

# 1475 Highway 7A, Geographic Township of Manvers (Bethany Bank of Toronto)

## Heritage Designation Evaluation

Geographic Township of Manvers

PT LT 23 CON 8 MANVERS AS IN MV69279; KAWARTHA LAKES  
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 1475 Highway 7A 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 an earlier twentieth century small-town bank building. It is constructed in the Edwardian Classical style and employs a range of Classical features, including its rusticated quoins and cornice, which were typical of bank design at this time. It is the only purpose-built bank building constructed in Bethany and is unique in the community in this regard.

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

The property displays a typical degree of craftsmanship or artistic merit 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 banking in Bethany as the community's only purpose built bank and a former branch of the Bank of Toronto, later Toronto Dominion Bank (TD).

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 commercial development of Bethany in the late nineteenth and early twentieth century and the development of banks in rural Ontario during the early decades of the 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 property was constructed by noted Peterborough architect Walter Renison Lightborne Blackwell, whose firm W. and W.R.L. Blackwell, which he operated in partnership with his father William Blackwell, secured a large number of commissions from the Bank of Toronto between approximately 1920 and 1950. The firm was well-known throughout central Ontario and the subject property is typical of their commissions for the Bank of Toronto.

### 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 the historic character of downtown Bethany as the commercial core of the village. The property forms one of a range of commercial, residential and institutional properties along the Highway 7A corridor through the village which together make up the centre of the community and help provide a historic small town character to Bethany.

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

The property is visually and historically linked to its surroundings as part of the historic landscape of downtown Bethany. The corridor of Highway 7A which runs through Bethany includes a range of commercial, residential and institutional structure which form the historic core of the village dating from the nineteenth century and this property is linked to its surroundings as part of that development.

iii. is a landmark.

The property is a landmark as the former, and only bank, building in Bethany and for its prominent location along the Highway 7A corridor that forms the commercial core of the hamlet.

## Design and Physical Value

1475 Highway 7A has design and physical value as a representative example of a small-town bank branch constructed in the early twentieth century.

Constructed in 1920 to the design of noted Peterborough architect W.R.L.

Blackwell, the building demonstrates key features found in bank design at this time, including the use of a restrained Edwardian Classical style in the first two decades of the twentieth century. It is a well-executed example of this type of structure, but holds further significance in Bethany as the hamlet's only bank building and as the only building executed in this style in the community.

Bank architecture in Canada evolved from its first iterations in the early nineteenth century to the early twentieth century but, unlike most building types, carried substantial consistencies throughout the Georgian, Victorian and Edwardian periods, specifically through its continuing use of Greek and Roman-inspired Classical styles for its stylistic motifs and overall aesthetic. The first purpose built bank in Canada was erected between 1818 and 1819 in Montreal for the Bank of Montreal, the first formally chartered banking institution in Canada; earlier banks were primarily informal banking arrangements made by wealthy merchants and primarily took place in private residences. The new Bank of Montreal building, finished just two years after the bank was established in 1817, was a substantial Classical structure in downtown Montreal based on both British and American precedent where Classical bank structures were the norm.

With the advent of formal financial institutions in the English-speaking world in Britain in the second half of the seventeenth century, buildings were quickly erected to house them and these were invariably in the Classical style which was both popular throughout the late seventeenth and eighteenth centuries, but also seen as symbolically appropriate for bank architecture. Classical architecture, of which a range of subtypes developed, originated in an interest in the architecture of ancient Greece and Rome from which it drew its architectural features, such as columns, pediments, and balanced proportions, but also its symbolic connotations where it was associated with sobriety, rationality, and order. This preference, both stylistically and symbolically, transcended banking, and even commercial, architecture during this period, where Classical buildings were preferred more generally particularly through the work of British architects such as Inigo Jones, Sir John Soane, and Robert Adams who integrated Classical forms into commercial, institutional and residential architecture. However, for banks, the Classical style provided additional important symbolism where its forms were seen to communicate commercial and financial respectability and responsibility, an important projection for these new types of commercial enterprise.

The early template for the use of Classical architecture in purpose-built bank buildings was Sir John Soane's Bank of England. Largely rebuilt to a new, but

still Classical design by Herbert Baker in the 1920s and 1930s, the building was designed, erected and expanded by Soane between approximately 1790 and 1825 and made extensive use of a range of Classical forms throughout the expansive complex, including both interior and exterior spaces. Classical architecture was the preferred mode of design, both in Soane's wider body of work and at this time period more generally, its use for England's central banking building formally solidified its use as the preferred motif, both aesthetically and symbolically, for bank design from the late nineteenth century onwards.

