

33 North Water Street, Bexley Township

Heritage Designation Evaluation

Bexley Township (Coboconk)

PLAN 46 LOT 10

August 2022



Statement of Cultural Heritage Value or Interest

The subject property has been researched and evaluated in order to determine its cultural heritage significance under Ontario Regulation 9/06 of the Ontario Heritage Act R.S.O. 1990. A property is eligible for designation if it has physical, historical, associative or contextual value and meets any one of the nine criteria set out under Regulation 9/06 of the Act. A heritage evaluation of the property has determined that 33 North Water Street has cultural heritage value or interest and merits designation under the Ontario Heritage Act.

1. The property has design value or physical value because it:

i. is a rare, unique, representative or early example of a style, type, expression, material, or construction method:

The property is a representative example of a late nineteenth century vernacular gable front house. The house is constructed on an L-shaped plan with a front gable and includes features typical of this type of vernacular housing includes an offset main entrance, sash windows, decorative bargeboard and a bay window. It is of balloon frame construction which was a highly prevalent construction type at this type and is representative of this building method.

ii. displays a high degree of craftsmanship or artistic merit:

The property displays a typical degree of craftsmanship for a residential structure of this type.

iii. demonstrates a high degree of technical or scientific achievement:

There are no specific technical or scientific achievements associated with this property.

2. The property has historical or associative value because it:

i. has direct associations with a theme, event, belief, person, activity, organization, or institution that is significant to the community:

The property has direct associations with John Harrison Harvey, a prominent local businessman in late nineteenth century Coboconk who owned both saw and lumber mills in the community. The house was constructed by Harvey as a home for his wife, Alwilda Carl, who he married in 1887 and the property remained in the Harvey family until 2017.

ii. yields, or has the potential to yield, information that contributes to an understanding of a community or culture:

The property yields information regarding the industrial development of Coboconk in the second half of the nineteenth century through its first owner, John Harrison Harvey. It also yields information regarding the importance of familial and marriage connections within the nineteenth century business community.

iii. demonstrates or reflects the work or ideas of an architect, artist, builder, designer or theorist who is significant to the community:
The architect or builder of the property is not known.

3. The property has contextual value because it:

i. is important in defining, maintaining or supporting the character of an area:

The property helps support the small town historic character of Coboconk as one of a range of historic residential properties located in the area to the west of Highway 35. It also supports the character of the community from the waterway as one of a number of historic properties fronting onto the Gull River.

ii. is physically, functionally, visually, or historically linked to its surroundings:

The property is historically and visually linked to its surroundings as part of the historic residential landscape of Coboconk which includes range of late nineteenth century residential structures related to the community's industrial history. It is also linked to the waterway through its location and relationship to the lumber industry in the community.

iii. is a landmark.

The property is not a specific landmark.

Design and Physical Value

33 North Water Street has design and physical value as an excellent and intact example of a Victoria vernacular balloon frame residential property.

Constructed around 1888, the property displays characteristics typical of a vernacular gable front house, including a frontal gable, an L-shaped plan, an offset main entrance, decorative bargeboard and a bay window. The property is balloon framed which was the most prevalent form of wood construction in the late nineteenth century. It is representative of many residential properties built both in Coboconk and across Ontario in the second half of the nineteenth century.

The property was constructed in about 1888 by John Harrison Harvey, a local businessman in the lumber trade. The house was constructed just after his marriage to Alwilda Jane Carl in 1887 and the couple lived there together with their family until Harvey's untimely death in 1895. It is constructed on an L-shaped plan with a one-and-a-half front gable and side wing. The primary entrance of the house, which leads into the living room of the house, is located on the front gable section and is offset from centre of the elevation, with an adjacent sash window and two sash windows on the upper elevation. The side wing includes a secondary entrance into the kitchen and additional sash windows. The house has extremely limited decorative elements and include decorative bargeboard and a bay window on the northeast side of the house. The property also includes an enclosed front porch, a one-storey wing and rear sunroom which are not original to the house. The house is currently clad in horizontal vinyl siding which is also not original to the property, although it is likely, but not definitively known, that the property was originally clad in horizontal wood siding of some variety.

