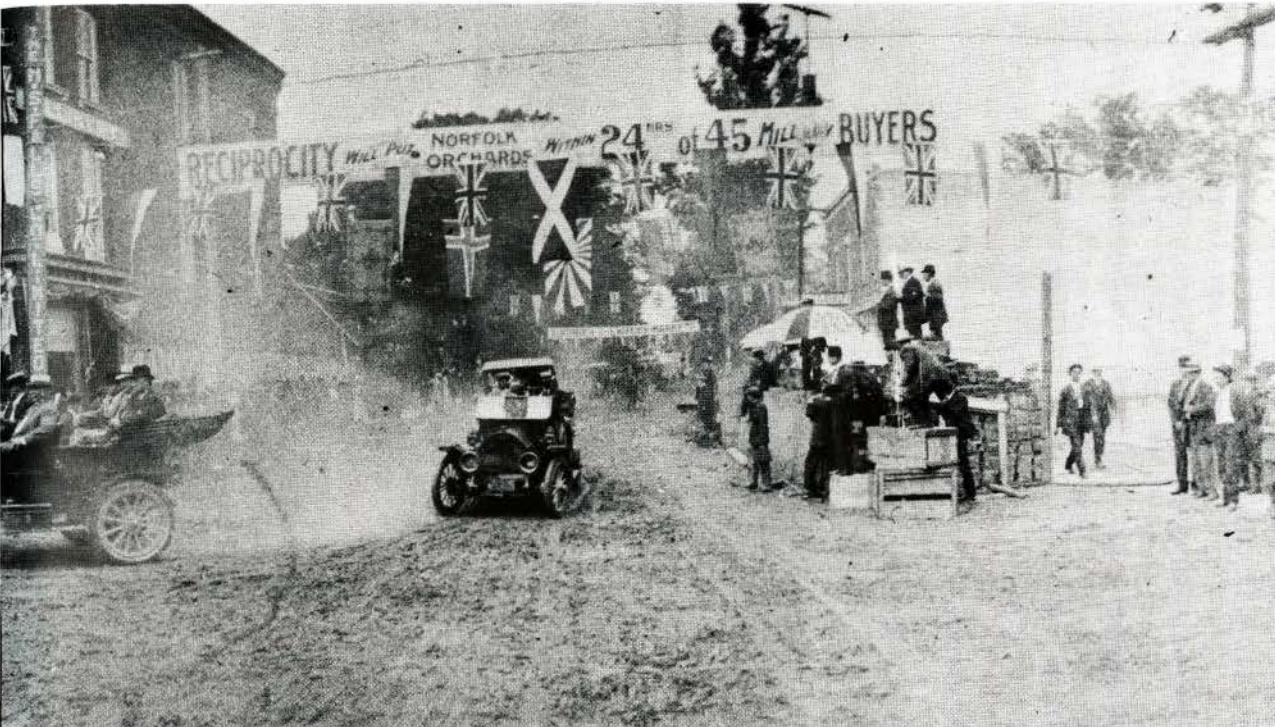
# Architecture—Some Sources

When I say Fort William I include with it the adjoining city of Port Arthur. They ought to be joined and called Fwather, or Port Arthliam. One can't keep saying both. But under any name it is quite literally what you would call a **gigantic** place. It is drawn upon a big scale, as if a great hand had seized a pencil and marked out, in great bold strokes, vast empty squares, and streets as wide as fields. So big is the city that they haven't had time to fill in the houses. Later on, when they get time to put in lots of houses and buildings, it will be a fine city. At present it is all so spread out that a motor car looks lonely and a pedestrian like a solitary wanderer. There are great open spaces everywhere. Everything is planned to be a mile away from everything else.

Stephen Leacock, *My Discovery of the West*, 1937\*

Ottawa is a small town with incongruously beautiful buildings crowning its insignificance.

The Marchioness of Dufferin and Ava, *My Canadian Journal*, (2 November 1872) 1891\*



I don't know whether you know Mariposa. If not it is of no consequence, for if you know Canada at all, you are probably well acquainted with a dozen towns just like it...

The town, I say, has one broad street that runs up from the lake, commonly called the Main Street. When Mariposa was laid out there was none of that shortsightedness which is seen in the cramped dimensions of Wall Street and Picadilly . . . On the Main Street itself are a number of buildings of extraordinary importance — Smith's Hotel and the Continental and the Mariposa House, and the two banks (the Commercial and the Exchange) to say nothing of McCarthy's Block (erected in 1878) and Glover's Hardware Store with the Oddfellow's Hall above it. Then on the "cross" street that intersects Missinaba Street at the main corner there is the Post Office and the Fire Hall and the Young Men's Christian Association and the office of the Mariposa **Newspacket** — in fact to the eye of discernment a perfect jostle of public institutions comparable only to Threadneedle Street or Lower Broadway. On all the sidestreets there are maple trees and broad sidewalks, trim gardens with upright calla lilies, houses with verandas which are here and there being replaced by residences with piazzas . . .

