

39-43 Colborne Street, Village of Fenelon Falls (Jordan Block/Bank of Montreal)

Heritage Designation Evaluation

Fenelon Falls

PT LT 1 N/S FRANCIS ST AND W/S COLBORNE ST PL 17 FENELON AS IN VFF3536 EXCEPT R119073, S/T VFF3536, R431524; KAWARTHA LAKES PT LT 1 N/S FRANCIS ST AND W/S COLBORNE ST PL 17 FENELON AS IN R119073, S/T & T/W R119073, S/T R431524
2023



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 two of the nine criteria set out under Regulation 9/06 of the Act. A heritage evaluation of the property has determined that [property address] 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:

39-43 Colborne Street is a representative example of commercial Italianate architecture in downtown Fenelon Falls. This style was the most populate architectural style for urban commercial buildings in the second half of the nineteenth century, both in Fenelon Falls and in communities across Ontario. It demonstrates the key features of this style which include two-storey construction, ornate brick coursing, pilasters and raised brick window hoods.

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

The property displays a typical degree of craftsmanship for a building 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 the history and development of downtown Fenelon Falls throughout the 1870s and 1880s. This was a period when the community was growing in prosperity and the subject property speaks directly to this period of growth. The south half of the building, in particular, has historical value in its role as a local bank. It has operated since 1902 as a bank, first the Bank of British North America and then the Bank of Montreal and has direct associations with the history of formalized banking in Fenelon Falls.

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 development of Fenelon Falls throughout the 1870s and 1880s and the increasing prosperity and urbanization in the village during this time, as well as the development of

formalized banks in Ontario communities in the late nineteenth and early twentieth century. It also yields information regarding the development of banking in Ontario communities throughout the nineteenth and early twentieth century.

iii. demonstrates or reflects the work or ideas of an architect, artist, builder, designer or theorist who is significant to the community:

The designer and builder of the property are 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 is important in maintaining and supporting the historic commercial character of downtown Fenelon as one of a collection of late nineteenth century Italianate buildings that define the commercial core of the community which is primarily located along Colborne Street.

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

The property is historically, functionally, physically and visually linked to its surroundings as part of a collection of extant Italianate commercial buildings which form the commercial core of Fenelon Falls. The building forms part of continuous streetwall along the west side of Colborne Street comprised of both late nineteenth century Italianate structures and more modern commercial properties.

iii. is a landmark.

The property is not a specific landmark.

Design and Physical Value

39-43 Colborne Street has design and physical value as a representative example of Italianate commercial architecture in Fenelon Falls. The building, which was constructed in 1884 as a replacement for an older commercial block that burned down earlier that year, demonstrates the key features of this architectural style which was the most popular architecture style for commercial construction in Ontario in the second half of the nineteenth century. It is representative of the execution of this style in Fenelon Falls between about 1870 and 1890 when it was at its height of popularity and the commercial core of the village was developing rapidly from its pioneer beginnings to an established Victorian community.

Commercial architecture in Canada's cities, towns and villages, including Fenelon Falls, underwent a period of significant evolution throughout the nineteenth century. The earliest commercial architecture was purely functional, such as small general stores or blacksmith's shops in nascent communities where the proprietors would build a structure, often in a vernacular style, near or adjacent to their residence. As the century wore on, these structures often took on the stylistic trappings of contemporary architectural styles, but remained relatively basic detached structures on their own lots. A new structural type also developed: a two-storey structure with the commercial establishment on the main floor and the business owner's residence on the upper storey. Architecturally, these buildings still generally resembled residential structures although the ground floor would often have larger window to showcase the store's products. This type of arrangement was, and remained, typical for small hamlets with a few commercial enterprises.

However, with the increasing urbanization of many of the province's communities, commercial architecture was forced to adapt to the rapidly changing conditions of Ontario's towns and cities; this change was not limited to Ontario and is reflective of the condition of commercial structures across North America. One of the most significant changes was the centralization of commercial structures together in downtown areas. Although the concept of formal zoning was just being developed during this period, it was a time when commercial enterprises and work were being moved outside of the home and businesses were beginning to establish their own spaces in communities; as had and was continuing to occur in urban centres in Europe, businesses naturally clustered together for convenience, creating the beginnings of the commercial downtown and the idea of a main street.