This preference for Classical forms spread throughout England with new purpose built banking establishments and, by the turn of the nineteenth century, was firmly entrenched in North American architectural language as well. Commercial architecture at this time tended towards the use of Classical forms already, but bank design was less likely to stray from Greek and Roman precedents and was often more rigid in its adaption of Classical models for contemporary buildings. Early American banks were generally executed in the Federal and Greek Revival styles, the former of which leaned heavily on Palladian influence, which was popular in Britain in the late eighteenth and early nineteenth century, just as new American banks were being established throughout the young country. Many of these new American banks, such as the Bank of South Carolina in Charleston (1797) and the Nantucket Pacific Bank in Nantucket (1818), drew on the Classical villa for inspiration and took cues from domestic architecture of the period with understated Classical features on balanced and symmetrical facades, while others, such as the First Bank of the United States in Philadelphia (1795-1797) were designed to resemble Classical temples with bold and oversized porticoes featuring large columns and pediments, alongside ornate Classical details. Throughout the nineteenth century, as the Classical styles fell out of favour by the mid-century in favour of Gothic and Victorian designs, these design preferences stayed fairly consistent in bank design; although design motifs, scale and level of ornateness varied based on the preferences of both the time and location, the use of a variation of Classical architecture remained consistent in new bank buildings across the United States well into the early twentieth century, even with the advent of skyscrapers at the end of the nineteenth century and the changes in massing and form demanded by the rise of the industrial city.

In Canada, these patterns were effectively repeated and the consistent use of Classical motifs was expected with the construction of banks from the early nineteenth century well into the twentieth. Canada's earliest purpose-built bank structure, the Bank of Montreal building in Montreal, was constructed between 1818 and 1819 and, like its Federal-style American counterparts, effectively resembled a Georgian villa with a low-pitched roof and Doric portico; a few years later, a building for the new Bank of Upper Canada was

erected in Toronto and it too was based on a domestic Georgian prototype. As the century developed, and banks became more established and prosperous businesses in Canada's urban centres, their architecture changed, but still within the confines of the Classical design idiom, to reflect the architectural preferences of the day, and financial resources of the bank and its location. Examples such as the new branch of the Bank of Montreal built at the corner of Front and Yonge Streets in Toronto in 1885 and the 1908-10 branch of the Bank of Nova Scotia at the intersection of Portage Avenue and Garry Street in Winnipeg show the exuberance of late Victorian and Edwardian design, with high levels of decorative details and complex forms far removed from their sober Georgian ancestors. These structures, however, remained true to their use of Classical forms to support and promote the commercial stability and financial responsibility that were crucial to a bank's reputation. These significant examples were all built in major urban centres, but Classical examples existed in smaller communities as well, although, until the twentieth century, most banks were located in urban centres.

Where Canada's banking architecture diverged in its development from its American counterparts was due primarily to how Canadian banks operated, as opposed to a major break over style or design. Unlike the United States where banks were highly regional, banks in Canada were primarily based on a national model, with a large central head office and branches in communities across the country; this not only impacted banks' operations, but also their building patterns and architectural design. Bank branching first began around the 1840s with the established banks building branches in other cities across the country to compete for business and expand their capital. However, the expansion of branches was relatively slow throughout much of the nineteenth century. Architecturally, this meant that new branch buildings were primarily designed on an individual basis for the location in which they were being established. Banks would hire an architect to design a new building if and when required, occasionally working with the same architect on multiple projects. For example, the Bank of Upper Canada commissioned the well-known Toronto architectural firm Cumberland and Storm to design their new Lindsay branch in 1857, after previously working with the firm on branches in Windsor, Port Hope and Sarnia in the mid-1850s. While these sometimes produced designs that were similar – the four Cumberland and Storm banks, for example, were all soberly executed examples based in the Georgian residential style – there was not a seriously coordinated effort by banks to create stylistically cohesive branches, although they were all, with some notable exceptions, designed in the Classical style.

However, by the 1880s, banks began to expand their branch system more rapidly, particularly with the opening of the Canadian West for settlement, as well as through mergers and acquisitions that resulted in much larger national



banks with a greater ability to expand and build. As a result, many banks took a more proactive role in the design and construction of new branch buildings to ensure an aesthetic coherence across structures; this approach promoted buildings that were not only consistent because they were all built in the same style, but could also project corporate branding through similar or even identical designs. Some, like the Canadian Bank of Commerce, went as far as to develop prefabricated buildings for new communities, particularly in western Canada. Most of the major banks, however, formed formal and informal partnerships with preferred architects who designed their branches in specific geographic locations, such as J.M. Lyle who worked extensively for both the Dominion Bank and the Bank of Nova Scotia or W.R.L. Blackwell – the architect of the subject property – who designed banks exclusively for the Bank of Toronto. These banks were, almost without exception, executed in late Victorian and Edwardian Classical styles, using a variety of Greek and Roman motifs.

In particular, an exponential expansion of the branch system, particularly through rural Ontario, Quebec and Atlantic Canada, took place in throughout the first three decades of the twentieth century, from approximately 1900 to 1930; by 1920, there were nearly five thousand bank branches across the country. The majority of new branches were constructed in smaller towns and rural communities where previously residents had to travel to the nearest larger centre to undertake their banking. This rapid expansion corresponded with the rise of Edwardian Classicism as the preferred architectural style for residential, institutional and commercial architecture and its use in bank buildings, where Classical styling was already the preference, was extensive. Like earlier Classical styles, Edwardian Classical architecture utilized various Classical motifs, such as columns, pediments, keystones and quoins, but in restrained and understated designs. As a rule, Classical motifs in Edwardian architecture were applied sparingly to buildings with an overall compact simple massing and took inspiration from Palladian designs of architects such as Inigo Jones and Christopher Wren, as opposed to the flamboyant Classicism preferred in the Neo-Baroque Classicism of the late nineteenth century.