While the house is very plain and constructed on a simple plan, it is significant as a representative example of gable front vernacular housing in Coboconk. Beginning around the middle of the nineteenth century and continuing until the First World War, the gable front house was by far the most popular residential housing style in most of North America. There were two versions of this style: the rectangular plan and L-shaped plan. The rectangular plan was the smaller and more basic of the two and consisted of a rectangular footprint with the front of the house defined by a steep gable and an offset entrance. The L-shaped plan included the same rectangular section, but included a wing to one side with a side facing gable and was generally a larger property. In general, the rectangular plan was more prevalent in urban areas where space was at a premium and lots were smaller, whereas the L-shaped plan was more common in small towns and in rural areas where wider lots allowed for a bigger house; it is important to note, however, that many L-shaped plans began their life cycle as a rectangular plan and the side wing was added as the family that occupied expanded and were able to financially afford to build an

addition. The subject property is an L-shaped plan and it appears that it was originally constructed on this plan.

The term vernacular architecture includes a range of different houses constructed without an architect which do not fall under one of the more defined historic styles and vernacular architecture, which takes many different forms, formed the bulk of Ontario's housing stock in the nineteenth century. Where upper and some middle class owners could afford ornate houses constructed in the latest architectural fashion, this was not the case for the majority of people across the province whose houses, while they may have drawn on certain aspect of architectural trends, were of a much simpler mould that were both easier to build and cheaper. In general, vernacular architecture is defined by a number of key elements, namely its simplicity, its absence of ornament, the economy of its construction, and its flexibility for different places and the requirements and budget of its owners. The gable front house, in both of its floor plans, was representative of nineteenth century vernacular residential architecture and an easily distinguishable architectural type to recognize.

In the nineteenth century, most vernacular residential properties followed a number of fairly standard layouts which were disseminated throughout the province through the lived experience of owners and builders, as well as through architectural pattern books and periodicals which aimed to provide access to plans and patterns for those without architectural assistance to design their home. These plans filtered out from their sources and appeared in many different kinds of publications that people would have access to, including newspapers and popular magazines. The L-shaped gable front plan, for example, first appeared in a Canadian publication in 1864 when it was featured in the periodical *The Canadian Farmer* as a cost effective farmhouse, but the plan was drawn from earlier sources and was certainly already in use. Versions of it can be found in many publications of the time and this plan was constructed in communities across the province as the owners of properties saw it as a cost effective way to meet their housing needs.

The evolution of these forms was organic and it is difficult to pinpoint when and from where the L-shaped plan evolved as a standard housing type. It is related to, if not directly derived from, the Gothic Revival style which was at its height of popularity for residential construction in the middle decades of the nineteenth century. In particular, the use of a steeply pitched gable is a direct point of contact between the two, as these were a key aspect of Gothic Revival design. Similarly, some of the decorative elements which were often used to embellish gable front houses, such as decorative bargeboard and decorative verandahs, were also pervasive in the Gothic style; at times the line between the two can become blurred when viewing example of gable front houses with more developed decorative elements. Whatever its exact origins

and evolution, however, the gable front house was highly pervasive across Ontario communities throughout the second half of the century.

One of the reasons that the gable front house, in both its rectangular plan and L-plan version, was so popular was because of its flexibility. The relative simplicity of the external layout and massing meant that ornamental detail and additional features could be easily applied to whatever degree the owner wanted or was able to afford. Popular details included decorative bargeboard and bay windows, both of which are seen at 33 North Water Street, as well as large verandahs, spindlework, brackets and window surrounds. These could be as ornate or as simple as was desired and, as a result, gable front houses spanned a range from completely unadorned to highly decorative. These types of houses were also suitable for a variety of cladding treatments, which could range from decorative to the plain, from polychromatic brickwork to board and batten to weatherboard.

33 North Water Street has retained some of these decorative details and its original condition can be seen in a painting done by Margaret Harvey, likely around 1890 soon after the house was built; the painting is executed in a folk style and shows some, but not all details of the house as it appeared at the end of the nineteenth century. These details include the decorative bargeboard which is still extant as well as finials which have not been retained. The house currently has a decorative hood over the main entrance which is not shown in the painting, but this does not mean that it was not a part of the nineteenth century house. The painting also shows the bay window which is currently still in use, as well as rounded sash windows on both the upper and lower storeys; these were quite common at the time, but have since been replaced with squared headed sash windows. From the painting, it does not appear that the house had a verandah, which was uncommon for L-shaped gable front houses at time and confirmed that the current enclosed porch was a later addition. Overall, the house appears to have been on the plainer side with regard to its decorative elements, likely reflecting the fact that it was built for a young couple starting out.

