

2105 Columbia Avenue – Stone Block



Stone Block 2009

Heritage Register - Building

- 1) **Historical Name:** Stone Block
- 2) **Common Name:** Bank of Toronto
- 3) **Address:** 2105 Columbia Avenue
- 4) **Date of Construction:** 1897
- 5) **Design, Style, Architecture, Architect:**

STATEMENT OF SIGNIFICANCE

Description:

The Stone Block, commonly known as the Bank of Toronto Building, is located on the southeast corner of the intersection of Columbia Avenue and Queen Street, in Rossland, BC. It is a two storey building, 30' by 50' with a flat roof. The rubble stone material visible on the

west and east walls of the building, identifies this as one of the first commercial buildings in the Downtown that used non-wood construction methods.

There are two entrances to the building from Columbia Avenue - one to the main floor commercial space and one providing access to the 2nd floor. There is an additional entrance at the rear of the building on the ground level.

Heritage Value:

The Stone Block is unique in Rossland's Downtown Core - the only building ever constructed of rubble type stone. Evidence of exposed brick tells us that this was used as the finishing material to cap the top of the exterior walls and also to define the openings for doors and windows.

Rosslund's Downtown has never expanded beyond what was defined by the rapid construction boom of the late 1890s when buildings filled both sides of Columbia Avenue and Washington and Spokane Streets. The Stone Block, built in 1897, is one of 23 remaining historic buildings in the Downtown never lost to devastating fires, that act as visual reminders of the time when Rossland was emerging as the pre-eminent gold mining center of Canada.

The Stone Block with its distinctive appearance, anchors the eastern Block of the Downtown that escaped the fires of 1927 and 1929 and that still has 5 of the original, pre 1900 buildings.

Character Defining Elements:

- original location, footprint, height and size of building
- Visible rubble stone and brick construction of exterior walls
- Retention of the original window and door openings
- Plaque on exterior identifying this building as one of Rossland's significant heritage buildings



Stone Block c.1897

HISTORY

Construction: 1897

The Insurance Map of Rossland, dated July 1897, shows all the commercial and institutional buildings in Rossland, their exact location by Block and Lot number, height, footprint, building material and use. The Stone Block is on Block 43, Lot 20 and the Insurance Map indicates that a 2 storey building is “under construction” on that Lot at the time of publication of the Map. The Insurance Map tells us that 7 of the 10 lots on the northern portion of Block 43, facing Columbia Avenue, had already been developed with 2 and 3 storey buildings. The construction boom which began in 1895 at the western end of the Downtown quickly spread to the eastern end and all points in between as retail space and offices were needed to service the needs of the rapidly expanding population. The Insurance Map also tells us that most of these 7 buildings had “Rooms Over” - i.e., accommodation on the 2nd and 3rd floors.

The City of Rossland was incorporated in March of 1897 and 1898 is the first year for the City’s Tax and Assessment Rolls - reflecting property value and ownership and improvement (buildings) values of the previous year. The 1898 Assessment Roll shows that Block 43, Lot 20 is owned by W. M. Newton and Arthur Hickling (of London) and the property is assessed at \$3200 and the building at \$3000 - top dollars for buildings and property in this Block with the

exception of the Velvet Block at the eastern end of the Block which had similar values. This information would suggest that the construction of the Stone Block was started and completed in 1897. The Assessment Rolls of 1899, 1900 and 1901 show that ownership of the building and property on Lot 20 stayed with W. M. Newton and Hickling, with Hickling withdrawing from the partnership in 1900 as his name does not appear on the 1901 Assessment Roll.

It is interesting to note that the Stone Block was the second building of non-wood construction erected in Rossland's Downtown. According to Harold Kingsmill's, "First History of Rossland", page 7, "Mrs. King, (then Mrs. Allan) in October of 1896 commenced the erection of the first brick building in the city." (This building would be an addition to the existing Allan Hotel on the southwest corner of Columbia Avenue and Washington Street. Kingsmill says that this brick building was completed in February of 1897.

Bank History:

The Stone Block is commonly known as the Bank of Toronto building. It still is not certain when this building was first used as a Bank and which Bank(s) used the building. Several references allude to the fact that Rossland had up to 5 different banks prior to 1900. Jack McDonald on page 182 of, "Rossland Centennial Photo Album", wrote the following:-

"In its heyday, Rossland was served by five banking institutions: the Bank of Montreal, the Bank of British North America, the Royal Bank, the Bank of Toronto and the Bank of British Columbia. The Merchant's Bank of Halifax became the Royal Bank shortly after it moved to Rossland."

Only the Bank of Montreal and the Bank of British North America show up in the Tax and Assessment Rolls of 1898 - 1900, as owning their own property, i.e., not operating from rented premises. Thus it is difficult to trace the other banks' locations which were operating in Rossland prior to 1900.

"Rossland in 1898", a Rossland Board of Trade publication of August, 1898 has the following article titled, Three Chartered Banks:-

"For a town only 3 years old Rossland is well supplied with banks. The first to open a branch here was the Bank of British North America.... Bank of Montreal, ... was only one day behind the English bank in opening a Rossland branch. A year later the Merchants' Bank of Halifax, N. S., which at that time had no branches further west than Montreal, astonished the banking world by making a jump of 3,000 miles to this point and signalized its advent by purchasing the first two corner lots in the city. The combined capital of these three banks exceeds \$27,000,000."

