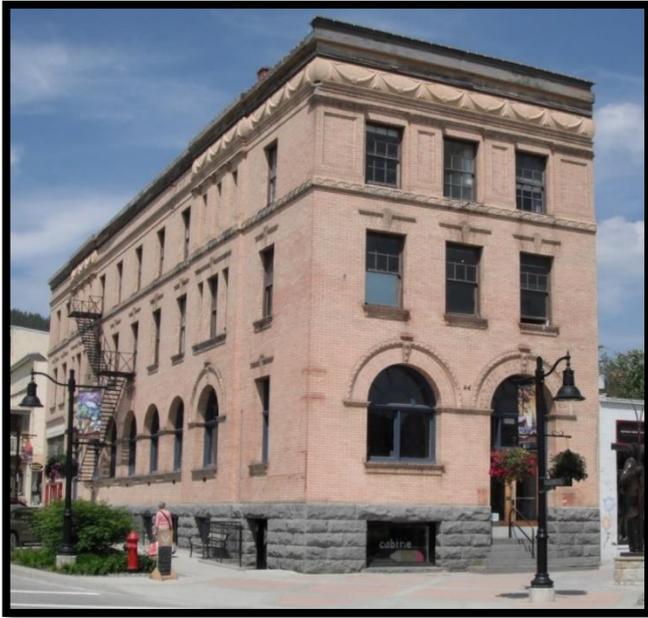


2004 COLUMBIA AVENUE – BANK OF MONTREAL



Heritage Register – Building

- 1) **Historical Name:** Bank of Montreal
- 2) **Common Name:**
- 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 is in the center of downtown. It is a large and impressive three storey brick building with a granite foundation. The building occupies all of the slightly sloping lot, measuring 30 feet by 120 feet. 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 two street facades make it the most prominent building in downtown Rossland. The construction of such a noteworthy building in Rossland is symbolic of the confidence in the value and longevity of the Rossland gold mines at the turn of the last century. With five different banking institutions already operating in Rossland, clearly the Bank of Montreal wanted to create an impressive, physical presence for itself in this booming mining center.

Designed by the provincially well-known architect, Francis Rattenbury, the building sits on a foundation of locally quarried granite and is built of cream coloured brick with steel reinforcing beam. The latter two were firsts for construction in Rossland's downtown.

Completed in 1899, the multi-use building became a commercial hub for the city. The Bank of Montreal building housed additional businesses in the above-ground basement level and on the second floor.

The layout of the interior of the Bank of Montreal building remains true to its original design. The Bank Room, with the adjoining Manager's office, is now used as an art gallery with the original vestibule, marble entrance stairs, large arched windows, woodwork and plaster ceiling details. 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 feet) — three storey and the above ground basement.
- Footprint – 30 foot frontage on Columbia Avenue and 120 feet frontage on Washington Street, occupying all of the lot.
- Granite corner stone on southwest corner bears the words, "Bank of Montreal".
- 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, when it opened for business on April 8, 1896. This was just seven days after the very first bank, The Bank of British North America, opened in Rossland. 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 three months the Bank of Montreal moved to a new location on the north side of Columbia Avenue. This building contained living quarters for the employees on the second floor. However, plans were shortly commissions for larger, more significant premises, and prime downtown property on the corner of Washington and Columbia was purchased in 1898.

On September 15, 1898, the cornerstone 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. The *Rossland Miner* provided a full account of this ceremony and the contents of the capsule buried in the cornerstone:

“Before lowering the stone into place, Mr. Mackintosh cemented into a crevice in the rock a small copper casket containing among other things, a copy of The Miner, the current Canadian coins and postage stamps, views of Rossland, pictures of the bank staff and various other souvenirs.”

The Bank of Montreal was designed by the Bank of Montreal’s architect, Francis Rattenbury who also designed the provincial Legislative Buildings in Victoria, B.C. The bank was built of imported, pressed brick on a foundation of locally quarried granite and rose 3 1/2 storeys above Columbia Avenue. Standing in the midst of many wooden structures lining the downtown streets, this impressive building 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 *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 three 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; the rear of the building housed the Great Northern Express ticket office. The second floor, accessed by a stairway off Washington Street, contained offices and the bank 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 five banks; the Bank of British North America, the Bank of Montreal, the Bank of Toronto, the Merchants Bank of Halifax (later named the Royal Bank), and the Bank of British Columbia. The prestige of the Bank of Montreal was enhanced by its fine building.

James Fraser, the long-time 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 Le Roi mine to the British American Corporation in 1898; the 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 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.



Detail on the ceiling in the Bank Room