Edwardian Classical banks were generally less ornate than their predecessors, using fewer, and often heavier Classical motifs but to a similar effect to project the same ideas of solidity, prosperity and order preferred in bank architecture. Preferred design elements were often exaggerated but selective and included features such as oversized cornices with entablatures, heavy quoins, keystones and door surrounds, structural polychromy, and generous fenestration, with few highly ornate elements. For the expansion and construction of new bank branches, the rise of a more simplified Classical architecture was, in fact, of benefit to banks as these buildings were often less expensive to erect than more elaborate examples and could easily be scaled to smaller buildings. The

majority of banks, and particularly those in smaller communities, built in the first decades of the twentieth century are constructed in this style and share a consistent architectural language in communities across Ontario.

As a result of these various factors, the Classical styles, in their various iterations, were and continued to be the default styles for financial institutions in North America, with very few exceptions, until around 1945 when a significant shift to a modernist aesthetic took place in bank design in the wake of World War Two and significant changes to architectural design and urban planning more generally. Banks, as corporations, preferred to emphasize symbolic over function characteristics in their architecture until the mid-twentieth century and so continued to build in the Classical mode with its various symbolic connotations, despite some practical challenges. For example, the integration of large banking halls with enough windows in urban banks was often a challenge using Classical architecture, but this style remained the default nevertheless. There are very few banks that date from prior to the mid-twentieth century that do not adhere to the Classical style; while there is a small number purpose built banks in alternative styles, including Romanesque Revival and Art Deco styles, the majority of banks buildings in Canada which were not Classical in design were not purpose built for financial institutions, such as banks in main street Italianate commercial buildings not intended explicitly to house financial institutions.

The subject property was constructed into this context and is a highly representative example of an early twentieth bank building in small town Ontario. Constructed in 1920, it was built as a branch building for the Bank of Toronto, to the design of Peterborough architect W.R.L. Blackwell, who worked extensively for the Bank of Toronto throughout the 1920s and 1930s and was one of the Bank's preferred architects for branches in Ontario, but also more broadly in Canada as a whole. The building, executed in red brick, is two storeys in height with flat roof and a stepped parapet to add additional height, as well as a location for decorative motifs, to the building. With the exception of the front façade, the building is effectively plain with simple rectangular massing, although the cornice extends around the east side of the building, due to its location on a corner lot.

The building includes a number of features which identify it as an Edwardian Classical bank building. These include its stepped parapet, as noted above, as well as its prominent rusticated quoins which define the front elevation of the building. The former bank also includes a wide entablature below a heavy cornice with a wide overhang that is typical of Edwardian Classical commercial architecture. The building includes a number of features executed in buff masonry which provide decorative details to the front façade of the structure. These include the decorative motifs in the parapet and below the ground floor



window, the entablature and cornice, and the sills on all four elevations of the building.

These features were highly typical of Edwardian bank architecture which tended to incorporate fewer decorative details but in a bolder execution. It is also typical of Blackwell's work, specifically his commissions for the Bank of Toronto, which often used restrained Classical features on basic rectangular structures. This was particularly the case for bank buildings constructed in small communities which were not the more ornate flagship structures erected in urban settings, but rather smaller buildings, in alignment with the size of the community, often featured fewer details which nevertheless still marked them out both as Classical structures and as banks.

While the property is representative of this style and type of architecture as a whole which was pervasive across Ontario in the first decades of the twentieth century, it is also unique within the community as Bethany's only purpose built bank and one of only a few surviving purpose built bank buildings in Kawartha Lakes from this period. Bethany, in the 1920s and the present day, had very few commercial buildings and these were all visually distinct from the subject property. The majority of these structures are false façade commercial structures along Highway 7A, both pre and post-dating the 1911 fire which destroyed much of the downtown, and are few in number; several more modern commercial structures are present on the west side of the hamlet. However, the subject property remains both the only brick commercial building and the only Classical building extant in downtown Bethany, highlighting its unique historical use.

Similarly, it is one of only a few purpose-built historic banks still extant in Kawartha Lakes. Throughout the late nineteenth and early twentieth century, a wide range of banks were constructed in communities across Kawartha Lakes, including the subject property and a contemporaneous structure in Omemee, which is believed to also have been designed by Blackwell for the Bank of Toronto. Other bank branches moved into existing commercial buildings, such as the Bank of Montreal in Fenelon Falls which still occupies the same site it occupied in the early twentieth century. However, of these purpose built structures, few remain extant, particularly as many banks underwent a significant rebuilding campaign with modern structures in the second half of the twentieth century; this usually involved demolishing the older structures and replacing them on the same site. Along several other examples, including the former Bank of Toronto in Omemee, the 1913 Bank of British North America in Bobcaygeon, and the 1857 Bank of Upper Canada in Lindsay, the former bank building in Bethany is one of the few examples of this type of purpose built bank still extant in Kawartha Lakes and holds architectural value by virtue of its rarity in the contemporary built landscape.