Outside of Mariposa there are farms that begin well but get thinner and meaner as you go on and end sooner or later in bush and swamp and the rock of the north country. And beyond that again, as the background of it all, though it's far away, you are somehow aware of the great pine woods of the lumber country reaching endlessly into the north.

Stephen Leacock, *Sunshine Sketches of a Little Town*, 1912\*

...considered solely as a locality, Ontario is not a region of Canada. No image of place informs it, for as a geographical entity it is as various as any of the larger nations of Europe. No historical experience confirms its unity, for the shots fired at Queenston Heights do not, for the Northern Ontarian, signify a symbolic moment in his past in the way that Duck Lake and Batoche do for Westerners. No obvious way of life defines it, for what Cobalt shares with Kingston is often more fundamental to their shared existence as communities of men than as communities specifically Ontarian. Anyone who has been here long has acquired a tumbled assortment of images of life within its boundaries: the main street of Cochrane full of afternoon shoppers in windbreakers, the calm activity of the Elmira farmers' market on a cold autumn morning, Nathan Phillips Square in the bustle of Caravan week, a cottager sitting silently on the end of the dock at Go Home Bay, two young bureaucrats in conference at the National Gallery cafeteria, an aged derelict slipping slowly to the pavement at the corner of Jarvis and Shuter. The continuous thread that binds this diversity into one is something we just work out as we go along.

Germaine Warkentin, "Introduction", *Stories from Ontario* (Toronto: Macmillan, 1974) p. xi.

\* Quotations taken from Peter Yapp, ed., *The Travellers' Dictionary of Quotation* (London: Routledge & Kegan Paul, 1983).

Another building, the Manning Arcade of 1884, provided 27,000 square feet of space, roughly the size of the very largest pre-1880 office buildings in the city, and was the second largest office building on King Street.

The first generation of large office buildings was represented on King Street by two buildings, the Canada Life Assurance Building (on the north side) and the Canadian Bank of Commerce Building (on the south side), both designed by the Buffalo architect R.A. Waite.<sup>12</sup> With 75,000 and 50,000 square feet respectively and each with seven floors, these buildings marked a distinct breakthrough in building size and land use intensification. Their height, and the absence of shops at street level, were beginning to give King Street the appearance of an office streetscape (Fig. 1) and gave the first taste of the jagged canyon that was henceforth to characterize King Street. The changing scale of buildings was also expressed morphologically<sup>14</sup> in increased lot frontage and lot size (Fig. 2a).

In 1890, King Street between Yonge and Bay still contained tailors, dressmakers, jewellers and other land uses from the earlier commercial city, but also many offices. For example, the south side accommodated 22 separate street addresses and, counting the occupants of upper floor rooms, some 78 establishments. The new economic order was reflected in the fact that over a third of the 78 establishments were to be found in the Dominion Bank and Canadian Bank of Commerce buildings, where barristers, stock brokers, and real estate firms shared space with the clerical and administrative staff of the banks. Indeed it would be a mistake to regard the two as "bank buildings" or Canada Life as an "insurance building". The Canadian Bank of Commerce rented five of its seven floors to 17 tenants, and Canada Life only occupied parts of three floors and shared its building with 46 other office establishments. The smaller office buildings such as the Manning Arcade and the North of Scotland Chambers were occupied largely by barristers and brokers of various kinds, and their tenant mixes are indicative of increasing activity by firms that steered British, American, and European capital into a variety of investments in Canadian land, utilities, resources and manufacturing concerns.

Not all new buildings of the period were on King Street West of course. The Board of Trade Building (1890) at Front and Yonge provided 50,000 square feet for 26 occupants, and Confederation Life, (1892) on Yonge north of Richmond, housed 38 establishments. These first-generation large office buildings were six or seven storeys high, rather than three or four, provided between 50,000 and 75,000 square feet, and in the case of the Board of Trade Building, used steel frame construction methods.

### 3. The Second Generation: The Emerging Service Economy and Toronto's First Skyscrapers

The single most important change in the organization of Toronto's business district between 1890 and 1914 was the dramatic shift of banks from the wholesale district to King Street. Banks establishing themselves for the first time on King Street West with new buildings were the Bank of Nova Scotia (1904), Quebec Bank (1908), Standard Bank, Union Bank and Bank of Toronto (all 1911), while the Dominion Bank replaced its 1879 building with a far larger structure in 1913-14. On the north side the Bank of Montreal built a new branch in 1910 (though it left its Toronto main branch at Front and Yonge) and the Home Bank erected a building by 1914. The most dramatic change came when the five-storey Federal Life Assurance Building on the north-east corner of King and Yonge was replaced by what, for a while, was the tallest building in the British Empire: the Royal Bank Building rose to twenty storeys during 1914 (although it had some tenants by the end of that year, it was not really filled until after the War). It joined the new, ten-storey Dominion Bank on the south-west corner and the fifteen-storey Canadian Pacific Railway Building (1911-13) on the south-east corner, making King and Yonge the most intensely-developed corner in the city (Fig. 2a and 3). It should be noted that while these King Street buildings raised the skyline of the street to 15 and then 20 storeys, the first building in the city to reach 10 floors and 100,000 square feet was the Temple Building (1895, 10th floor added in 1901) at Bay and Richmond, and then in 1906 the Traders Bank Building just south of King on Yonge Street which reached 15 stories.