As more businesses came together to form a downtown core, their buildings began to get closer together to respond to the increasing density and desire to not waste limited space. By the mid-century, the idea of commercial buildings being linked in a continuous street wall was common in urban areas as commercial structures were built directly adjacent to one another and even

shared dividing walls. This arrangement was a direct mirror of European urban spaces where tightly packed commercial cores necessitated buildings attached to one another, and built directly to the edge of the lot to maximize space. In the early days of this new commercial arrangement, two types of buildings prevailed. The first were two- to three storey buildings similar to a basic Georgian plan, and often with a gable roof divided by a parapet wall, forming a continuous gable along the street; good examples of this type of structure can be seen in Kingston where a substantial portion of the downtown developed during this time. Like their predecessors, these invariably included commercial space on the ground floor with residential space on the second and third storeys; the third storey was often located in the gable and included dormer windows for light. This was a continuation of the two-part commercial block which had developed in the first part of the nineteenth century. The second was the use of false facades to create the look of a much taller building when in fact, a flat rectangular façade was applied to a much smaller, generally gable roofed structure behind it. These were usually built in wood and located in areas where erecting a large commercial building was not feasible. Examples of this type of commercial architecture are less common because they were often replaced with larger brick buildings, but there are extant examples in Kawartha Lakes, particularly in Bethany where several of these structures are still standing. In both types, the idea of the storefront had developed with large windows and often a recessed entrance to show off products and entice shoppers inside. Whichever form of architecture they used, these mid-century streetscapes were often an eclectic mix of architectural forms but represented the shift towards a highly urbanized downtown with densely packed buildings, a continuous street wall and distinctive commercial architecture separate from purely residential spaces.

By the late 1850s, a new architectural style had evolved to respond to the need for urban commercial space. The Italianate style had become popular in residential architecture integrated elements from Italian and other European Renaissance architecture into eclectic and often exaggerated combinations. Features such as columns and pilasters were common, as well as wide eaves with decorative brackets, decorative brick and iron work and arched windows with elaborate hoods and surrounds. Increasing mobility and the growth of pattern books allowed people in North America to see and experience European architecture and it was increasingly something seen as being desirable to imitate and adapt for the North American context.

This style was quickly adapted into commercial architecture where its decorative elements could be easily applied to the facades of downtown structures. With the high density of commercial buildings, and the fact that they now shared walls, the front façade of the structure was the only one that was seen from the street. As a result, builders and architects focussed on this

side of the structure as the focal point for decoration and ornamentation. The space for this type of work on these buildings was substantial: the increasing density of urban downtown necessitated buildings going up, instead of out, and by the 1860s, the majority of commercial buildings in downtown areas were two to four storeys, high enough to create upper storey residential or, by this time, office space, but still short enough to allow a person to comfortably ascend to the top storey by the stairs. This gave architects several storeys, albeit only on one side, of a building to craft ornate and decorative spaces

By the 1860s, a new standard form for downtown commercial buildings had fully emerged. These buildings, which like their predecessors were linked together in a continuous streetwall, were generally two to four storeys in height with commercial space on the ground floor and residential or office space upstairs. The commercial space on the ground floor generally included large plate glass windows and a recessed entrance which allowed for a substantial amount of display area visible from the street. This was not always the case for non-retail establishments such as hotels where the ground floor might have been used as a tavern so required a different orientation and focus and less visibility to the interior. The upper storeys were generally similar to one another with bands of tall sash windows differentiating each floor and the façade often divided into repeating bays by pilasters. These upper storeys also included extensive decorative elements, such as decorative brickwork in a variety of patterns, elaborate window hoods and large and heavy cornices. A flat, or gently sloping, roof was hidden behind the cornice. When placed together as part of a block of these structures, each individual building was distinct, but fit into a wider cohesive whole with consistent styling and massing.

Technological advancements were integral in making this style, and its widespread adoption, possible. Advances in glass manufacturing made the glass storefront possible, with newer larger pieces of plate glass facilitating the substantial expanses of glass necessary for the large uninterrupted windows. The elaborate ornamentation was also made possible by advances in cast iron manufacturing technology which allowed for the creation of prefabricated metalwork that could be ordered and applied to a building's surface and were substantially cheaper than bespoke and handmade decorative features. Most of the elaborate cornices and window hoods were made in this way and prefabrication allowed for consistent decoration to be applied across the façade of a structure. At the same time, increased mechanization in brick manufacturing made large quantities of brick available for use on structures of this size.