Both the Bank of British North America and the Bank of Montreal arrived in Rossland in April, 1896 and set up business in rented facilities. Thus, according to this article, the Merchants' Bank of Halifax, N. S., would have established their presence and business sometime in 1897 according to the article. Advertisements in the Rossland Miner newspaper confirm this. There is an advertisement in the November 11, 1897 for the Merchants' Bank of Halifax as well as advertisements for the Bank of Montreal and the Bank of British North America. Unfortunately none of the ads give a location for their banking premises. Similar ads for the 3 Chartered Banks appear in various 1898 editions of the Rossland Miner newspaper.

More research, using banking history available on the Internet, tells us that the Merchants' Bank of Halifax merged with the Royal Bank in 1901 and that the Bank of Toronto established a branch in, "the mining town of Rossland in 1899." (There were many chartered banks and many bank mergers in Canada in the early 1900's and their archives do not definitively cover all openings, closings and dates of the various branches.)

A further item of interest appears in the Rossland Miner newspaper of August 16, 1898 - a reference to the Manager of the Bank of Toronto, a D. Coulson, who hosted a Bank of Ontario manager to a tour of mining operations in Rossland and the smelter in Trail before the party "went north last evening." No advertisement for the Bank of Toronto appears in the 1898 editions of the Rossland Miner nor is the Bank of Toronto named in the Tax and Assessment Rolls of 1898-1900.

So, it is not clear as to which bank was first in the Stone Block - perhaps the Bank of Toronto in 1899 but then what commercial operation was in the Stone Block in 1898? A review of 1897/8 Rossland Miner newspapers turned up several advertisements for offices for assaying and engineering services and the addresses were given as, Stone Block.

What we do know and still exists in this building is a very substantial vault on the main floor. It is made of brick with a vaulted ceiling and approximately 7' by 10' and 10' high. The steel doors themselves were produced by the Taylor Safe Company of Toronto, a very successful manufacturing firm at this time that distributed their safes extensively throughout Canada and the United States.

Building Usage:

- Although the history of this building as a bank premise is unresolved, there are two advertisements in the Rossland Miner newspaper, that tell of businesses operating from the Stone Block. The first advertisement appeared in the December 31, 1897 issue for, "McGregor, Atkinson & Co., Provincial Land Surveyors, Mining Engineers and Brokers, Stone Block, Rossland". The second advertisement appears in the August 13, 1898 issue - for "Parker, Girdwood and Co., located in the Stone Block, Rossland. The firm has Engineers, Millmen and Metallurgical Chemists available to sample mines, assay by contract and run mill tests up to 5 tons a day."

- The Rossland Miner newspaper was a daily 4 page newspaper in 1897 and 1898 and a more detailed study of the many issues would undoubtedly reveal more information about the businesses in the Stone Block. However, it seems safe to suggest that this building was in use the year it was constructed (1897) and it was a Block, i.e., contained different offices/businesses.
- Memories of old-timers, collected in 1985 recall that The Rossland Miner newspaper, owned by W. S. Ellison, purchased the building after the Bank closed and operated the newspaper from this building. In the 1920's Mr. Penny established a clothing store in the building (also perhaps Penny's Grocery Store?) and in 1929 a dentist by the name of Dr. MacDonald opened his office on the bottom floor. Mr. Bob Stevens operated a restaurant in this building for a year in the 1930s. The C. S. Williams Clinic later opened their clinic in the building with doctor's offices on the main floor and 2nd floor and Dr. MacDonald moved his practise upstairs. The Clinic stayed in these premises until 1967.
- Jim Dunlop purchased the building in July, 1970 and opened Jim's Radio and T.V. - a business that operating there until at least 1985.
- Anthony and Courtney Jewitt purchased the building in 2007 and the Ross Vegas Board Shop operated in the building for the next eight years.
- In 2015 the Jewitt family embarked on an extensive restoration and rehabilitation project for the Stone Block that both honored the original integrity of the building yet developed attractive, fully serviced space for commercial enterprises.

Alterations to Building:

- The original entrance to the ground floor commercial area was recessed under the second floor, with the stairway to the top floor of the building, at the Columbia Avenue property edge. There is no information as to exactly when the entrance was changed to present a full frontage at sidewalk edge but pictorial evidence tells that it was pre 1927.
- At some point in the history of this building, two new windows were created on the main floor on the west wall (post 1927).
- Old photos show that there were wooden structures/additions at the back of the building at various times in the past
- The 2015/16 project saw the exposure of the commodious brick J&J vault on the main floor and the brick facade columns used to support the extension of the business area. A "truth window" was added in the stairwell to showcase the stone work.
- Steven Doyle of Roots Carpentry who did the restoration/rehabilitation work for the Jewitt family in 2015/16 has provided the following information:

- the exterior walls of the main floor are approximately 24" thick and 20" thick on the second floor.
- There was no basement - the building had a dirt floor
- The original lintels for the window and door openings were timber (now plastered over)
- The original interior wall treatment was plaster over wood lathe. The wooden lathe was fastened to vertical 1x3 pieces of wood which were in turn fastened to horizontal 1x3 wood embedded in the stone masonry.