The height of the building did not necessarily reflect a bank's monetary might, though the diminutive size of building for the Bank of Nova Scotia and Quebec Bank did perhaps reflect their place in the bankers' hierarchy. The Bank of Toronto building of 1911 was only five stories high, but it provided 75,000 square feet of floor space in which the Bank's executive offices shared space with the city main branch, behind an impressive classical facade along its extensive Bay and King frontages. Architecturally, most of the other large buildings employed the traditional bankers' pillars for ground floor facade to frame their imposing banking halls, then carried the many upper floors with various arrangements of regularly-spaced windows before terminating in strong cornice lines.

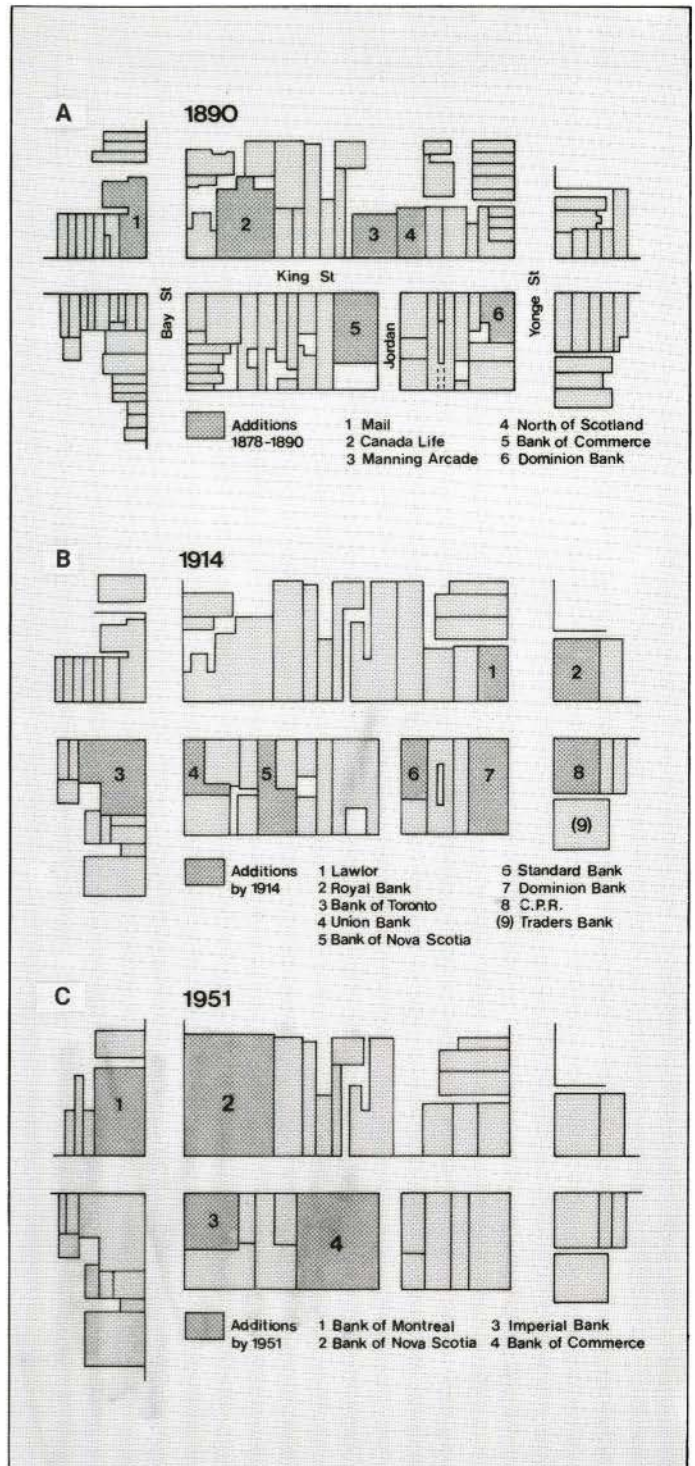


Fig. 2. Morphological change: King Street 1878-1951.

While the hundreds of establishments found in these buildings need considerably more analysis before they can be allocated to various sectors of the economy, or their employment levels calculated,<sup>14</sup> it is already possible to offer some preliminary findings. We have inspected directory entries to ascertain how many tenants occupied one whole floor, and who seemed to be the largest single consumer of space in the building. As a surrogate here, Table 2 summarizes the number of tenants listed for each building.

