

2004 Columbia Avenue – Bank of Montreal



Bank of Montreal 2018

Heritage Register - Building

- 1) **Historical Name:** Bank of Montreal
- 2) **Common Name:** Bank of Montreal
- 3) **Address:** 2004 Columbia Avenue
- 4) **Date of Construction:** 1898/99
- 5) **Design, Style, Architecture, Architect:** Francis Rattenbury

STATEMENT OF SIGNIFICANCE

Description:

The Bank of Montreal Building, located on the northeast corner of Columbia Avenue and Washington Street in the center of Downtown Rossland, is a large and impressive 3 storey brick building built on a granite foundation. The building occupies all of the slightly sloping lot, measuring 30' by 120'. The words, "Bank of Montreal", are carved in the building's cornerstone.

Heritage Value:

The Bank of Montreal Building is a landmark - its height and fact that it has two street facades makes it the most prominent building in Downtown Rossland.

The construction of such a noteworthy building in Rossland as the Bank of Montreal is symbolic of the confidence in the value and longevity of the Rossland gold mines felt by the business world at the turn of the last century. Given that 5 different banking institutions existed in Rossland at that time, the Bank of Montreal clearly wanted to create an impressive, physical presence for itself in the booming mining center.

Designed by the provincially well-known architect, Francis Rattenbury, the building is of cream colored brick with steel reinforcing beams and sits on a foundation of locally quarried granite - the latter two are firsts for construction in Rossland's Downtown.

Construction of the multi-use building was completed in 1899, making it a commercial hub for the City - home of the Bank of Montreal and also numerous other offices in the above ground basement level in the front three quarters of the building, and on the second floor.

The layout of the interior of the Bank of Montreal Building remains the same as that of its original design. The Bank Room itself with the adjoining Manager's office is no longer in use but the vestibule, marble entrance stairs, large arched windows, wood work and plaster ceiling details are original. The three granite stairway/well entries to basement offices/shops off Washington Street continue to be used today.

Character Defining Elements:

- location on a corner lot at the center of Downtown
- height (60') - 3 storeys and the above ground basement
- footprint - 30' frontage on Columbia Avenue and 120' frontage on Washington Street, occupying all of the lot
- granite corner stone on southwest corner bears the words, "Bank of Montreal" and the home survey monument for Rossland
- locally quarried granite foundation and exterior steps
- brick exterior with belt courses and terra cotta friezes
- arched windows and entrances
- surviving elements of original multipurpose design by architect Frances Rattenbury such as exterior entrances and interior layout



Bank of Montreal c.1905

HISTORY

The Bank of Montreal was one of the earliest banks in Rossland. The first and temporary offices of the Bank were in the Lemon Block on the south side of Columbia Avenue, and they opened for business on April 8, 1896. This was just 7 days after the very first bank in Rossland was opened, The Bank of British North America. There had been a tremendous race between the two, conservative and well established banking institutions to be the first in this booming gold mining center.

Within 3 months The Bank of Montreal had moved to a new location on the north side of Columbia Avenue - a building which contained living quarters for the employees on the second floor. However, plans were shortly in the works for larger and more significant premises and prime downtown property on the corner of Washington and Columbia was purchased in 1898. On September 15, 1898, the corner stone was laid at a public ceremony attended by the town's dignitaries, including City Council members and members of the Rossland Board of Trade. The Master of Ceremonies was J. S. C. Fraser, the resident Bank of Montreal Manager since July of 1896. The guest speaker was the recently retired Lieutenant Governor of the North West Territories, Charles H. Macintosh, who was residing in Rossland as the Managing Director of the British American Corporation. (A full account of this ceremony and the contents of the capsule buried in the cornerstone can be read in the September 15th issue of the Rossland Miner newspaper.)