33 North Water Street also has significance through its construction method. The property, like the majority of residential properties constructed in wood in the second half of the nineteenth century, is balloon framed and provides information regarding the evolution of building technology and the construction industry in Victorian Ontario and its response to developments in lumber processing. Balloon framing was, in the late nineteenth century, by far the most pervasive construction method in residential architecture in Ontario. This method is characterized by its use of continuous studs from the foundation to the rafter and the placement of floor joists on ledgers attached to the studs at each storey.

Balloon framing evolved as the preferred style for residential construction in wood throughout the nineteenth century. In the early decades of the century, most homes were of post and beam timber frame construction. Timber framing required large and heavy members fastened together by mortice and tenon connections; this frame formed the loadbearing elements of the building and the walls served as effectively the skin of the building. While this method was very structurally sound, it had two primary disadvantages. On one hand, it required a huge amount of material for the large load bearing elements which could be difficult to obtain and expensive, particularly in communities that did not have timber at hand. It also required specialized skills to do, in order to create tight and stable mortice and tenon joins; with an increasing need for housing in North America throughout the nineteenth century, less skilled carpenters were needed to quickly complete residential construction and they may not have had the skills to undertake this sort of work.

The new method of balloon framing evolved gradually throughout the nineteenth century as a response to these issues. It is important to note that balloon framing was not invented at a particular moment, but developed through trial and error and builders experimented with new ways of doing things; there are many structures from the early to mid-nineteenth century that include components of both post and beam and balloon frame construction. This method accomplished a number of things. Primarily, it required significantly less lumber by changing the load bearing elements of the buildings from the frame to the walls themselves. Instead of a small number large framing elements, balloon framing used a larger number of smaller studs usually arranged on sixteen to eighteen inch centres as the load bearing elements; the spacing of studs was not standardized and was often modified in order to accommodate the size of the structure and the layout and design of openings in the façade. Most builders used 2x4s for this purpose. The use of 2x4s significantly decreased the amount of material required for a house, making them cheaper and easier to build; smaller pieces of lumber required fewer workers to manipulate them, further decreasing cost and labour required. Balloon frame structures also required less skill to erect because they were nailed together. The complex joins used in post and beam structures were no longer required with the smaller pieces of lumber and nails could effectively be used to hold the entire structure together.

Balloon framing was an extremely efficient structural system but it was reliant on the availability of dressed lumber and, as the century progressed, on dressed lumber produced in consistent sizes. The advent of more efficient and consistent milling equipment in the second half of the nineteenth century allowed for a new level of consistency to be established within the industry and, with it, the advent of dimensional lumber. In the early and middle nineteenth century, dimensional, dressed lumber was available but it was

generally hand finished and was not necessarily consistent. Local mills knew the sizes preferred by their local builders and dressed lumber to suit them, but as local markets expanded to regional, provincial and national markets throughout the nineteenth century, a local lumber standard no longer made businesses sense. The significant expansion of the railway throughout the lumber producing regions in central and eastern Ontario throughout the 1860s and 1870s meant that processing of timber was increasingly done closer to where it was harvest and transported to towns and cities for use in construction. Consistent sizes were needed to facilitate easy shipping and also so builders receiving product knew what they were purchasing.

As building increasingly became professionalized throughout the nineteenth century, as opposed to settlers constructing their own homes, consistency in lumber sized allowed buildings to be erected more quickly and efficiently to standardized plans. Lumber dimensions were not officially standardized in Canada until into the twentieth century, but the second half of the nineteenth century saw mills producing 2x4s and 2x6s in relatively consistent sizes for their clients to use in construction framing with ease; this standardization was market-driven, as opposed to regulatory, and achieved a consistency across the construction industry with regard to the size and shape of dressed lumber received for building. Balloon framing, and the increasing number of builders using it, also required very large quantities of these smaller sizes of lumber and mills responded with new and more efficient equipment that produced massive amount of lumber which was shipped across the province by train for new frame houses in growing communities. The increasing number of nails produced by industrial manufacturers also helped facilitate the growth of balloon framing by decreasing its reliance on local, handmade nails.