The redevelopment of many downtowns across Ontario in this style was not gradual and occurred rapidly between the 1860s and 1880s, although Italianate commercial buildings were still being constructed, although with less

regularity, into the 1890s. Many business and property owners were eager to adopt the new style and it quickly gained popularity as the go-to style for new commercial architecture. The late Victorian era was where architectural style was seen as being imbued with meaning, and Italianate commercial architecture was no exception. Italianate architecture, similar to other Neoclassical forms, was often associated with business and commerce due to its historical connection with ancient Greece and Rome, as well as the commercial centres of Renaissance-era Italy. Therefore, it was seen as an appropriate style for commercial downtown buildings, in a similar way that the Gothic Revival style was seen to be appropriate for ecclesiastical buildings because of its wider historic and conceptual associations with medieval Christianity. Similarly, the style very quickly came to represent a prosperous and economically vibrant community and to create a sense of permanence and confidence in the urban commercial landscape. As a result, business owners wanted to construct these types of buildings to help demonstrate their successes and promote an image of a prosperous community which, by extension, would increase visitation and investment in a community.

While the cost of buildings structures of this type was substantially decreased by the development of prefabricated decorative elements and mass produced bricks, it was still expensive to erect a building of this type. Many business owners were keen to develop blocks of these structures in concert to provide a consistent aesthetic throughout a downtown area, but it represented a substantial financial investment in building stock. Fire often provided the impetus, and the opportunity, for redevelopment and the application of a consistent architectural style and size across an entire connected streetscape. Many early commercial downtowns were built with a substantial number of wooden buildings which made fire a highly destructive and often inevitable occurrence. However, faced with the need to rebuilt from the ground up, business owners were able to consistent apply the Italianate style across their buildings which, while not exactly the same, were built in tandem to create a consistent aesthetic across an entire downtown area. This was what occurred in relation to this property which was constructed as part of a larger effort in downtown Fenelon Falls to replace most of the buildings on the west side of Colborne Street which burned down in a significant fire in April 1884; most of the pre-1884 structures were wood and quickly went up in flames. In fact, this process was even recognized by the *Fenelon Falls Gazette* which wrote in 1894 that “great improvements have been made in the village, particularly on the main street, where each of the oft-reoccurring fires was follows by the erection of brick buildings in the place of those destroyed.”¹ The Italianate streetscape is representative of a second generation of buildings having

¹ “Of Age,” *Fenelon Falls Gazette*, February 23, 1894, 4.

evolved from more modest structures in the early and mid-nineteenth century to a fully formed and mature downtown architectural landscape.

39-40 Colborne Street was constructed in this context. Known as the Jordan Block, after its original owner, William Jordan, it was erected as a replacement building for an older collection of wooden commercial buildings, also owned by Jordan, which burned down in the 1884 fire that destroyed much the west side of Colborne Street. Little is known about these original structures. The cornerstone for the new block was laid on June 14, 1884 and construction continued throughout the summer and fall. By July, the walls were well in progress with the front and sides being constructed from buff brick and the rear from limestone, likely from the canal. Finishing work was underway by September, and reported on in the *Fenelon Falls Gazette* which provided periodic updates on the rebuilding efforts in the downtown. The new building was completed by the end of the year and ready for its tenants to reopen their businesses in a brand new building.

The new commercial block was two-storeys in height with three storefronts divided on the upper storey by pilasters. Of these storefronts, one was a double storefront – the one on the corner – with two upper storey windows and a wider frontage, while the other two were single storefronts with a single upper storey window and a smaller storefront. The storefronts would have each originally had a recessed entrance and large plate glass display windows, as was the fashion for Victorian storefronts to better display goods for sale to passersby. These storefronts have been modified substantially since their original construction, especially as the corner and middle units have been merged to form a larger unit for the Bank of Montreal, although the most northerly unit retains a modified version of its original storefront with a recessed entrance and display window.