It is immediately evident that these were not bank buildings or otherwise just occupied by the company that gave the building its name. The locational shift of the banks away from the wholesale district symbolized their new role within industrial capitalism in contrast to its earlier mercantile phase, and an inspection of the occupancy patterns on the floors above the banking halls reveals the importance of both the newly-emerging tertiary sector (accountants, stockbrokers, advertising agencies) as well as the emergence of offices for resource exploitation and

manufacturing companies. Toronto was beginning to provide a focal point for more and more Canada-wide and international companies that were either formed to profit from the new twentieth-century industries (e.g. automobiles, hydro-electric power, and pulp mills) or were the result of mergers between existing companies.<sup>15</sup> The presence of the head offices of banks with names such as the Bank of Nova Scotia certainly reflected the new centrality of Toronto within the Canadian economy.<sup>16</sup>

The offices of 1914 were still relatively small establishments, since rarely did any firm occupy an entire floor. Even the banks did not occupy much space in their own buildings: the Dominion Bank used only the ground floor, mezzanine, and the 9th and 10th floors; and only the Foreign Department of the Standard Bank penetrated as high as its third floor. The CPR located departments on six different floors, but only exclusively occupied the ground, first, and fourteenth floors.

For these high buildings, it is possible to identify, among the dozens of tenants, floors where offices concerned with certain sectors of the economy were consuming a large portion of a floor. Some were accounting firms and barristers, now growing in size and number of partners to serve an increasingly wealthy set of corporate clients. Others included staff and executives of an increasingly specialized insurance industry, and agents or staff of manufacturing or resource companies. In some instances, there were interconnected enterprises in close proximity. For example, the Royal Bank Building attracted most of the tenants of the Board of Trade Building. The top two floors were occupied by the Board of Trade assembly rooms and club quarters, and the three or four floors below that were largely occupied by grain dealers and American railroad companies relocating with the Board. The presence of many small offices on a floor may be taken as signs of "linkages" in the economy, and suggests that the large buildings may have been used to foster the proximity of interdependent businesses.<sup>17</sup>

At the same time, there is a dynamic to occupancy profiles frozen in a directory's annual stocktaking. For some of the buildings dating from the late 1880s, it is clear that the broad structural changes in the economy, particularly the dramatic increase in the size of office staff, had a severe impact on the use of space. Canada Life Assurance was gradually filling up its building for its own needs. By 1914 it exclusively used the ground and fourth floors and most of the fifth, even though the building still housed 19 other establishments (including 10 barristers). Similarly, the head office functions of the Bank of Commerce had grown, not only squeezing out the other seventeen tenants (except its own lawyers), but even starting to expand into other buildings. Some staff and departments were housed in adjacent or nearby buildings by 1914, but the bank also had to build a special Archives Building two miles to the west in an industrial district. This reflected the reality of a new scale of banking operations, now Canada-wide rather than just covering Ontario. By 1914 the Commerce had 200 new branches in the West and, by mergers and takeovers, in eastern Canada. Head office had to manage a considerable flow of paperwork, which included regular reports from bank branch managers on crop forecasts, immigration, indicators of local economic progress and the like, in addition to the routine requests for approval of loan applications. Already in 1912 the company executives were beginning to think of a new head office building, their 1889 structure now clearly inadequate.<sup>18</sup>

There were still other buildings on King Street, the most eye-catching being the English Chop House and a hotel, as well as some clothiers and carpet stores as ground-floor retail activities. From the earlier generation of office buildings, the Manning Arcade had built or aquired an Annex where another 8 tenants carried on business, and the North of Scotland Chambers was now the Star Building, although six barristers and four real estate agents shared the space with the newspaper publishers. Nearly all of these remnants of an earlier business centre would be squeezed out in the next phase of office building.

#### 4. The Growth of Firms and the Third Generation of Large Office Buildings, 1921-51

The resumption of the boom in the immediate post-war period continued the occupancy adjustments. On the surface there were few changes, since no new buildings were added on King Street until the late 1920s. The Toronto Star and then the Canadian Bank of Commerce erected the first of a new generation of skyscrapers, longtime residents Canada Life and Manufacturers' Life left the street and built large head office buildings beyond the traditional downtown office district, and the Bank of Nova Scotia and Bank of Montreal began to plan new towers. However, these specific changes were part of a broader dynamic being played out on King Street and elsewhere in the city, in which two distinct types of office occupancy were emerging. One reflected the growth of space for head-office work, the other a continuity of multicelled space for the many barristers, brokers, insurance agents, and other small offices of all sectors of the economy.

While towers such as the Royal Bank and CPR Buildings continued as shells for dozens of establishments during the 1920s, often six or eight to a floor, there were signs of a new type of office activity, with a firm occupying almost all if not an entire floor, or even parts of several. The most dramatic example was the Standard Bank, which expanded into five of the floors above its banking hall by 1921;<sup>19</sup> In the Royal Bank Buildings, Famous Players Canada took over the 12th floor, to be followed later by British-American Oil in the floor above, even though the building still housed another 126 tenants in 1928. By contrast, expansion of the Royal Bank's regional office (head office was in Montreal) occurred not in the "Royal Bank Building" but next door! In 1914, they had only leased space for their ground floor banking hall from the building's owners, Guardian Realty.<sup>20</sup> Although the Bank rented most of the 12th and part of the 14th floors in 1921, it soon vacated those upper floors, and occupied space in the adjacent six-storey Dinnick Building.