By the 1880s, when 33 North Water Street was constructed, balloon framing had become established as the predominant form of wood construction across both Ontario and much of North America. Its economic and efficient properties meant that it was not supplanted as a building construction method until the mid-twentieth century when platform framing, which was based on the same load bearing principles as balloon framing, but using single storey studs, surpassed it as the predominant methodology. The long timbers required for this type of construction were readily available and mills had evolved technologically to produce the required lumber. In a community such as a Coboconk, which had several large mills processing local timber, this method was extremely economical and materials easy to obtain.

The house also contains a number of other original elements which are representation of the increasing use of manufactured parts in residential properties in the late nineteenth century. By the end of the Victorian period, a significant amount of millwork in residential architecture was made at a factory and ordered by the builder for installation. Prefabricated elements were used

across the building trade in the late nineteenth century and covered a large range of finishing details, from window frames and doors to decorative brackets and gingerbread.

The popularity of these types of decorative elements in Victorian architecture meant that various businesses developed to respond to this demand and to make it easier for builders to install complex decorative features; particularly with the rise of the highly ornate Queen Anne style in the final decade of the nineteenth century, there was a high demand for premade and standardized architectural millwork which filtered across a wide variety of building styles.

33 North Water Street demonstrates the ways in which some of this prefabricated millwork was used within a vernacular residential property. In this house, the elements which are particularly notable include the decorative bargeboard and associated drop finials on the front, rear and side gables of the house. Decorative bargeboard, or gingerbread, was an extremely common element to have prefabricated and it could be purchased in a range of styles and complexities depending on the level of ornateness of the house. Other elements can be found on the interior of the property. These include more notable elements such as the decorative stairway and the front door as well as items such as window trim and moulding. As in many houses during this period, prefabricated elements were applied to add ornamental detail to a vernacular property in an economical manner and this property is representative of these trends in residential construction during the second half of the nineteenth century.

Historical and Associative Value

33 North Water Street has historical and associative value through its first owners, John Harrison Harvey and his wife Alwilda Carl. Harvey was a prominent businessman in Coboconk in the late nineteenth century through his involvement in the lumber trade and grist milling, as well as serving as township treasurer and Justice of the Peace. The house is also associated with local businessman Adam Carl, the father of Harvey's wife, who began a general store in Coboconk in the 1860s and became an important member of the business community in the village. Through its owner and their families, the property yields information regarding the commercial and industrial growth of Coboconk in the second half of the nineteenth century.

The property was constructed in about 1888 for John Harrison Harvey and his wife Alwilda who he married in 1887. The builder of the property is not known. Harvey purchased the property in August of 1888 and the assessment rolls for the following year indicate a house had been constructed on the property.

Little is known about Harvey's early life. He was born in Northumberland in 1858 to W.H. and Maria Harvey and at some point, came north to Coboconk, likely to work in the lumber industry or in an associated field. In his 1887 marriage record, he is listed as a lumber dealer. Nothing is known about his life before moving to Coboconk. He was have first arrived in Lindsay as this is where he married and it is entirely possible that he came to Coboconk because it was his wife Alwilda's home where her father was a prominent local businessman, as well as for the economic opportunities the community offered in the late nineteenth century. By 1895, he had passed away at the age of 37, survived by his wife and three children, Stella (b. 1889), Rita (b. 1891), and Carl (b. 1893).

Much more is known about the background of Alwilda Harvey, who went by her middle name Jane. She was born Alwilda Carl in Coboconk in 1866 to Adam Carl and his wife Emma Everson. Adam Carl was born in Prince Edward County around 1831 and came to the Coboconk area around 1854. In 1862, he established a general store in the nascent village. He was one of the community's earliest businessmen and, eventually, one of its most prominent and wealthy. The store grew into a sizeable establishment over the ensuing years and by the early 1890s was one of the village's primary retail businesses. In 1863, he married Emma Everson with whom he has five children: Albert (1864-1951); Alwilda (1865-1944); Sarah (1870-1929); James (1873-1943); and Theophils (1880-1964). By 1878, he had built his business up sufficiently to acquire the property and construct the large brick Victorian house at 6 Nipissing Street, one of the largest and most ornate nineteenth century homes in Coboconk. The Carl family was prominent and prosperous in nineteenth century Coboconk's business community and this was the life that Alwilda Harvey came from. After her husband's death, Alwilda Harvey continued to own and live in the house, eventually passing it on to her oldest daughter Stella and her husband James Taverner.