The Italianate style in the subject property is primarily on display on its upper storey. The style was primarily defined by its decorative elements which can be seen on both the front and side elevations of the structure, because of its placement as a corner block. The building contains several key elements typical of Italianate design. Most notably, this includes the moulded window hoods with drip mouldings and key stones. This same style of window hood is found on other Italianate buildings in Fenelon Falls, notably the McArthur Block which was constructed at the same time, and possibly speaks to a common builder, although the builder of either building is not known. Unlike Italianate buildings in many other communities, the decorative elements in this, and other Italianate buildings in Fenelon Falls, are all executed in brick whereas many buildings in this style made use of prefabricated metal elements which were industrially produced at this time. Additionally, the building also includes decorative dog-tooth coursing between the first and second storeys drip

moulding along the cornice line which adds to the Italianate aesthetic of the structure.

In comparison to other Italianate buildings constructed in Fenelon Falls in the late nineteenth century, the subject property fits well within the pattern of architectural development established in the community during this period. With the exception of the three-storey McArthur Block and McArthur House Hotel on the corner of Colborne and May Streets, the Italianate blocks along Colborne Street were consistently constructed to two-storeys in height, like the subject property. Although many have been modified since originally constructed, they contained a range of decorative Italianate element similar to the subject property, including coursing and window hoods, and were primarily executed in buff brick, in alignment with the subject property.

When viewed in relation to the context in which it was constructed and in relation to other buildings of a similar age and type in downtown Fenelon Falls, 39-40 Colborne Street is a representative example of an Italianate commercial building in the community. Responding to the development of the style in the mid-nineteenth century and the evolving nature of urbanized downtown areas across Ontario, the building is demonstrative of commercial buildings constructed during this period through its style, massing and decorative elements which are found in structures throughout downtown Fenelon Falls built between about 1870 and 1890.

Historical and Associative Value

39-43 Colborne Street, also known as the Jordan Block, has historical and associative value as a commercial block constructed in Fenelon Falls during its peak of nineteenth century prosperity. Near the end of the nineteenth century, the community underwent a period of rapidly increasing prosperity that attracted new businesses, residents and investment into the community. This property is a subject of that period of prosperity and yields information regarding Fenelon Falls' economic growth near the end of the nineteenth century. More specifically, the property has historical value as a bank, which has been located in the southern half of this property since 1902, first as the Bank of British North America and later as the Bank of Montreal. Its role as a bank building yields information regarding the development of banking and local financial services in Ontario communities in the late nineteenth and early twentieth century.

Fenelon Falls developed at the juncture of Cameron and Sturgeon Lakes along the short section of water now known as the Fenelon River. Prior to settlement, water flowed out of Cameron Lake over an approximately 7-metre-high falls through a rocky gorge before entering into Sturgeon Lake just under a kilometre away. The drop and current at this site made it an ideal location for a mill site and, in 1841, a grist mill was constructed on the future site of the

community by early settlers James Wallis and Robert Jamieson whose land grants, made in the early 1830s, had included large portions of the current village site.

Wallis and Jamieson were the primary business drivers and community developers in what would eventually become Fenelon Falls throughout the 1840s, building store, taverns, and the new Church of England, as well as severing lots for building. The first bridge was built across the river around this time and corduroy roads gradually built to hamlets and rural settlements in the surrounding area

By 1851, the mill was demolished and replaced with separate grist and saw mills; it was also at this time that the first steamers arrived in Fenelon Falls, with the arrival of the Woodman out of Port Perry in 1851 on her maiden voyage. By this time, the lumber industry was rapidly developing in Kawartha Lakes and Fenelon Falls was well situated to take advantage of its economic benefits, with a prime location on the Fenelon River for transporting timber and mills for processing. New residents and businesses arrived and the community grew steadily throughout the 1850s and 1860s, with its population reaching about 300 people by 1865, and by the early 1870s, three large lumber mills operated in the village, processing millions of feet of pine annually.

The 1870s brought a major change for the community: the arrival of the railway. The Victoria Railway was chartered in 1872 with the intention of joining Lindsay by rail to the northern townships, Haliburton County, and, eventually, the projected Canadian Pacific Railway near Mattawa. Despite early political and financials hurdles, the line began construction in Lindsay in 1874 and soon reached Fenelon Falls. Over the next several years, construction continued north before the line ended at the final terminus in Haliburton village.