Other King Street firms adopted different approaches. By the early 1920s Canada Life had almost sole occupancy of its own building, and had re-organized its operation with separate floors for specific department. They would soon outgrow this building (with overspill office workers around the corner on Bay Street) and build a new large head office on University Avenue between 1929 and 1931. The Manufacturers' Life Insurance Company, which had bought the Lawlor building at the north-west corner of King and Yonge in 1909, and occupied part of the 2nd and all of the 3rd, 4th and 5th floors by 1914, moved its head office across the street to the fifth floor of the Dominion Bank Building in 1915 (also occupying part of the 2nd and 5th floors). It too sought a building to provide space for 20 years of growth, and moved in 1924 to a new head office building on Bloor Street near Jarvis.<sup>21</sup> Both firms had head offices in which a large volume of standardized work required a large clerical labour force and adequate space for storage and updating of records. While King Street land values might have become prohibitively high, another reason for the considerable move could have been a need to relocate closer to its labour supply.<sup>22</sup>

The increasing size of a head office workforce meant new requirements for office space. A head office in 1900 might well have only included 6 or 8 people, all familiar with many aspects of the day-to-day



Toronto Dominion Bank Archives, 77-336-3

Fig. 3. King Street, looking westward

activity and housed in offices where people were in close proximity. By the early 1920s, some head offices were as large as 100 persons and by the late 1920s some consisted of 300-400 employees. Changes in management brought new spatial arrangements. Clerical work became more and more a task for female labour,<sup>23</sup> and activities now organized on departmental lines were supervised by managers who then reported to the company's executive in weekly or monthly meetings. No more were secretaries perched on highstools at tables next to the window, or stood at high sloping desks in crowded small offices. More open-plan offices with ranges of desks occupied a third or half a floor.<sup>24</sup> Modern business practices and rapidly growing firms were priming a new occupancy mix by 1929. The Depression slowed some of these tendencies, but the mix in the Royal Bank Building in 1951 showed the resulting trend: Famous Players occupied three floors, and Richardson, once one of dozens of grain dealers at the top of the building, now occupied two floors as the firm diversified its interests.

Against such a backdrop, the new buildings of the late 1920s can be seen not as some new technological or design breakthrough<sup>25</sup> but rather as a response to the needs of Toronto business. Toronto saw its first building of 32-34 stories in 1931 with the new Canadian Bank of Commerce tower, which joined the 23-storey Star Building<sup>26</sup> of 1928 as the city's new beacons of commerce on the eve of and onset of the Depression. Again, the decision to build a tower reflected concerns for long-term expansion of head-office employment. The Bank of Commerce's then-current needs could have been met in a new building seven stories high, designed for the site of its old 1889 building and the two small commercial structures to its west. But the bank decided to call in New York architects to add a 27-storey tower to this base—undeniably for prestigious value as the "tallest building in the British Empire" but also emphatically to serve the needs for expansion in the next five decades.<sup>29</sup>

The cramped space of the previous three decades, necessitating rented space in seven locations, fueled the desire for a tall new building of some 450,000 square feet. The bank occupied the first seven floors, and parts of the next two. The "short-term" tenants of their new tower reflected the structural changes in the economy that had occurred since they erected their first head office building. Some stockbrokers and some legal firms took one or two entire floors, while the Mackenzie and Mann interests (once devoted to Prairie land and railways but now re-oriented to Brazilian utilities which developed into Brascan) took two floors, and increased their stake to four by 1951; life insurance companies such as London Life took the major share of several other floors. Even in the early years of the Depression, the building had 54 tenants, **nine** with their own floors. The pattern persisted through the early 1950s.

The Star Building, like the Mail Building fifty years earlier, also developed space for tenants as well as for producing a newspaper. Moving one block west from its cramped quarters in the old North of Scotland Chambers, it occupied only the first five floors of the new tower; the other 53 tenants reflected the building's proximity to the Stock Exchange, law courts, and the mesh of head and branch offices in the near vicinity.

The pattern of the Star and the Commerce was repeated in the Bank of Montreal, built between 1938 and 1948, and the Bank of Nova Scotia, completed between 1946 and 1951. Both were products of thinking, and needs, of the 1920s but they could have hardly acquired the necessary tenants during the Depression. When the Bank of Nova Scotia did build, on the site of the Canada Life Building, it occupied the first eight floors; the Prudential Insurance Co. of America rented the next six floors, and a further 68 tenants occupied the remaining ten floors. The Bank of Montreal, still only a regional office by contrast, occupied the first three floors of its new tower, and shared with 41 other tenants, including whole floors occupied by law firms, advertising agents and stock brokers.

