

1 King Street East, Village of Omemee (Omemee Bank of Toronto)

Heritage Designation Evaluation

Village of Omemee

PT LT 1 N/S KING ST AND E/S STURGEON ST PL 109 AS IN R350011;

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 1 King Street East 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 Classical entrance surround with pediment and cornice, which were typical of bank design at this time. It is the only purpose-built bank building constructed in Omemee.

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 Omemee 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 Omemee 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 Omemee as the commercial core of the village. The property is one of a range of historic commercial buildings that form the built landscape of King Street and the downtown corridor of the community which help to form its small town character.

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 Omemee. The corridor of King Street which runs through Omemee includes a range of historic commercial buildings ranging from two to three storeys developed between about 1890 and 1920. This property forms a part of this late nineteenth and early twentieth century development and forms part of a cohesive historic commercial streetscape through its connections to other commercial buildings along King Street.

iii. is a landmark.

The property is a landmark as the former, and only bank, building in Omemee and for its prominent location at the intersection of King Street and Sturgeon Road in the centre of the village.

Design and Physical Value

1 King Street East has design and physical value as a representative example of a small-town bank branch constructed in the early twentieth century.

Constructed around 1923 likely 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 Omemee 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 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 in this context and is a highly representative example of an early twentieth century bank building in small town Ontario. The property was purchased in 1923 by the Bank of Toronto for their new branch in Omeme and the building constructed shortly after; the bank had previously rented a space further down King Street in another commercial building. It is believed to have been constructed 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 a flat roof and a stepped parapet to add additional height. With the exception of the front façade, the building is effectively plain with simple rectangular massing; even the side facing Sturgeon Street is relatively non-descript.

This 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 cornice and entablature below the parapet; this is highly typical of Edwardian Classical commercial architecture. Of particular note is the building's Classical entrance surround. The entrance, which is placed in the

centre of the building to provide the overall structure with a symmetrical massing, includes flanking pilasters, an entablature and a pediment, very specific Classical design features regularly integrated into buildings of this type. The property also contains a limited amount of structural polychromy in its lug sills and window surrounds. Overall, the building is strictly symmetrical and almost austere in its execution which speaks to the wider Palladian influence in Classical bank design.

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.

One of the notable, although no longer extant, features of this building was its upper storey sleeping porch. As with many banks in small towns and rural areas in the early twentieth century, the upper storey of the bank was used as the bank manager's residence; for rapidly expanding national banks, the provision of accommodation locally for their bank managers ensured that professionally trained bank managers would be attracted to and stay in small communities when new branches were established. Popular in the 1920s when this building was constructed, sleeping porches were used as places for families to sleep in the summer to take advantage of summer breezes and cooler nighttime air for sleeping; at the same time, there was a widespread belief that sleeping in fresh air was healthy and warded off disease. Sleeping porches were often constructed on the second or third storeys of home at this time and were private spaces for the family. The inclusion of a sleeping porch on this commercial building speaks to its dual commercial and residential function and the desire of the bank to provide comfortable and up to date accommodation for their local managers.

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 Omemee's only purpose built bank and one of only a few surviving purpose built bank buildings in Kawartha Lakes from this period. Omemee's commercial core developed along King Street throughout the nineteenth century and includes a range of well-established late nineteenth century commercial architecture, primarily executed in Italianate and Second Empire styles. Although the Bank of Toronto operated in the village prior to the construction of this building, it was located at what is now known municipally at 41 King Street East, a commercial building

that was not purpose built as a bank and is typical of turn of the century commercial architecture. The subject property is historically the only purpose built bank building in downtown Omemee and it is distinct architecturally in this regard with specific Edwardian Classical features not found in the other commercial blocks throughout the downtown.

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 Bethany, which was also 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, a site that was not originally constructed as a bank building. 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 Omemee 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

1 King Street East has historical and associative value as Omemee'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 Omemee throughout the late nineteenth and early twentieth century as the primary settlement and commercial hub in Emily Township, as well as the development of banking in small-town 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 commercial growth in Omemee. In addition to its important historical role within the community, the building is believed to have been 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.

Emily Township was first opened for non-indigenous settlement in 1820 and the first settlers arrived in that year. Settlement began in earnest in 1821 with the arrival of a large group of Irish Protestant settlers from Fermanagh –

around 400 people – in the southern portion of the township. Settlement continued at a rapid pace, as the township was relatively easy to access, particularly in relation to Peterborough. In 1825, its population was bolstered significantly by the arrival of 700 settlers from the Robinson immigration scheme, a substantial group of Irish Catholics who were settled in Emily Township, as well as nearby townships in what would become Peterborough County; nearly 700 people were settled in the northern part of Emily.