As in communities across Ontario, the arrival of the railway was a major economic boon for the community and struck off a period of rapid growth in Fenelon Falls. Not only did the railway make access easier to the community from the wider region, it also allowed for products to be transported in and out of the village and bolstered Fenelon Falls' growing industrial base, particularly with regard to dressed lumber which was overtaking squared timber, usually transported by water, as the preferred wood product and required transport by rail. Fenelon Falls was undoubtedly a lumber town prior to the arrival of the railway, but the new line further solidified the importance of the community in the regional lumber trade. The railway also facilitated the development of Fenelon Falls into an established grain terminal for the surrounding rural region as the railway allowed for bulk shipments of grain south to both Lindsay and the province's growing urban areas. Similarly, the community became a new gateway into the more unsettled areas of

northeastern Victoria County and into Haliburton County as the primary rail linkage into Somerville Township and Haliburton.

Transport in and out of Fenelon Falls was further bolstered by the construction of the new lock and canal between 1882 and 1886. Since the development of a navigable waterway through the Kawartha throughout the mid-nineteenth century, Fenelon Falls had long been the upper terminus for navigation because of the falls. However, in 1882, the federal government agreed to open a new lock and canal to connect Sturgeon Lake with the upper lakes beyond. The new lock and canal were opened in 1886, further increasing access to and from Fenelon Falls. This was a boon, both for industrial and commercial development where greater access for goods and services helped to bolster the local economy, and for the new tourism industry as the natural beauty of the region was beginning to attract tourists to the Kawartha Lakes area, in particular for summer recreation.

By 1886, the population had reached its nineteenth and early twentieth century peak of just over 1,300 residents and the village was booming economically. This economic boom allowed for a period of substantial architectural growth in the community, particularly with regard to the downtown. Early images of Fenelon Falls show effectively a frontier community, with scatterings of wooden buildings, both residential and commercial marking out the village from the surrounding rural area. However, the growing prosperity throughout the 1860s, 1870s and 1880s allowed for substantial investment to be put into building stock and it was through this period that downtown Fenelon Falls and the commercial corridor along Colborne Street developed with new two and three storey brick buildings in the latest architectural styles housing shops and services for the growing community. These new buildings served a variety of commercial purposes, including retail, small manufacturing such as blacksmithing, hospitality, and services.

39-43 Colborne Street was constructed in 1884 as a block of rental storefronts with upper storey residential accommodation by local businessman and landlord, William Jordan. The block itself was a replacement for an older structure. At some point prior to 1884, an older collection of buildings, built in wood, was present on this site and, as with most of the other commercial buildings in downtown Lindsay, was rented out to various merchants. The impetus to rebuild came from fire, as it did in many other communities across Ontario. In April 1884, a fire began in the kitchen of Crandell's Hotel and quickly spread down Colborne Street, destroying substantial portion of the downtown, mostly on the west side of the street, including Jordan's buildings which were reported as being a collection of various wooden structures. It was reported in This was the largest fire that had faced the community and led to a substantial rebuilding effort in the community, including the subject property.

Fires of this type were not uncommon in nineteenth century communities. As communities were developed throughout the nineteenth century, most were constructed with wooden buildings in their early stages of development which was ripe for fire. Flammable heating and cooking sources, along with rudimentary fire protection methods, meant that fires were common and often devastating, particularly in downtown areas where buildings were packed closely together to maximize commercial real estate. By the middle of the nineteenth century, many urban communities had passed ordinances preventing downtown buildings from being constructed in wood, leading, in part, to the growth of the ubiquitous brick Victorian downtowns with their large collection of ornate Italianate buildings. Fenelon Falls, however, was late in terms of adopting brick as its primary downtown building material, in part because of the availability of wood in a lumbering town. The 1884 fire, however, led to a substantial change in attitude and signalled the supplanting of old wooden buildings by masonry in the downtown. Property owners were quick to reconstruct: the cornerstone for the new Jordan block was laid on June 14, 1884 and the building was open for its tenants by November.

When it was initially constructed, the new Jordan Block contained three commercial units: one double front and two single fronts. These were rented out to a variety of tenants, including, at various times, to a millinery, furniture store, doctor's office and Mechanic's Institute. The northern half of the block continued to be home to various local businesses throughout the twentieth century. The southern portion of the block, the double storefront and later the middle storefront, had, by 1902, been retrofitted to serve as the Bank of British North America and has continued to serve as a bank to the present day, where it is now the Bank of Montreal. Through this use as a bank since the turn of the twentieth century, the property yields information regarding banking and financial services in Fenelon Falls and their evolution in Ontario communities throughout the nineteenth and early twentieth century.