## Historical and Associative Value

1475 Highway 7A has historical and associative value as Bethany's only purpose built bank. Through its historical role as the Bank of Toronto and later TD Bank, the property yields information regarding the commercial development of Bethany throughout the nineteenth and early twentieth century as a primary settlement area and commercial hub for Manvers Township as well as the development of banking in rural Ontario around the turn of the twentieth century when banks expanded into smaller communities through the construction of new branches. It has direct historical associations with the history of banking and of commercial growth in Bethany. In addition to its important historical role within the community, the building was designed by prominent Peterborough architect W.R.L. Blackwell who was one of the preferred architects of the Bank of Toronto in the 1920s when this building was constructed, and an important architect in the Peterborough and Kawartha Lakes region for his wide array of designs in communities across both counties.

Manvers Township was first surveyed for non-indigenous settlement between 1816 and 1817 by Samuel S. Wilmot, and the first non-indigenous settlers likely arrived around 1820, although several families who bought portions of the clergy reserves may have arrived slightly earlier. However, settlement throughout the first several decades was slow and by 1842, there were 111 households in the townships, most of whom were engaged in agricultural work. Industries and businesses, such as mills, blacksmiths and stores, had yet to become established. However, by the 1851 census, the township's employment base was beginning to diversify with three mills, new stores, churches, schools and taverns. Nascent villages were also beginning to form, with Ballyduff having the largest concentration of residences and businesses at this time, while Bethany was also slowly developing.

However, in 1856, the Port Hope, Lindsay and Beaverton Railway was constructed north through Manvers Township on route to Lindsay and a stop was established at Bethany. The construction of the railway was part of a massive boom in regional railway construction across Canada in the mid-1850s that reshaped both Canadian transport networks, as well as demographic and settlement patterns. The company had formed in 1854 in Port Hope to provide a new transport link into central Ontario and to compete with its rival, the Cobourg and Peterborough Railway, which had been completed that same year. Lindsay was chosen as the first terminus due to its connection to the new Trent-Severn Waterway and access to further, more northerly markets. Construction began in Port Hope, through Millbrook, Bethany and Omemee before reaching Lindsay in 1857. The railway was renamed the Midland Railway in 1869 with its expansion westwards, eventually reaching its final terminus of Midland on Georgian Bay in 1878. The Midland system was eventually absorbed

by the Grand Trunk Railway in 1893 and, in 1923, the Canadian National Railway.

The arrival of the railway in Bethany was the impetus for the growth of the community. While the area had been settled since the early nineteenth century, it was mostly scattered farms with smaller hamlets throughout. The new station allowed for Bethany to grow into a much more sizable village with increased access to trade, transport in and out of the community, and post. By 1869, the population of the village had grown to 300 inhabitants and boasted a range of stores, including the subject property, and services as well as several hotels, a school and three churches. Through the proximity to the railway, the village became a local hub for the surrounding rural community. By the end of the century, the *Eastern Ontario Gazetteer and Directory* for 1898 recorded the village with a population of 500 with an expanding range of businesses and small industries to serve the local community and the railway.

This growth as the result of the arrival of the railway was an extremely common demographic trend, particularly in small communities across Canada. The railway allowed for new and increased economic opportunities as well as better access to new residents to reach communities. The use of the railway as a mechanism for shipping out agricultural products brought new wealth to an area and in turn attracted new businesses and services to railway communities. Increased domestic markets in growing urban centres fueled the demand for rural agricultural produce providing a ready and growing market. This was particularly the case for domestic wheat and grain which were in high demand in the middle decades of the nineteenth century, corresponding with the boom in railway construction.

Bethany's role as the local railway hub also made it the commercial centre. Businesses, both those related and unrelated to the railway sprung up in the hamlet, growing its main street, then known as King Street, to a sizeable concern. In 1866, the *Northumberland and Durham Gazetteer and Directory* notes that most of the businesses were focussed around the buying and selling of grain as well as general retail to serve local residents and farms and included two general stores, a grocery store, a wagon shop, a shoe shop, a saddle and harness maker, two blacksmith's shops and two hotels, alongside grain processing and sales associated with the railway. By 1898, the range of stores had expanded including a dry goods store, a shop making and selling musical instruments, a furniture store, and a tailor.

What nineteenth-century Bethany did not have was a bank. Although in 1866, Andrew Brown, the station master, was listed as being an agent for the Canada Permanent Building Society, effectively an early mortgage lender, there was no financial institution that could offer loans, particularly for businesses, investment opportunities, or saving capabilities. For businesses, in

particular, this presented a problem as there was no place to deposit their revenue or request a loan to begin a new business, purchase new equipment or premises, or expand. The lack of bank was even more acute for farmers and those living in the surrounding rural area who travelled to Bethany for to shop and for mail, but couldn't access financial services there. To do their banking, people in Bethany and the surrounding area had to travel to Lindsay or to Millbrook, the nearest banking establishment at the end of the nineteenth century. This is, however, reflective of the evolution of banking in rural Canada where there were few provisions or services until the early decades of the 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 and were often developed to serve a specific clientele; the Bank of Toronto, for example, was founded in 1855 in Toronto by a coalition of grain dealers and flour millers, and its core customers were, for most of the nineteenth century, primarily farmers, merchants and businessmen in agricultural related businesses, including grain sales and processing. 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, the Bank of Toronto, 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 generally 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. At the end of the nineteenth century, most people in Bethany travelled by train to Millbrook to bank.