One of the few enterprises to actually build on King Street in the Depression was the Imperial Bank, one of the last banks to move out of the warehouse district. It adapted and expanded the Union Bank Building of 1911 and redeveloped the site of the Colonial (formerly Marshall) Building at the south-east corner of King and Bay in 1935.<sup>28</sup> In 1931 it began to plan a 20-storey building but abandoned that in favour of a seven-storey structure almost entirely for the bank's staff and its anticipated expansion for the next twenty years.

By the early 1950s, the last phase of zero-lot-line skyscrapers had been built on King Street (Fig. 2c and 4). Those before 1914 typically had a classical base, a plain shaft, and a strong and ornate cornice, while those of the 1920s (including the Depression-delayed designs for post-war buildings) were composed in the more streamlined Art Deco/Moderne manner. These towers, along with others elsewhere downtown and in midtown locations, served the needs of Toronto office establishments until the larger and higher International Style towers of the late 1960s, 70s and 80s, set back from the sidewalk in plaza settings. While these new towers would again adopt names of banks for identification, they would also be home for many tenants, their specific mix reflecting a later phase of corporate capitalism in the Canadian ur-

ban landscape. Meanwhile, some of the third generation of King Street office buildings of the 1929-1951 phase have been filled up by their original prime occupant; in other cases, the major occupant has been crowded out of its own head office building. Similar pressures on space are now beginning to be felt in the towers built between the mid-1960s and the mid-1970s.



City of Toronto Archives

Fig. 4. King Street, looking eastward

## 5. Conclusion

Morphological changes on King Street have been described through an examination of occupancy patterns. These alone are not always conclusive, but they do suggest some important themes for a better understanding of the growth of one of the most distinctive elements of the twentieth-century landscape, the skyscraper. The earlier phase of large office buildings were perhaps an expression of a need for linkages and a common infrastructure in the business district of an industrial economy. They provided space for a great number of very small offices. Some were more successful than others, no doubt because of their perceived efficiency in offering the right amount of space amongst the right kind of tenants. The later generation, beginning in the 1920s, reflects not only the rapid growth in employment in individual firms, but also the expectations of such growth. Fast-growing companies planned space needs well ahead, often for fifty years. Thinking big, they built large, tall structures. It is noteworthy that the Imperial Bank reduced its space requirements forecast to a twenty-year horizon and downscaled its building plans, because expectations about growth were lowered during the Depression. The Banks of Montreal and Nova Scotia both waited, and then followed the example of the Commerce in planning for later growth. Other buildings within the downtown echo this theme, as revealed in their company histories.

Occupancy is an important element in shaping the built form, but of course not the only one. Related factors that require detailed empirical research include the importance of real estate values, family and company networks of land holdings, interlocking directorships, the (in)efficiency of current office space, tenancy leases, the changing morphology

of office layout and work stations, and the growing civic regulation of building size and height. Undoubtedly the architectural articulation of both the mass and interior space was complex, challenging, and often brought off in superbly attractive designs. The architectural and aesthetic interpretations might be stronger, however, if grounded in the economic context and if the skyscraper is viewed as one element of the social production of the built environment. □