Banking in what would eventually become Canada arose in the early nineteenth century with the foundation of the Bank of Montreal in Montreal in 1817. By this period, the increasing amount of wealth and business activities taking place in the Canadian colonies necessitated the development of independent and local financial institutions to act as a lender, especially to governments and large businesses, and to coin local currency. Between 1819 and 1822, three other banks, the Bank of Quebec, Bank of Canada and Bank of Upper Canada, were chartered, with numerous smaller banks joining them throughout the 1830s. These early banks were not intended to serve individual citizens, but were rather instruments for business and government, funding the expansion of business and government spending, particularly with regard to infrastructure projects including canals and railways throughout the middle decades of the century. Banking was a volatile business in these days,

requiring substantial capital and good management to succeed, and many early banks only lasted a few years in business.

Most banks were established in urban centres, particularly in Montreal which, in the early nineteenth century, was Canada's commercial and financial capital through its role in the fur trade, shipping and, increasingly throughout the century, the lumber industry. However, banks were also established in other urban areas, particularly in Upper Canada, now Ontario, where the Bank of Upper Canada was chartered in 1821 and others soon followed in areas with high concentrations of economic activities where their services were required. Banks were not formally regulated until the 1871 Bank Act which established the parameters for various banking activities.

Banks in Canada developed in a unique way that reflected the vast geography of the country, particularly compared with the growth of banking institutions in the United States. While American banks had a tendency to be regional, Canadian banks developed into more national institutions, gradually consolidating into several major players. This was achieved through the branch system whereby the major urban banks would open branches in other cities, both large and small, to serve these communities, but operations would ultimately be controlled at their head office, whether in Toronto, Montreal, or another large urban centre. This system had several advantages over a regional model. The first was that it provided security to banks and their clients by ensuring that local economic issues were not impacting the viability of a bank because there was a national corporate backstop with substantial capital. At the same time, it allowed for the funnelling of funds across Canada wherever there was a need at the time and where economic expansion was occurring, particularly important in transnational infrastructure projects, such as railway construction, or resource based industries, such as the lumber industry, that took place over vast areas and involved businesses in many communities and regions. As a result, banks expanded when and where there was an economic need and, by extension, retracted their services if it was deemed prudent based on local economic conditions. The branch system was reflected in the number of banking companies, throughout the late nineteenth and early twentieth century. In 1867, there were 35 banking companies in Canada, rising to a peak of 51 in 1874, before dropping to 37 in 1896 and further to 24 in 1913. At the same time, however, the number of branches across the country rose exponentially, with nearly five thousand bank branches across Canada by 1920, the majority of which were associated with several large national players, including the Bank of Montreal and the Bank of Nova Scotia.

For the vast majority of settlers in the early to mid-nineteenth century, the operations of banks in the realms of business and government were of very little consequence. The majority of financial transactions for individuals took

place privately, either through credit extended through retail businesses, through post offices which, by mid-century, were allowed to grant and pay money orders, or in the form of promissory notes. For savings, many residents relied on local businesses to store their money, in safes that were installed in businesses to hold the business' money, as well as that of local residents. However, by the second half of the century, as financial prosperity increased and there was a greater demand for formalized financial services, banks began to appear in smaller communities to be accessed by savers and individuals looking for loans and other financial services. These included both private banks, operated locally, and branches of the larger financial institutions.

The earliest banks in the region were established in Peterborough in the 1830s where several bank branches had been established by mid-century and had, by 1853, expanded to Lindsay with the establishment of a branch of the Bank of Upper Canada. The Bank of Montreal and the Ontario Bank would also establish branches in Lindsay by the middle of the following decade. For residents in Kawartha Lakes who wanted to access formal banking services, they had to travel to either Lindsay or Peterborough, or they could access private or alternative financial services closer to home. Even in the late nineteenth century, the majority of small communities did not have a bank and residents and businesses had to travel to access banking services.