Once John Harvey arrived in Coboconk, however, his story becomes clearer. His main employment was in the lumber industry and remained so until his death, although the 1891 census lists his occupation as furnishing, suggesting that he was branching out into other but related business ventures. By the early 1890s, he had purchased the Bain and Pettinger chopping, or grist, mill and transformed it into a roller flour mill; he is listed in the 1895 Ontario Gazetteer and Directory as the owner of the local flour mill and had firmly established himself as one of the prominent businessmen of the community. This was a position in the community that was cut short by his untimely death later that year. In addition to his business activities, he also served as the treasurer of Bexley Township, a Justice of the Peace and was active in both the Orange Lodge and Conservative Party. He was clearly a well known

member of the community, contributing to its economic, political, and social circles.

Through Harvey, the property yields information regarding the economic growth of Coboconk in the second half of the nineteenth century. The community was established in 1851 with the construction of a saw mill on the Gull River, the first in Victoria County north of Cameron Lake. From its earliest days, the lumber industry was the primary driver of the community's economy, due to both the presence of the mill and its strategic location on the Gull River and the significant pineries in northern Victoria County and Haliburton County. It developed slowly in its early years, due in large part to its limited access to the outside world and isolated location; the 1865 directory of Peterborough and Victoria Counties listed the community as home to only 70 residents with very few amenities beyond the mill, general store, tavern and Methodist Church. However, with the arrival of the Toronto and Nipissing Railway in 1872 for which Coboconk was its terminus, the community grew exponentially with new businesses and residents arriving throughout the 1870s, 1880s and 1890s as the lumber industry boomed as the results of the ability to ship dressed lumber by rail. The lumber trade continued to grow throughout the closing decades of the nineteenth century with Coboconk establishing itself as a major lumber centre in the region. By 1892, the population had grown to 500 with several mills, different types of retail, and hotels arising in the village.

The lumber business in Coboconk had many different facets and avenues for employment. By the 1880s, it was the largest employer in the community as well as in the surrounding townships bringing men and their families to the area. One avenue for employment was in the lumber camps themselves where men could undertake a variety of work, from cutting to shaping to transporting lumber in the bush and along the waterways. Work was also available in the mills, which ranged from lumber mills dressing raw lumber to shingle mills and furniture manufacturers making more processed products. The industry drew men to the community to share in its growing prosperity and opportunities.

It was against this backdrop of economic and demographic growth that Harvey came to Coboconk in the mid-1880s. He is unlikely to have arrived in the area prior to this as he does not appear in the 1881 census. The exact jobs that he undertook are unknown, although they certainly related to lumbering, at least in his early years in the community. By 1889, he is known to have been acting as an agent for H.D. McCafferty of Oswego, New York who was heavily involved in the rail industry in the northeastern United States; Harvey's job in Coboconk was to secure telegraph poles to ship to the United States. By 1890, he is listed as one of Coboconk's primary businessmen in the 1890 *Farmers and Business Directory* for Durham, Northumberland, Peterborough and Victoria, with his business identified only as a lumber, likely indicating a role as

a local lumber agent for a larger firm, an important and prominent role in the local community and the industry more broadly.

By the early 1890s, however, Harvey had shifted his business interests to grist milling with the purchase of the local grist mill. The mill at the time was owned by James Pettinger in partnership with his brother-in-law William Bain. Pettinger, who had come to Canada in 1883, purchased the McLeod and Fair flour mill on the Gull River in Coboconk around 1888 and another in Norland around the same time. As the flour mill for both Coboconk and the surrounding area, this was a significant and profitable business in the community and a major step in Harvey's career in the local business community.