The first bank established in Bethany was the Farmer's Bank of Canada, which opened a branch in the village around 1905. The Farmer's Bank had been established in 1904, a relatively new player on the banking scene, specifically to cater to rural and farming clientele. Throughout the first decade of the twentieth century, they established 27 branches throughout Ontario, primarily in rural areas, including five in Kawartha Lakes in Lindsay, Dunsford, Kinmount, Pontypool and Bethany. In Bethany, the bank established its branch in McKinnon's Hotel; it never had a dedicated building in the hamlet. However, by December 1910, the bank had collapsed; it had emerged that the bank had mismanaged funds and undertaken a range of speculative investments, mostly in mining ventures including the Keeley Mine near Cobalt, using its depositors' funds without their knowledge. The bank's collapse was one of the worst bank failures in Canadian history with depositors in Bethany alone losing over \$55,000, a substantial sum for the time period. While disastrous for local people and businesses who were clients of the bank, this sort of bank failure was not uncommon due to the lack of regulatory framework and accountability for banks at this time, leading to a range of bank failures throughout the late nineteenth and early twentieth century. The failure of the Farmer's Bank speaks to an unfortunate but common problem amongst early twentieth century banks, particularly those which were small and localized, many of which served rural communities.

Banking services were not restored to Bethany until 1918 when the Bank of Toronto established a branch in the community. Their first quarters were in the house of Thomas Jackson, but, by 1920, they had built a purpose built structure, the subject property. The bank itself was located on the main floor of the building and the upper floor was used as an apartment for the bank manager and his family. Unlike the Farmer's Bank, the Bank of Toronto was a reputable and stable national bank. The bank was established in Toronto in 1855, with a core of customers that included farmers, merchants and industrial producers with links to agriculture, such as grain mills and distilleries. It slowly expanded throughout the mid-nineteenth century, building a prosperous national network, first in Ontario and then in other provinces, especially with the opening of the west to non-indigenous settlement and the growth of new

industries and increased resource extraction throughout the final decades of the nineteenth century.

The early twentieth century saw a period of rapid expansion as the Bank of Toronto, alongside other banks, established branches in new and growing communities across the country, especially those in small towns and rural areas that had previously not been served by a financial institution, in alignment with the thriving turn of the century economy. In 1900, the Bank had only 16 branches in communities across the country but, by 1920, they had expanded to 161 branches. This major expansion, which was mirrored by other large banks in the first decades of the century, speaks to the increasing centralization of Canadian banking based on a stable national model, as opposed to smaller regional banks at greater risk of failure.

For a community such as Bethany, the presence of a recognized bank with a dedicated building was a boon to the community. For individuals and families, it represented a place to take their savings and one, unlike the earlier Farmer's Bank, that was unlikely to collapse. For businesses, the presence of a bank in the community made business transactions easier, from getting loans to making deposits, and prevented business owners from having to travel to Millbrook to doing their banking, at a time when travel to that community still involved going by train. It was a boon not just for residents in the hamlet itself, but also in the surrounding rural area where Bethany was, and remained, the major population centre and one of the primary commercial hubs in Manvers Township; the bank was also used by farmers and other rural residents for all of their banking and financial needs, extending its influence beyond the community itself. At a time when financial services were increasingly becoming more formalized and regularized, the presence of a local bank branch was integral for the local economy, supporting local businesses and families in their financial transactions.

The bank continued to serve the community throughout the twentieth century as its only financial institution. As a corporate entity, the Bank of Toronto continued to grow and prosper throughout the middle decades of the twentieth century and, in 1954, merged with the Dominion Bank, another of the mid-nineteenth century banks that had grown and prospered throughout the twentieth century, to create TD Bank; like other branches across the country, the Bank of Toronto's Bethany branch was retained and continued to serve the community as a branch of the new TD Bank. It continued to operate until 2019 when the branch, along with others in the local area, was closed in favour of a centralized bank branch in Lindsay.

The property also has historical value as the work of noted Peterborough architect Walter Renison Lightborne Blackwell (1890-1957) and the architectural firm W. and W.R.L. Blackwell. Blackwell, who worked alongside



his father William Blackwell from 1919 to the older Blackwell's death in 1937 under the firm name W and W.R.L. Blackwell, before entering to partnership with James Craig in 1945 under the name Blackwell and Craig. The firm later changes its name to Blackwell, Craig and Zeidler after German architect, and later leading figure in twentieth century Canadian architecture, Eberhard Zeidler, joined the firm in 1950; this firm eventually evolved into Zeidler Architecture which is still in operation and is one of Canada's leading architectural firms. Blackwell continued to practice until his retirement in 1955.