In 1825, William Cottingham established a grist mill on the Pigeon River, the beginnings of what would eventually become Omemee; the increasing number of people in the surrounding area and the establishment of farms made a grist mill a vital piece of infrastructure when the nearest one, until that point, was in Cavan. A store was established nearby the following year by Samuel Cottingham to cater to the growing number of settlers in the township and, from there, the community grew into a significant population centre for the region. The 1858 *Directory for the United Counties of Peterborough and Victoria* recorded that the population had grown to between 500 and 600 people in the village alone and that “there is little doubt that it will become a town of great importance”¹ noting its bustling railway station that transported produce and lumber from the township out of the community, its grist mill, saw mill, and carding and fulling mill, as well as its expansive range of shops, its taverns and hotels, schools, churches, and local newspaper.

This growth continued throughout the nineteenth century as Omemee, which changed names several times until it was formally named Omemee in 1857, grew to be the major service and commercial centre for Emily Township. The substantial and successful agricultural base in the township made for a steady supply of agricultural products passing through the community, and its economy was further bolstered by its local industries. It reached its peak nineteenth century population in 1878 with just under 900 inhabitants, gradually declining to around 470 residents by 1920, in alignment with the general exodus from rural areas and small towns across Ontario around this period, compounded by local population loss due to the decline of the lumber industry in the early twentieth century. Omemee remained, however, a major population and commercial centre serving the surrounding rural area.

An examination of the 1898 *Eastern Ontario Gazetteer and Directory* shows the commercial landscape of Omemee at the turn of the century. In addition to its saw and flour mills which were major economic drivers throughout the nineteenth and early twentieth century, it was home to a range of small industries and retail businesses, including a foundry, grocer and general stores, tailors, carriage and harness makers, several hotels and taverns, a druggist, a

¹ *Directory for the United Counties of Peterborough and Victoria* (Peterborough: T&R White, 1858), 38.

shoemaker, a dressmaker, and several blacksmiths. These businesses were all hallmark of a thriving late nineteenth century community which Omemee remained, despite its population decline.

What Omemee did not have was a bank. As noted in the 1898 *Gazetteer*, the nearest bank was in Lindsay which was, while accessible, was not convenient. The financial services in Omemee were limited to two insurance companies, which were fairly common in late nineteenth and early twentieth century communities and a loan agent. These, however, did not provide a full suite of financial services, particularly with regard to depositing and saving. For businesses, in particular, this presented a problem as there was no place to deposit their revenue or request a reputable 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 Omemee to shop and for mail, but couldn't access financial services there. To do their banking, people in Omemee and the surrounding area still had to travel to Lindsay or to Peterborough. 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.

The Bank of Toronto first came to Omemee in 1904. It was first located in the one storey building, now addressed as 41 King Street East, that was constructed the year prior to replace the Blackwell Hotel which burned down in 1890. One of the two units of the building was fitted as an office with a vault to enable the bank to open its Omemee branch here. At this time, Canada's banking landscape was still highly unregulated and very volatile, despite the provisions of the 1871 Bank Act and many banks suffered significant failures in the late nineteenth and early twentieth century, at a substantial cost to both their investors and the businesses and families that used them. The Bank of Toronto, however, was a reputable and stable bank with a stable national network and solid management approach. 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 Omemee, 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 Lindsay or Peterborough to doing their banking, at a time when travel remained challenging and time consuming. It was a boon not just for residents in the village itself, but also in the surrounding rural area where Omemee was, and remained, the major population centre and one of the primary commercial hubs in both Emily Township and the surrounding area; 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 Omemee 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 it is believed to be 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 for different clients and uses, including a substantial number of public and industrial buildings, 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 Omemee Bank of Toronto and can be seen in other examples of Blackwell's work. For example, the Bank of Toronto buildings in Bethany and in New Lowell, west of Barrie, designed by Blackwell around 1920, continue the use of a restrained Classical style on a basic rectangular form, albeit in a smaller 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 Omemee 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 Bethany, built around 1920, the residential property at 60 Albert Street North in Lindsay, constructed in the early 1930s, the Manvers Township Hall, erected in 1912, and the Bethany Methodist, later United, Church on George Street, among others. 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

1 King Street East has contextual value as a contributing feature to the historic downtown streetscape of Omemee and as a landmark property. The property supports the character of King Street as the village's commercial core as one of a range of historic buildings constructed along the street between about 1890 and 1920. It is historically linked to its surroundings as part of the King Street corridor, which includes a range of historic commercial buildings and forms a part of a cohesive historic commercial streetscape through its connections to other commercial buildings along King Street. The building is also a landmark in its former role as a bank and its prominent location at the intersection of King Street and Sturgeon Road.