## Notes

- For excellent accounts in this tradition see W. Dendy, **Lost Toronto**, (Toronto, 1978) and E. Arthur, **Toronto: No Mean City**, (Toronto, 1964).
- An exception is F. Duffy, "Office Buildings and Organizational Change", pp. 225-82 in A.D. King (ed.) **Buildings and Society: Essays on the Social Development of the Built Environment**, (London, 1980); also, in an exhaustive study of the rise of the skyscraper, W. Weisman, "A New View of Skyscraper History", in E. Kaufmann, Jr. (ed.), **The Rise of An American Architecture**, (New York, 1970), pp. 113-60.
- The embryo of this work was research on the central districts of Toronto and Montreal funded by the Social Sciences and Humanities Research Council of Canada for the **Historical Atlas of Canada** project.
- All floor space figures in this paper indicate gross amounts, that is space including outside walls, lobbies, stairwells and elevators, and all other ancillary spaces. Net floor space, often referred to as rentable space, is difficult to establish, unless detailed floor plans are available for all buildings. Gross square footage was determined from building outlines provided in fire insurance atlases. Minor irregularities in outline were ignored. In cases of attics or mansard roofs, usually declared as half-floors in insurance atlases, only one-half of the space within the building outline was added in to the total. Basement floors clearly below grade were not included. Data for the Canadian Bank of Commerce (1931), Bank of Montreal (1946), and Bank of Nova Scotia (1951) was provided by the LUPDIS file of the City of Toronto's Planning and Development Department, October 1985.
- Occupancy is defined by a separate business address within a building, e.g. Room 302, 44 King Street. When more than one entry is contained within a single room address, such as a barrister and an agent for three companies, that is still regarded as one establishment. If the same firm has more than one office address within a building it is not counted twice or however many times it occurs—it is considered as one tenant or occupant in the building.
- For an overview of Toronto office buildings, see G. Gad and D. Holdsworth, "Building for City, Region and Nation: Office Developments in Toronto 1834-1984", in V. Russell, (ed.) **Forging a Consensus: Historical Essays on Toronto**, (Toronto, 1984), pp. 272-322. For a good summary of the emerging American downtown, see D. Ward, **Cities and Immigrants**, (New York, 1971), pp.85-103; and in its broader context, J.E. Vance, **This Scene of Man**, (New York, 1977), Chapter 8.
- In Toronto, early wholesaling, banking, and insurance activity was carried out in the "Georgian" rows and in commercial buildings developed later. Some banks such as the Commercial Bank and the Bank of Montreal had custom-built structures, dating from the 1840s.
- For Nordheimer see Dendy, op.cit., pp. 80-81; for early examples of office buildings, see N. Pevsner, **A History of Building Types**, (Princeton, 1976), pp. 215-15.
- Although Bay Street has a national notoriety as the centre of financial power, in reality most of the decisions about the circulation of money have long resided on King Street. The Stock Exchange was also on King Street, until it moved to Bay Street in 1913, where it was located until 1984.
- These newer buildings might have been three or four storeys in height, but those floors were far higher than those of the earlier "Georgian" rows built up to the 1850s.
- The Mail Building also contained the printing plant of the newspaper. This "manufacturing" activity, however, seems to have occupied only a minor part of the building. A special entrance to the "chambers" and many office establishments as tenants justify the label "office building".
- See Dendy, op.cit., p. 94. Waite also designed the Ontario Legislative Buildings of 1886-93.
- Analysis of morphological change is a tradition in European urban geography that has been vastly under-exploited for research on the North American city. For an example of the approach, see J.W.R. Whitehand, (ed.), **The Urban Landscape: Development and Management: Papers by M.R.G. Conzen**, Institute of British Geographers, Special Publication No. 13, 1981.
- Employment levels in a particular office are difficult to establish for all firms in a building. Assessment records include good information for some firms, but only the senior or managerial staff for others. Company histories provide some data, but rarely for the same year; some company archives contain gross employment levels for the firm, but rarely divided by gender or skill level.
- For a broad overview see R.C. Brown and R. Cook, **Canada 1896-1921: A Nation Transformed**, (Toronto, 1974). For mergers see E.P. Neufeld, **The Financial System of Canada: Its Growth and Development**, (Toronto, 1972); and E. Epp, "Cooperation among Capitalists: The Canadian Merger Movement", Ph.D thesis, Johns Hopkins, 1973.
- On banking, see A.B. Jamieson, **Chartered Banking in Canada** (Toronto, 1962); for the Bank of Nova Scotia's move from a Maritime to national organization, see J.D. Frost, "The 'Nationalization' of the Bank of Nova Scotia, 1880-1920", **Acadiensis**, Vol. XII, 1 (1982), pp.3-38.
- The relocation of the Stock Exchange on Bay Street, and the move of the Law Courts to the New City Hall on Bay and Queen might both be factors involved in the concentration of many stockbroker and legal firms in space that was also close to their corporate clients.
- The pressures for more office space are chronicled by V. Ross, **A History of the Canadian Bank of Commerce**, Volume II (Toronto, 1922), pp. 220, 256, 351, 496, 505 and 507-8.
- The Standard Bank was taken over by the Royal Bank in 1929. The Canadian Bank of Commerce occupied parts of four floors of the Standard Building in 1929, symptomatic of its own space squeeze, while ten other tenants, stockbrokers and barristers all, occupied the rest (1930 City Directory, p. 1928).
- The Royal Bank was quoted in 1914 as saying: "we have taken an option to lease the ground floor of the Royal Bank Building in Toronto, but have no financial interest in the building whatever. The intention of Clause 79 is that banks shall not acquire or hold real estate in excess of what they occupy, and so far as the Royal Bank is concerned, we have tried to live up to it", **Financial Post**, January 24, 1914, p. 24. Whether in fact there was any connection between Guardian Realty and the Royal Bank is yet to be determined, but their statement suggests that for other banks, the intent of the Bank Act was not being respected. Similar restrictions applied to insurance companies having an equity share in their buildings is an as-yet unresearched topic.
- Manufacturers' Life Insurance Company, **And All the Past is Future** (Toronto, c. 1963).
- For a preliminary exploration of the interpretation of these moves, see G.H.K. Gad, "Die Dynamik der Burostandorte-Drei Phasen der Forschung", **Munchner Geographische Hefte**, Nr 50 (1983), pp. 29-59.
- G.S. Lowe, "Class, Job and Gender in the Canadian Office", **Labour/Le Travailleur**, 10 (1982), pp. 11-37.
- Duffy, op.cit.
- Designs had been published for a "30 storey office building in Gothic Design" in 1910 Construction, Vol. 3, No. 11 (1920), pp. 61-64, but the Toronto economy could not yet sustain such a structure. By contrast, the Metropolitan Life Insurance Company in New York had built a 700-foot tower in 1909 which, added to the rest of their buildings on an entire block, provided the company with 25 acres of floor area for its "home" office.
- This was built to the west of the Mail Building. It is not included on the maps in this essay since it would require a larger map for all the time periods.
- A.M. Logan, **From Tent to Tower: The Biography of Sidney H. Logan**, (Toronto, 1974), pp. 60-63; see also Gad and Holdsworth, op.cit., footnote 55, p. 316.
- G. Evans, "the New Head Office Building, Imperial Bank of Canada", **Canadian Banker's Association**, Vol. 43 (1935), pp. 289.
- Although it does not appear that any one of the towers with over 30 floors will be occupied by just one establishment in the near future, a trend towards occupancy by fewer and larger establishments is discernible. The partial suburbanization of head offices, however, is beginning to counteract the old cycle of over-building and eventual full or near-full occupancy of a building by one establishment. For the specifics of this trend, see G.H.K. Gad, "Office Location Dynamics in Toronto: Suburbanization and Central District Specialization", **Urban Geography**, 6, 4 (1985), pp. 331-351.