As an architect, Blackwell is synonymous with bank buildings. Beginning in 1919, when he joined his father in Peterborough, the firm began winning contracts from the Bank of Toronto. The bank was undergoing a period of rapid expansion during this time, which continued into the mid-twentieth century, and was in the process of establishing new branches across Canada. While some of these new branches moved into existing buildings, it was the Bank's preference to build purpose built structures and so commissioned architects across Canada to build new branches in various communities of all sizes across the country. In Ontario, the Blackwell firm was one of the bank's primary firms with which it conducted business, with known commissions in Oakville, Sudbury, Toronto, Brockville and Penetanguishene, among others. Although the Blackwells undertook a wide range of commissions, their commissions from the Bank of Toronto formed a significant portion of their work from 1919 onward.

Blackwell's approach to bank buildings came primarily from his formal training between 1910 and 1918, in particular his work in the United States after 1912. Blackwell first trained in architecture at the University of Toronto between 1910 and 1912 before moving on to Columbia in 1912. After completing his studies, he worked briefly with the Boston firm Cram, Goodhue and Ferguson before joining Henry Whitfield in New York where he became chief draftsman by 1917. By 1919, he had returned to Peterborough where he joined his father in his firm and began his foray into bank design with numerous commissions for the Bank of Toronto. His firm commission for the bank appears to have been the bank's new branch in Havelock, completed in 1919.

Invariably, Blackwell's designs for the Bank of Toronto are Classical in design and refined in their execution, but with restrained use of ornamentation and relatively simple massing. This was a result of Blackwell's American training, where bank buildings in the early twentieth century were generally designed in this vein to reflect a sober and restrained version of Classicism. This is the aesthetic present in the Bethany Bank of Toronto and can be seen in other examples of Blackwell's work. Notably, an extremely similar example can be found in New Lowell, west of Barrie, which was constructed in the same year as the bank in Bethany. Both designs use a similar narrow two-bay massing with an entrance offset on one side of the façade. While both buildings are

only two storeys in height, their height is increased and emphasized through a stepped parapet gable, which are identical between the two buildings. Although each use slightly different design motifs, the subtle use of polychromatic brick to create visual motifs on the front façade is the same, as is the cornice and entablature found on both structures. In addition to this very similar example, other examples of Blackwell's bank designs show similar design language and approach as seen in the Bethany structure. For example, the Bank of Toronto in Omemee, also designed by Blackwell in the 1920s, continues the use of a restrained Classical style on a basic rectangular form, albeit in a larger building, as does the Bank of Toronto in Oakville, designed by Blackwell in 1922, which uses both structural polychromy and bold Classical elements on an overall basic design. In this way, the Bethany bank fits neatly within the trajectory of Blackwell's practice, as it related to banks; although it is one of his earlier commissions, it is highly consistent with his wider design practice and preferred use of restrained Classicism within his commissions.

Blackwell, but particularly his father William, practiced heavily throughout Peterborough and the surrounding communities, including those in Kawartha Lakes, despite their wider practice constructing banks throughout the province; they are strongly associated with the broader Kawartha region in their practice, including both Peterborough and Kawartha Lakes. The firm's earliest known commission in Kawartha Lakes is the Lindsay Opera House, now the Academy Theatre, designed by the older Blackwell in 1892. The firm continued to undertake commissions throughout the region after the younger Blackwell joined the firm, well into the twentieth century, until at least the late 1930s; the firm's practice shifted towards Toronto after James Craig joined in 1945. The full scope of their work encompassed a substantial range of building types, including residential commissions, public buildings, churches and commercial buildings, executed in a wide array of late Victorian and Edwardian styles; this includes structures such as the Bank of Toronto in Omemee, built around 1923, and the residential property at 60 Albert Street North in Lindsay, constructed in the early 1930s. Notably, the older Blackwell also designed two other buildings in Bethany: the Manvers Township Hall, erected in 1912, across the road from the bank, their later commission, and the Bethany Methodist, later United, Church on George Street. Although based in Peterborough, their impact on the built fabric of Kawartha Lakes is substantial, with a wide array of buildings credited to the firm, primary in the central and southern portion of the municipality.

### Contextual Value

1475 Highway 7A has contextual value as a defining feature of downtown Bethany and a local landmark. The property is a defining feature of the historic streetscape of Highway 7A which forms the commercial core of the hamlet and supports and maintains its historic small town character as a key

nineteenth-century commercial building. The building is also a local landmark for its longstanding presence in the community and former role as the hamlet's only bank, and the main bank serving the wider rural community.

Downtown Bethany is located along Highway 7A and is comprised of a mix of residential, institutional, and commercial buildings. The hamlet itself extends to both the north and south of the highway and the Highway 7A corridor forms the core of the community. This area developed as the community's commercial heart beginning in the 1850s, when new buildings were erected to serve the growing population and status of the community as a railway hub. By 1898, the hamlet's fire insurance plan shows the general store, alongside a tailor, drug store, harness maker and furniture store in the downtown area, alongside the Manvers Township Hall. Unfortunately, the significant fire that swept through the community in 1911 destroyed many of the buildings in the commercial core, but most of these were rebuilt; Few buildings survived, and the hamlet underwent a period of construction throughout the 1910s and early 1920s that saw new commercial and residential structures to replace the older ones and add to the existing streetscape. These include the subject property, constructed in 1920.