Downtown Omemee is located along King Street which runs through the centre of the community and is comprised of a range of late nineteenth and early twentieth century properties. The village itself extends to both the north and south of the downtown area and along King Street to the east and west of the downtown area; King Street forms the historic core of the community and the location of the majority of its businesses. This area developed as the commercial heart of the village beginning in the early nineteenth century, with stores rapidly begin constructed after the establishment of the first grist mill in 1825. By the second half of the nineteenth century, there was a substantially collection of commercial buildings along King Street in a range of styles and materials, reflecting the gradual evolution of the community from its roots in the mid-1820s. However, in the early 1890s, a series of devastating fires, particularly the major fire in 1891, destroyed the majority of the commercial buildings in the downtown; a few remain extant, but they are limited in number.

Throughout the next three decades, downtown Omemee was reconstructed and took on its more contemporary look. The majority of new buildings were constructed in brick in the popular Italianate and Second Empire styles, two to

three storeys in height with ground floor commercial units and upper storey residential units. This includes the subject property which, although constructed in the Edwardian Classical style in accordance with the preferred design idiom for banks at this time, forms part of a wider cohesive downtown streetscape. Taken together, this collection of buildings along King Street retains its character as a turn of the century small-town downtown streetscape and the subject property contributes to that overall character through its consistent material, size and usage with the other commercial buildings located in downtown Omemee.

Similarly, the property is also visually and historically linked to its surroundings as part of the historic development of the community and its reconstruction from 1890 onwards. Like many nineteenth century communities, downtown Omemee underwent a period of almost completed reconstruction after a series of fire devastated its downtown area; this was an extremely common process of rebuilding as fires were very common in the nineteenth century and spread quickly, particularly in areas where there were a lot of wooden buildings. This turn of the century redevelopment included a range of new commercial buildings, including the subject property, and has shaped the downtown streetscape into its current form.

In addition to its role in defining and supporting the local streetscape, the subject property is a landmark in Omemee and 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 Omemee's only bank and the only bank serving the wider rural area in Emily 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. This landmark status is further enhanced by its prominent location at the intersection of Sturgeon Road and King Street, the major intersection in the village and a central location for a key commercial institution.

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 Attributes

1 King Street East has design and physical value as a representative example of a small-town bank branch constructed in the early twentieth century.

Constructed around 1923 likely 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 Omemee as the hamlet's only bank building and as the only building executed in this style in the community.

Historical and Associative Attributes

1 King Street East has historical and associative value as Omemee'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 Omemee throughout the late nineteenth and early twentieth century as the primary settlement and commercial hub in Emily Township, as well as the development of banking in small-town 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 commercial growth in Omemee. In addition to its important historical role within the community, the building is believed to have been 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 Attributes

1 King Street East has contextual value as a contributing feature to the historic downtown streetscape of Omemee and as a landmark property. The property supports the character of King Street as the village's commercial core as one of a range of historic buildings constructed along the street between about 1890 and 1920. It is historically linked to its surroundings as part of the King Street corridor, which includes a range of historic commercial buildings and forms a part of a cohesive historic commercial streetscape through its connections to other commercial buildings along King Street. The building is

also a landmark in its former role as a bank and its prominent location at the intersection of King Street and Sturgeon Road.

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
- Symmetrical massing
- Common bond coursing
- Concrete foundation
- Flat roof
- Stepped parapet
- Cornice
- Entablature
- Fenestration including:
 - Brick and concrete surrounds
 - Concrete sills
 - Upper storey sash windows
 - Ground floor picture windows with transom
- Central entrance including:
 - Classical surround
 - Pilasters
 - Pediment
 - Entablature
 - Decorative motifs

Historical and Associative Attributes

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

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

Contextual Attributes

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

- Location at the corner of King Street and Sturgeon Road
- Views of the property from Sturgeon Road and King Street East and King Street West
- Views of the surrounding streetscape from the property
- Detached construction

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Toronto-Dominion Bank, Omeme, n.d.



Bank interior, n.d.







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