It is not known how Harvey made the transition from lumberman to mill owner at a young age and in such a short time in the community. He was clearly an ambitious man, however, who was able to make connections through the local business and social communities in late nineteenth century Coboconk. It is also likely that his relationship to Adam Carl, as his son in law were extremely helpful in this regard. In the nineteenth century, familial connections were important in business, particularly in small and growing communities.

Marriage, in the nineteenth century, provided more than just partnership particularly for those of the business and professional classes. Marriage formed new social relationships between the couple and their respective families that were based on kinship and strengthened by geographic proximity. This was particularly the case for men whose relationship to one another within their extended family helped form new relationships outside the home in the business, professional and, sometimes, political spheres. Often, fathers became entry points for their new sons-in-law to the local business and professional community, particularly if the younger man had few connections of his own or through his family. This could take a wide range of forms, such as introductions to employers and partners, investment in new business ventures, a job or partnership within an existing family business, and introductions to auxiliary social organizations, such as fraternal groups, where a young man could make new connections with other successful men. It was also not uncommon to see brothers-in-law working together on joint ventures, creating an extended and interconnected kinship structure that transcended family into the wider community.

For young men, an extended family to help provide new professional connections was extremely important, particularly when they were arriving in a new area where they had no family and had few or no existing social connections. With the large amount of migration that occurred in nineteenth century Ontario, both from immigrants arriving in the province and those moving internally for economic opportunities, marriage provided an avenue to

form new kinship groups away from biological families which led to a wide variety of social and economic connections necessary in a new community. Many young men moved about extensively in their twenties and thirties in pursuit of new economic opportunities and when they married, it was often far from their own families and it was their wife's father, not their own, who was their closest male relative geographically. It was through this relationship that a young man could establish himself within the local business and professional community. In small and remote communities, such as a Coboconk, an entry point through a prominent father-in-law was a boon to a young man and his social and professional standing in a community.

This appears to have been very much the case for John Harvey whose closest familial relationship appears to be with the Carl family. With his family likely still living in Northumberland and apparently without other familial connections in Coboconk, his wife's family became his closest kin, geographically and it also appears from a business and social perspective. Very few details are known, but it is likely that Harvey leveraged his relationship to Carl as he pursued his entrepreneurial and political ambitions in the community with rapid rises at a young age from lumber agent to mill owner, and to prominent positions such as Justice of the Peace and township treasurer. The familial connection was further strengthened in 1889 with the marriage of Harvey's sister Hattie to Alwilda's brother Alfred Carl, who, like his father, was also a merchant, but in Peterborough. Harvey also likely leveraged other connections made through his extensive involvement in the local Conservative party organization and the Orange Lodge.

Contextual Value

33 North Water Street has contextual value as part of the historic residential landscape of Coboconk as one of a range of late nineteenth and early twentieth century houses form the community's early period of development. It also has contextual value in its connection to the Gull River, to which it is adjacent, as part of the development of Coboconk along the river, as well as in its historical connection to the lumber industry which relied on the presence of the river.

33 North Water Street is located in the historic residential core of Coboconk which was developed beginning in the mid-nineteenth century and saw much of its growth from the late nineteenth to early twentieth century. The majority of historic residential properties in the village are constructed in vernacular styles and are one to two-and-a-half storeys in height. Single family dwellings predominate the residential areas which are located on both sides of the Gull River. While these historic properties are interspersed with a variety of newer homes, the small town character of the community continues with consistent

sizing and massing across both new and old properties. These properties speak to Coboconk's heyday in the late nineteenth century as a booming lumber town and the large demographic influx in the community at that time which required housing.

The subject property supports and maintains this historic fabric of the community as a one-and-a-half storey vernacular property constructed in the late nineteenth century. When viewed in the context of North Water Street itself, it maintains the overall historic character of this street which includes a range of historic vernacular properties, particularly along the south side of the street, abutting the Gull River. Some of these are constructed in a similar gable front layout to 33 North Water Street and provide visual continuity along the street. Similarly, the subject property maintains the character of modest size houses on relatively large lots which characterizes the area and helps support its historic small-town feel.