After the reconstruction of the community, the commercial core of the village continued to be located along the Highway 7A corridor and, in the present day, this commercial heart remains. The subject property is one of a small collection of historic buildings in the core of the community that helps define and support its commercial centre, alongside structures such as the reconstructed Manvers Township Hall, dating from 1912, the Bethany General Store, dating from 1859, and the Old Bethany Post Office from 1875. Taken together, these structures form a cohesive small town streetscape characterized by its small commercial buildings, mixed with both residential and institutional properties which surround the collection of commercial establishments.

The property is also visually and historically linked to its surroundings as part of the historic development of the community which evolved organically over time throughout the nineteenth and twentieth centuries. Unlike many small communities which underwent a period of near complete reconstruction after devastating fires, Bethany's historic structures emerged over time, from about 1855 to 1930, and structures from throughout that period survive and exist side by side in the community. Its historic core demonstrates that gradual evolution, which includes buildings that both pre- and post-date the 1911 fire. The subject property dates to the later end of this period of development but contributes to the historic narrative of the community's developed established through its built fabric.

In addition to its role in defining and supporting the local streetscape, the subject property is a landmark in Bethany in the surrounding area. Its landmark status is derived both from its architecture, which is distinct in the surrounding area, but primarily from its previous function as TD Bank. Until 2019, the property served as Bethany's only bank and the only bank serving the wider rural area in Manvers Township. This key function enabled local people to have banking services close to home and, because of its vital role in the area, was well-known within the local community. Despite its closure in 2019 as part of a wider trend of rural bank branch closures, the property remains well-known in the community as the former bank building.

## 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

1475 Highway 7A has design and physical value as a representative example of a small-town bank branch constructed in the early twentieth century.

Constructed in 1920 to the design of noted Peterborough architect W.R.L. Blackwell, the building demonstrates key features found in bank design at this time, including the use of a restrained Edwardian Classical style in the first two decades of the twentieth century. It is a well-executed example of this type of structure, but holds further significance in Bethany as the hamlet's only bank building and as the only building executed in this style in the community.

#### Historical and Associative Value

1475 Highway 7A has historical and associative value as Bethany's only purpose built bank. Through its historical role as the Bank of Toronto and later TD Bank, the property yields information regarding the commercial development of Bethany throughout the nineteenth and early twentieth century as a primary settlement area and commercial hub for Manvers Township as well as the development of banking in rural Ontario around the turn of the twentieth century when banks expanded into smaller communities through the construction of new branches. It has direct historical associations with the history of banking and of commercial growth in Bethany. In addition to its important historical role within the community, the building was designed by prominent Peterborough architect W.R.L. Blackwell who was one of the preferred architects of the Bank of Toronto in the 1920s when this building was constructed, and an important architect in the Peterborough and Kawartha Lakes region for his wide array of designs in communities across both counties.

#### Contextual Value

475 Highway 7A has contextual value as a defining feature of downtown Bethany and a local landmark. The property is a defining feature of the historic streetscape of Highway 7A which forms the commercial core of the hamlet and supports and maintains its historic small town character as a key nineteenth-century commercial building. The building is also a local landmark for its longstanding presence in the community and former role as the hamlet's only bank, and the main bank serving the wider rural community.

## 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 a Edwardian Classical bank building.

- Two-storey red brick construction
- Common bond coursing
- Concrete foundation
- Flat roof
- Stepped parapet
- Cornice
- Entablature
- Rusticated quoins and pilasters
- Polychromatic decorative elements
- Fenestration including:
  - Voussoirs
  - Concrete sills
- Offset entrance

### Historical and Associative Attributes

The historical and associative attributes support the value of the property as a former bank building and key aspect of Bethany's early twentieth century commercial development.

- Former use as a bank
- Relationship to the history of commercial development in Bethany