**TABLE 1: Major King Street Office Buildings  
1878 - 1951**

Address	Name of Building	Construction Date	Total Floor Space/Sq.Ft.	Number of Floors
18-20	North of Scotland	1878	13,200	4
1-3	Dominion Bank	1879	13,100 b	4½
50-54	Mail	1880	37,000 c	5½
22-28	Manning Arcade	1884	27,000 d	5
42-46	Canada Life	1889-90	75,000	7
21-25	Cnd. Bank of Commerce	1889-90	53,000	7
2-6	Lawlor	c. 1897	26,000	5
39-41	Bank of Nova Scotia	1902-4	32,800 e	5½
53	Union Bank Chambers	1910-11	27,700	6
15-19	Standard	1910-11	34,200	8
55-67	Bank of Toronto	1911-13	75,000	5
1-3 E	CPR	1911-13	100,000	15
1-5	Dominion Bank	1913-14	160,000	10
1-5 E	Royal Bank	1913-14	200,000	20
70-88	Star	1927-29	160,000	22
19-25	Cnd. Bank of Commerce	1929-30	450,000	32
51-53	Imperial Bank	1933	70,000	7
50	Bank of Montreal	1938-48	215,700	17
44	Bank of Nova Scotia	1946-51	513,000	26

**Notes**

- a: King Street addresses only. For some buildings, the main addresses were on Yonge or Bay Streets. All are west of Yonge except the two marked E for King Street East
- b: an 1889 addition to the south of the original buildings boosted the total floorspace to 21,000 square feet.
- c: includes the printing rooms of the Mail newspaper
- d: without Annex
- e: includes a rear wing on Melinda Street built in 1908

**TABLE 2: Occupancy Patterns**

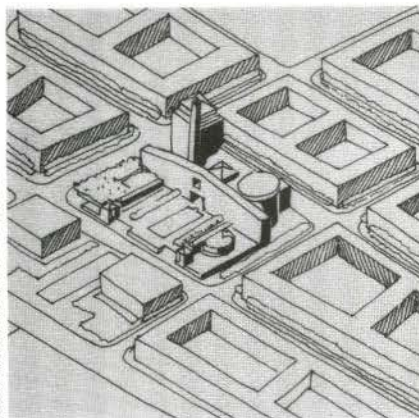
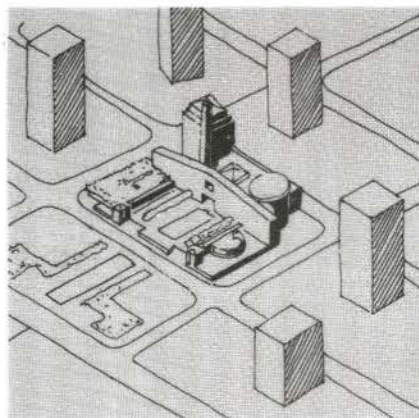
BUILDING	1890	1914	1921	1929	1951
<b>Transitional</b>					
Dominion	7	—	—	—	—
Mail	15	31	24	15	—
North of Scotland	7	13	4	—	—
Manning (plus Annex)	23	33	36	25	27
<b>First Generation</b>					
Canada Life	46	21	8	4	—
Bank of Commerce (1889)	17	2	2	—	—
<b>Second Generation</b>					
Lawlor		3	11	1	1
Bank of Nova Scotia		2	1	1	—
Union Bank		8	8	8	—
Standard		24	9	9	15
Toronto		5	4	4	2
CPR		53	71	58	44
Dominion (1913)		37	36	37	38
Royal Bank		21	97	109	83
<b>Third Generation</b>					
Star (1929)				54	50
Bank of Commerce (1929)					53
Imperial Bank					2
Bank of Montreal					42
Bank of Nova Scotia					70

**Note**

The source of these figures are the city directories for the year following the year noted here; hence the 1891 directory gives occupancy for 1890, etc.



Mississauga City Hall under construction, October 1985.



Jones and Kirkland Architects

Two alternatives for future block development.