In Fenelon Falls, there were no banking services until the end of the nineteenth century. Early financial services had all been private and informal, through private loans, credit, and arrangements between local residents and businesses. However, by the 1870s, the residents in the community were agitating for a bank to be established in the community; with the increasing prosperity in the community during this time brought about by the arrival of the railway and the growth of agricultural and lumber-related industries, there was a recognized need for formal financial services. The first bank opened in the village in 1881, a private bank named Westcott, Dennison and Company, offering various financial services. This bank, however, like many private banks elsewhere did not last long, and had closed by the following year, likely due to suspicion with regard to its capacity as a private entity. However, by 1891, a new business, J.C. McKeggie and Co., had opened on Colborne Street and operated until 1902, when it was bought out by the Bank of British North America; there is some indication that this institution was an agency of the latter larger company. The Toronto Financial Corporation, a bank based in Toronto, also opened a branch in Fenelon Falls in 1895 but this too was quickly closed, and it had left the community by 1898.

The Bank of British North America was the first of the major banks to establish a branch in Fenelon Falls when, in 1902, they opened a branch in the subject property. The bank was one of the older and more well-established banks in Canada. Established by royal charter in 1836 and headquartered in London -

unlike most of the Canadian banks which were headquartered in a Canadian city – it had, by the turn of the century, around seventy branches in communities across the country. The Bank was well-known for its operations on in remote and rural communities and for it to expand to smaller communities in the Kawartha Lakes region was consistent with its typical operations; it was also expanding into nearby communities around this time with a branch opening in Bobcaygeon in 1904. This was also a period when many banks were establishing branches in smaller communities with the number of branches across Canada expanding exponentially between 1900 and 1920, spurred on both by the expansion of settlement westwards, but also by the servicing of rural communities in eastern Canada. It was a time when the financial services offered by banks were slowly shifting towards more transactions by individuals, as opposed to businesses and governments, and availability of local services was required for customers. The establishment of the new bank now meant that financial transactions could be completed locally and was a strong indication of Fenelon Falls' economic strength at this time. To further expand the community's banking services, a branch of the Bank of Montreal opened on the opposite side of the street at 30 Colborne Street in 1906.

For the next twelve years, Fenelon Falls was served by the two national banks and their local branches. However, in the wider financial services world, the early twentieth century was a period of substantial change, primarily through the merger of many of the national banks into several larger corporations with greater control over the country's financial services and with an increased ability to service the growing Canadian economy. The Bank of Montreal, in particular, made substantial use of mergers and acquisitions to expand its national footprint. Its first acquisition, the Bank of the People based in Toronto, was made in 1840 and occasional acquisitions were made throughout the nineteenth century. However, the pace of acquisitions accelerated significantly in the early twentieth century with several major mergers between 1900 and 1925.

For Fenelon Falls, the most important of these operational mergers was the acquisition of the Bank of British North America by the Bank of Montreal in 1918, meaning that its two main bank branches were merging into one. With the merger, the Bank of Montreal decided to move its operations into the former Bank of British North America building in the subject property; as a corner property, it was a better location for a core local service. The bank continued to operate in this location throughout the twentieth century, and eventually expanded into the adjacent storefront in the Jordan block. It continued to function as a Bank of Montreal in the present day.

The subject property, through its role as a commercial block from Fenelon Falls' height of nineteenth century prosperity and in its role as a bank building

for over a century, has important historical associations with the history of commercial development in downtown Fenelon Falls. The property speaks to the commercial and economic growth of the community and yields information about the development of banking in the nineteenth and early twentieth centuries.

Contextual Value

39-43 Colborne Street has contextual value as a contributing feature to the historic commercial streetscape of downtown Fenelon Falls. The property, which is historically, visually and historically linked to its surroundings as part of the continuous commercial streetwall along the west side of Colborne Street, maintains and supports the historic commercial character of the village's downtown area which is characterized by its collection of Italianate commercial architecture dating primarily from the 1870s and 1880s. The downtown area includes a variety of late nineteenth century Italianate property executed in a similar style, size and massing to the subject property which, taken together, form a cohesive downtown landscape of which 39-43 Colborne Street is a contributing feature.

The majority of downtown Fenelon Falls, as it current exists, was developed in the closing decades of the nineteenth century. Increased prosperity during this period, as well as various fires throughout the 1870s and 1880s that destroyed many early and mid-nineteenth century buildings, meant that new commercial buildings were erected quickly throughout this period along Colborne Street which had grown throughout the nineteenth century into the commercial core of the community. Images of Colborne Street from the turn of the century show the commercial area of the community at its most complete historic iteration, with a continuous streetwall of two and three-storey brick buildings executed in the Italianate style along the west side of the street, and an east side comprised of both older false façade commercial buildings as well as several Italianate blocks near the intersection of Colborne and Francis Street.