The property is also located adjacent to the Gull River to which it also retains a contextual connection. The river was the key feature in the establishment and development of the village due to the ability to construct both saw and grist mills there. With the increasing importance of the lumber industry in the second half of the nineteenth century, it became a key transportation route to move timber in and out of the community. As a result, the village developed around it with a large amount of development, including 33 North Water Street, fronting directly onto the river. The adjacency of the river and the house also speak, more abstractly, to Harvey's role in both the lumber and grist milling industries which were directly reliant on the river.

The property also has a specific historical connection to the property now known municipally as 6 Nipissing Street which is located in close proximity to 33 North Water Street. This property was constructed by Alwilda Harvey's father, Adam Carl, in 1878 and remained in the Carl family until into the twentieth century. It is likely that John Harvey and Adam Carl had business interests in common although their chief interests lay in different areas, Harvey in the lumber industry and Carl in retail. These two properties are historically linked through their shared family history as well as their close proximity to one another and show the close family and economic ties in a small nineteenth century community.

Summary of Reasons for Designation

The short statement of reasons for designation and the description of the heritage attributes of the property, along with all other components of the Heritage Designation Brief, constitute the Reasons for Designation required under the Ontario Heritage Act.

Short Statement of Reasons for Designation

Design and Physical Value

33 North Water Street has design and physical value as an excellent and intact example of a Victoria vernacular residential property. Constructed around 1888, the property displays characteristics typical of a vernacular gable front house, including a frontal gable, an L-shaped plan, an offset main entrance, decorative bargeboard and a bay window. The property is balloon framed which was the most prevalent form of wood construction in the late nineteenth century. It is representative of many residential properties built both in Coboconk and across Ontario in the second half of the nineteenth century.

Historical and Associative Value

33 North Water Street has historical and associative value through its first owners, John Harrison Harvey and his wife Alwilda Carl. Harvey was a prominent businessman in Coboconk in the late nineteenth century through his involvement in the lumber trade, as well as serving as township treasurer and Justice of the Peace. The house is also associated with local businessman Adam Carl, the father of Harvey's wife, who began a general store in Coboconk in the 1860s and became an important member of the business community in the village; it demonstrates the importance of familial connections through marriage in the development and fortunes of local businessmen. The property remained in this family until 2017. Through its original owners and their families, the property yields information regarding the commercial and industrial growth of Coboconk in the second half of the nineteenth century.

Contextual Value

33 North Water Street has contextual value as part of the historic residential landscape of Coboconk as one of a range of late nineteenth and early twentieth century houses from the community's early period of development. It also has contextual value in its connection to the Gull River, to which it is adjacent, as part of the development of Coboconk along the river, as well as in its historical connection to the lumber industry which relied on the presence of the river.

Summary of Heritage Attributes to be Designated

The Reasons for Designation include the following heritage attributes and apply to all elevations, unless otherwise specified, and the roof including: all façades, entrances, windows, chimneys, and trim, together with construction

materials of wood, brick, stone, stucco, concrete, plaster parging, metal, glazing, their related building techniques and landscape features.

Design and Physical Attributes

The design and physical attributes support the value of the house as a representative example of a balloon frame Victorian vernacular residential property.

- One-and-a-half storey balloon frame construction
- Gable roof
- L-shaped plan
- Front gable
- Fenestration including:
 - Sash windows
 - Bay window
- Offset original main entrance including:
 - Door
 - Interior surround
- Secondary entrance
- Decorative bargeboard and drop finials
- Interior moulding
- Tin ceiling
- Staircase, including:
 - Balustrade
 - Manufactured moulding
- Pine flooring

Historical and Associative Attributes

The historical and associative attributes support the association of the property with John Harrison Harvey and Alwilda Carl and the late nineteenth century development of Coboconk.

- Association with the Harvey-Taverner-McCormick families
- Relationship to the former grist mill
- Relationship to the Gull River

Contextual Attributes

The contextual attributes support the value of the property as a contributing feature to the nineteenth century residential landscape of Coboconk and to the shoreline landscape of the Gull River.

- Location in the village of Coboconk
- Location adjacent to the Gull River
- Orientation of the property towards North Water Street

- Views of the property from North Water Street
- Views of the property from the Gull River
- Views of the Gull River, North Water Street and the surrounding residential area from the property
- Relationship of the property to 6 Nipissing Street

Images











Late nineteenth century painting of 33 North Water Street by Margaret Harvey

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