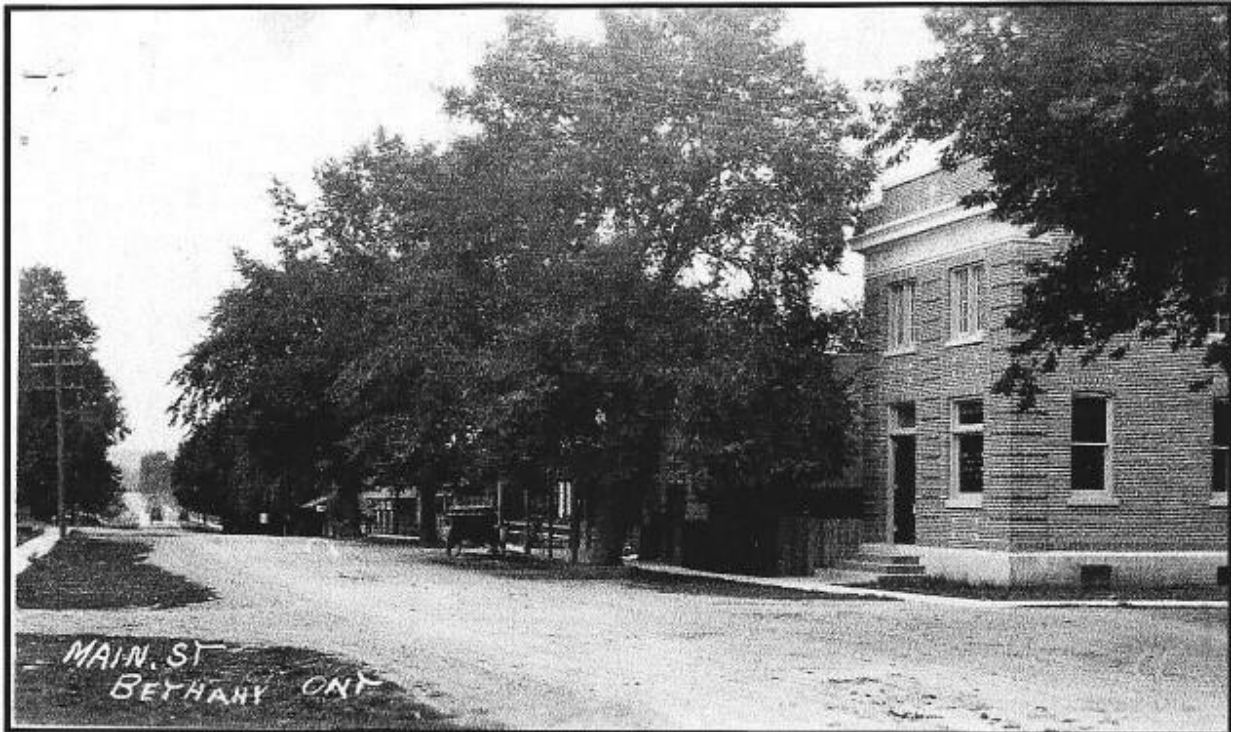
### Contextual Attributes

The contextual attributes support the value of the property as a contributing feature to the streetscape of downtown Bethany and as a local landmark.

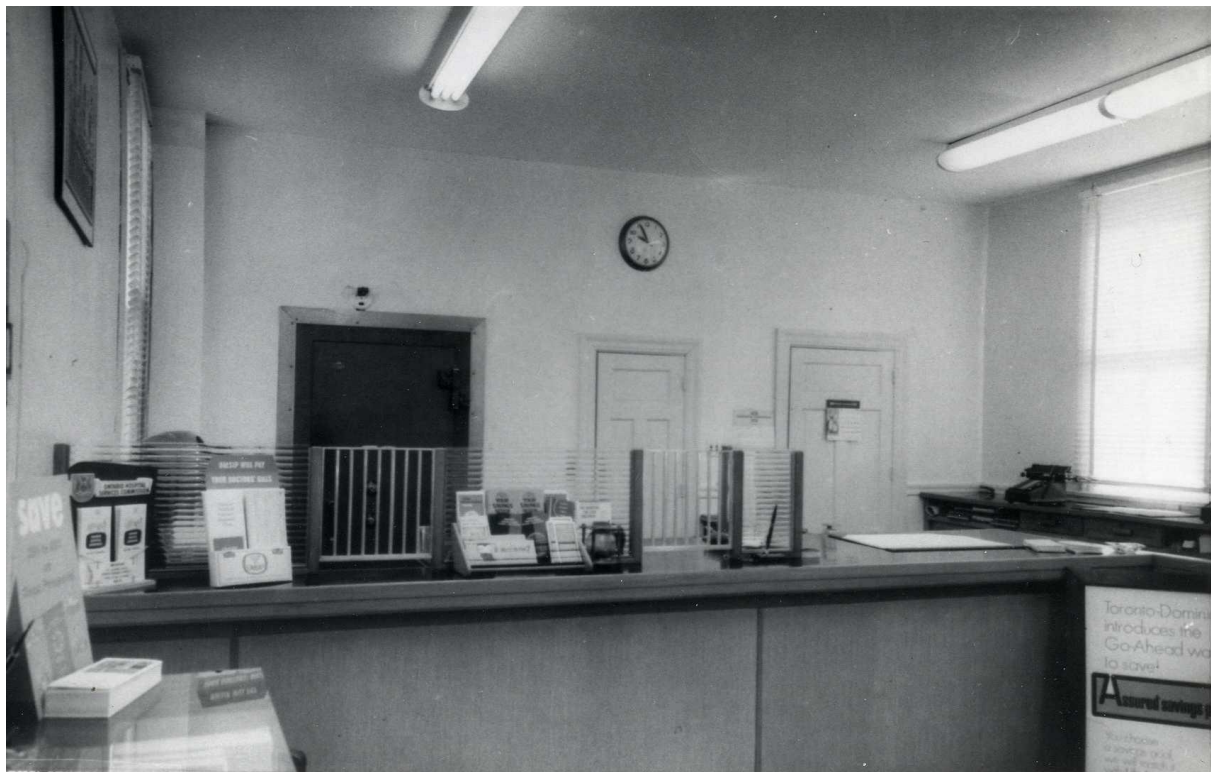
- Location along Highway 7A
- Views of the property from Highway 7A, Ski Hill Road and George Street
- Views of the surrounding streetscape from the property
- Detached construction



## Images



Bank of Toronto, Bethany, c.1930



Bank of Toronto interior, n.d.









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