Downtown Fenelon Falls has undergone a number of substantial changes since the turn of the twentieth century, but the majority of its Italianate commercial buildings along Colborne Street remain, although some have undergone significant modifications; this includes the covering of a lot of brick facades with vinyl and aluminum siding as well as the substantial modification of Victorian storefronts. Taken together, these Italianate structures, including the subject property, form a cohesive grouping that defines the downtown area of Fenelon Falls as a historic commercial downtown. The majority have retained their size and massing, as well as many decorative elements, similar to the subject property and define the streetscape through their construction directly to the sidewalk and their adjacent properties which help to form a cohesive streetwall along Colborne Street.

The continuous historic streetwall that is characteristic of many historic Ontario downtowns, has also been maintained along the block where the subject property is located. The subject property is located on the west side of Colborne Street at the intersection of Colborne and Francis Streets. The subject property is located at the south end of this streetwall, with a two-storey commercial block located to the north and a continuation of the streetwall along the majority of the block to the north, and is the anchoring corner block to the streetwall along Colborne Street through this area. Through this continuous streetwall, the subject property remains physically linked to its surroundings, alongside its visual and historical links as part of the development of the late nineteenth century downtown streetscape.

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

39-43 Colborne Street has design and physical value as a representative example of Italianate commercial architecture in Fenelon Falls. The building, which was constructed in 1884 as a replacement for an older commercial block that burned down earlier that year, demonstrates the key features of this architectural style which was the most popular architecture style for commercial construction in Ontario in the second half of the nineteenth century. It is representative of the execution of this style in Fenelon Falls between about 1870 and 1890 when it was at its height of popularity and the commercial core of the village was developing rapidly from its pioneer beginnings to an established Victorian community.

Historical and Associative Value

39-43 Colborne Street, also known as the Jordan Block, has historical and associative value as a commercial block constructed in Fenelon Falls during its peak of nineteenth century prosperity. Near the end of the nineteenth century, the community underwent a period of rapidly increasing prosperity that attracted new businesses, residents and investment into the community. This property is a subject of that period of prosperity and yields information regarding Fenelon Falls' economic growth near the end of the nineteenth century. More specifically, the property has historical value as a bank, which has been located in the southern half of this property since 1902, first as the Bank of British North America and later as the Bank of Montreal. Its role as a bank building yields information regarding the development of banking and local financial services in Ontario communities in the late nineteenth and early twentieth century.

Contextual Value

39-43 Colborne Street has contextual value as a contributing feature to the historic commercial streetscape of downtown Fenelon Falls. The property, which is historically, visually and historically linked to its surroundings as part of the continuous commercial streetwall along the west side of Colborne Street, maintains and supports the historic commercial character of the village's downtown area which is characterized by its collection of Italianate commercial architecture dating primarily from the 1870s and 1880s. The downtown area includes a variety of late nineteenth century Italianate property executed in a similar style, size and massing to the subject property

which, taken together, form a cohesive downtown landscape of which 39-43 Colborne Street is a contributing feature.

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 property as a representative example of late nineteenth century Italianate commercial architecture.

- Two storey brick construction
- Buff brick front and side elevation
- Stone rear elevation
- Flat roof
- Ground floor commercial space
- Three bays including:
 - One double bay
 - Two single bays
- Pilasters
- Fenestration including:
 - Rounded two-over-two sash windows
 - Lug sills
- Decorative brickwork including:
 - Window hoods with key stones and drip moulds
 - Coursing and cornice with drip moulding
 - Dog tooth coursing

Historical and Associative Attributes

The historical and associative attributes support the value of the property in its association with the late nineteenth century development of Fenelon Falls and in its role as a local bank.

- Association with the late nineteenth century of Fenelon Falls
- Continuous use as a bank since 1902

Contextual Attributes

The contextual attributes support the value of the property as a contributing feature to the historic downtown commercial streetscape of Colborne Street.

- Orientation towards Colborne Street

- Location at the intersection of Colborne and Francis Street
- Construction to the lot line on the front and side elevations
- Continuous streetwall along Colborne Street
- Views of the property down Colborne Street and Francis Street
- Views of Colborne Street and Francis Street from the property

Images



Downtown Fenelon Falls, c. 1905



West side of Colborne Street, c. 1910





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