The Bank of Montreal was designed by the Bank of Montreal's architect, Francis Rattenbury who also designed the Provincial Legislative Buildings. It was built of imported, pressed brick on a foundation of locally quarried granite and rose 3 1/2 storeys above Columbia Avenue - an impressive building amidst the many wooden structures lining the downtown streets and was a great source of pride for the City.

Construction of the Bank of Montreal building continued until its official opening in early January of 1900. Cost of the construction was \$50,000 which included noteworthy interior finishing details. The Bank Room was described by the daily, "The Rossland Miner" as having,

"...fixtures of selected quartered oak varnished with fancy oxidized copper, Antique grill work and French plate glass. Floor inlaid in different colored hardwoods. Beams which support the floor above are ornamented with scrolls of stucco and other garniture...."

The Bank building was designed as a multipurpose building. The basement contained 3 offices - the Spokane Northern Telegraph Office, Judge Richard Plewman's office and the law office of Saucier, Blockberger and Ourimette. The main floor held the banking facilities, Manager's office and the Great Northern Express ticket office which was at the rear of the building. The second floor was accessed by a stairway off Washington Street and contained offices and had its own vault. (Ross Thompson's office was on this floor.) The third floor was designed for living space for the employees of the Bank. The Manager's living quarters at the front of the building were spacious and had the "latest conveniences." (A detailed description of the Bank building and its interior layout is contained in the January 2, 1900 issue of the Rossland Miner.)

Banking was a competitive world in Rossland. In 1898, Rossland had 5 banks - the Bank of British North America, the Bank of Montreal, the Bank of Toronto (built by and housed in the Stone Block kittycorner to the Post Office), the Merchant's Bank of Halifax (later to be called the Royal Bank) and the Bank of British Columbia. Certainly the prestige of the Bank of Montreal was enhanced by its fine building at the core of the downtown.

James Fraser, the longtime Manager of the Bank of Montreal, played an important role in the early days of Rossland. He was a member of the Board of Trade, sat on many organizing committees working for growth and improvements in the community and had the respect and trust of many Rosslanders. The following Rossland Miner newspaper account of the negotiations between Canadian Pacific Railway and Heinze (who owned the Smelter in Trail and the Columbia and Western Railway connecting the Smelter and the Rossland Mines) is interesting:

" F. Augustus Heinze, the story goes, wanted to settle the dispute by playing poker. Walter Aldridge refused to do business that way. Finally, the men agreed to let J. S. C. Fraser arbitrate. The banker was summoned from his bed, and as the dawn broke over Rossland, had the satisfaction of seeing an agreement reached. Thus the Canadian Pacific, represented by Aldridge, obtained all of Heinz's holdings at the Trail Creek Landing."

Fraser also oversaw the sale of the LeRoi mine to the British American Corporation in 1898 - a Bank cheque for one million dollars was handled by his Bank.

By 1912, Rossland's population had decreased considerably and the wheeling and dealing days of mining speculation, the creation of new companies and the issuance and active trading of mining shares were over. Mr. Fraser retired to Victoria in 1912 and his farewell was a community affair suitable for royalty. (Amongst other gifts, he was given a tea service made by Henry Birk and Sons of Montreal and the 303 ounces of silver it contained had been mined, smelted and refined in the Kootenays.) The Insurance Map of 1914 for Rossland shows apartments on the top two floors of the Bank building.

The Bank of Montreal building survived unscathed the 1929 fire that destroyed all of the buildings on the north side of Columbia Avenue between it and the Post Office (although the Post Office did lose the roof and third floor of its building to the fire). Today, the Bank of Montreal building remains as the most significant building in downtown Rossland with its magnificent Bank Room largely intact.

The Bank of Montreal closed its Rossland Branch in 2000, selling the building to the Nelson and District Credit Union. In 2002 the building was bought by David Chador with the proviso that certain artifacts would be secured for the Museum. John Quince, the current owner, bought the building in 2009. Since that time the building has seen new life with restoration and renovations and is home to a variety of occupants and uses.