

2105 COLUMBIA AVENUE – STONE BLOCK



Heritage Register – Building

- 1) **Historical Name:** Stone Block
- 2) **Common Name:** Bank of Toronto, C.S. Williams Clinic
- 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. It is a two-storey building, 30 feet by 50 feet with a slightly sloping shed roof. The rubble stone material, visible on the west and east walls of the building, identifies this as one of the first commercial downtown buildings 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 second floor. There is an additional ground level entrance at the rear of the building.

Heritage Value:

The Stone Block is unique in the downtown core as it is the only building 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.

Rossland'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 remains one of only 23 historic downtown buildings not lost to the devastating fires of 1902, 1927 and 1929. It stands as a visual reminder of the time when Rossland was emerging as the pre-eminent gold mining center of Canada.

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 heritage buildings.



Stone Block c.1897

HISTORY

Construction: 1897

The July 1897 Insurance Map of Rossland 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 two-storey building is “under construction” on that Lot at the time of publication of the map. The Insurance Map tells us that seven of the ten lots on the northern portion of Block 43, facing Columbia Avenue, had already been developed with two and three-storey buildings. The Insurance Map also indicates that most of these seven buildings had “Rooms Over” — i.e., accommodation on the second and third floors.

The City of Rossland was incorporated in March of 1897. The first year for the city’s Tax Assessment Rolls was 1898. This reflected property value, ownership, and improvement values of the previous year. The 1898 Tax Assessment Roll shows that Block 43, Lot 20 (Stone Block) was owned by W. M. Newton and A. Hickling (of London) with the property assessed at \$3200 and the building at \$3000 which were top dollars for buildings and property. This suggests that the construction of the Stone Block was started and completed in 1897.

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,”*

“Mrs. King, (then Mrs. Allan) in October of 1896 commenced the erection of the first brick building in the city. This building was completed in February.”

Bank History:

The Stone Block has been commonly known as the Bank of Toronto building. It is uncertain when this building was first used as a bank. Several references allude to the fact that Rossland had up to five different banks prior to 1900. Jack McDonald, in the *“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 Assessment Rolls of 1898 - 1900 as owning their own property; i.e., not operating from rented premises. Therefore, it is difficult to trace the locations of the other banks which were operating in Rossland prior to 1900.

A Rossland Board of Trade publication of August 1898, "*Rossland in 1898*," had 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. According to this article, the Merchants Bank of Halifax, Nova Scotia, established its presence and business sometime in 1897. Advertisements in the *Rossland Miner* newspaper confirm this. There is an advertisement in the November 11, 1897 issue for the Merchants Bank of Halifax as well as advertisements for the Bank of Montreal and the Bank of British North America.

Research 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." 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 Assessment Rolls of 1898-1900.

It is not clear when the Bank of Toronto was located in the Stone Block or how long it stayed there. A detailed look at later editions of the *Rossland Miner* would perhaps help trace this bank's existence, location and services. We know a very substantial vault exists on the main floor. It is made of brick with a vaulted ceiling and approximately 7 feet by 10 feet and 10 feet high. The steel doors were produced by the Taylor Safe Company of Toronto, a successful manufacturing firm that distributed their safes extensively throughout Canada and the United States.

Building Usage:

Although the history of this building as a bank is unclear, there are two advertisements in the *Rossland Miner* newspaper for 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 four-page newspaper in 1897 and 1898. Undoubtedly, a more detailed study of its many issues would reveal additional 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 after the bank closed, W. S. Ellison purchased the building where he operated his newspaper, the *Rossland Miner*. In the 1920s Mr. Penney established a clothing store in the building (also perhaps Penny's Grocery Store) and in 1929 a dentist, Dr. MacDonald, opened his office on the bottom floor. Mr. Bob Stevens operated a restaurant in this building for a year in the 1930s. This cafe was one

of the first cafes in the Kootenay's to have an electric stove. The C. S. Williams clinic later opened their clinic in the building with doctor's offices on the main and second floor and Dr. MacDonald moved his dental practice upstairs. Two others, Dr. Patterson and Dr. C. A. Courville, were also occupants. The clinic remained in these premises until 1967. The decision to move was prompted by Mayor Harry Lefevre, who encouraged relocation by donating the city lot where the wading pool had been. This was on the condition that the clinic rebuild the wading pool on the other side of the swimming pool. Jim Dunlop purchased the building in July, 1970 and opened Jim's Radio and T.V. that operated there until at least 1985. In 1997, Video 9 was located on the bottom floor.

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. When the entrance was changed to present a full frontage at sidewalk edge is unknown but pictorial evidence tells that it was pre-1927.
- At some point, two new windows were created on the main floor on the west wall (post 1927).
- Old photos show major 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 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 timber lintels for the window and door openings are plastered over.
- The original interior wall treatment was plaster over wood lathe. The wooden lathe was fastened to vertical 1x3 pieces of wood which fastened to horizontal 1x 3 wood embedded in the stone masonry.