

# 35 Bolton Street, Village of Bobcaygeon (Bank of British North America)

## Heritage Designation Evaluation

Bobcaygeon

PT LT 3 RANGE 5 PL 11 VERULAM PT 6, 57R3897 & AS IN R377761 EXCEPT  
THE T/W EASEMENT THEREIN AND R377755 EXCEPT THE EASEMENT  
THEREIN; S/T  
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 35 Bolton Street has cultural heritage value or interest and merits designation under the Ontario Heritage Act.

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

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

The property is a rare example of an early twentieth century small-town Romanesque bank building, an uncommon style for bank constructing at this time. It is constructed in the Romanesque style and employs a range of features typical of that style, including its rusticated coursed stone construction, rounded arch windows and cornice, which were typical of Romanesque Revival architecture during this period. It is the only purpose-built historic bank building extant in Bobcaygeon and is also 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 the commercial development of Bobcaygeon, as well as the development banking in Bobcaygeon as the community's original purpose built bank and a former branch of the Bank of British North America.

#### 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 Bobcaygeon 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 is constructed to the design of architect William Alexander Langton, one of the founders of the Ontario Association of Architects and the son of early Verulam settler and prominent politician John Langton. The contractor for the building was Peter Grant, a well-known local mason who undertook a substantial amount of work in Bobcaygeon around the turn of the twentieth century.

3. The property has contextual value because it:

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

The property is important in maintaining and supporting the historic commercial character of downtown Bobcaygeon as one of a collection of historic downtown commercial that define the commercial core of the community which is primarily located along Bolton Street.

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

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

iii. is a landmark.

The property is a landmark building in downtown location as the former bank building in the community and as an anchor corner building in downtown Bobcaygeon and in close proximity to Lock 32.

## Design and Physical Value

35 Bolton Street has design and physical value as a rare example of a Romanesque Revival bank building in Kawartha Lakes. Constructed between 1913 and 1914, the bank is representative of the Romanesque Revival style as it had evolved by the early twentieth century and includes features typical of this architectural style, such as its rusticated coursed stone construction, rounded arch windows and cornice, which were prevalent feature in Romanesque Revival architecture. The use of the Romanesque Revival style in bank architecture was rare, as Classical styles were generally preferred, and the subject property is the only example in Kawartha Lakes. It is the only purpose-built historic bank building extant in Bobcaygeon and is also unique in the community in this regard.

The Romanesque Revival style developed in the middle of the nineteenth century, but reached its height of popularity in the 1880s and 1890s. Like its stylistic relative, the Gothic Revival, the Romanesque Revival style drew on historical precedent, but, as opposed to looking to the high to late middle ages, it drew on the early middle ages and the architecture of Norman England from the eleventh and twelfth centuries, adapted to contemporary architecture. The defining feature of the Romanesque Revival style was the rounded arch, a common motif in early medieval architecture that was replicated in its revival during the nineteenth century. Although substantial simplified from their historical precedents, nineteenth century Romanesque buildings were often highly decorative, with rounded arches, complex fenestration and ornate masonry.

The earliest examples of Romanesque Revival architecture date back to the eighteenth century, but, by the late 1840s, it emerged as a fully formed architectural style. In England, where it developed alongside the Gothic Revival style, it was used extensively for church architecture, in alignment with many of the historical examples on which the style was based, particularly for dissenting churches who preferred the more simplistic Romanesque style to the Gothic style, which found favour primarily amongst high church Anglicans and Catholics. However, the style quickly spread to other buildings, particularly public buildings where the style, which was fairly ornate, could be used to significant effect.

The style had spread to North America by the middle of the century, first appearing in the United States around 1845, where it was used primarily on institutional and public architecture. Early Canadian examples include University College at the University of Toronto, constructed by Toronto architect John Langton between 1856 and 1859 and the Basilica of St. John the Baptist in St. John's, Newfoundland constructed to the design of Irish architect John Philpott Jones between 1839 and 1855. These early examples of Romanesque Revival architecture are close in execution to their British and

early American counterparts with rounded arches and high levels of decorative detail that include specific historical forms.

By the 1880s, the style had shifted due, in large part, to the work of American architect Henry Hobson Richardson. Richardson worked extensively in the Romanesque style and shaped it to a more modern, bolder version of the style. In particular, Richardson favoured a heavier and more stylized version of the style that moved away from its historical precedent to a more dramatic presentation, with large, deep rounded arches, stylized decorative elements, rock faced stone finishes and heavy masonry, alongside irregular and picturesque composition; he also integrated French and Italian features into a more eclectic version of the style. Richardson's approach was extremely popular and shifted the style to a bolder, more simplified aesthetic with an emphasis on the heavy masonry and exaggerated arches that came to characterize Romanesque architecture in the final decades of the nineteenth century and the early decades of the twentieth century.

As it had since the middle decades of the century, the style heavily used for public buildings because of its ability to adapt to a monumental scale and bold and exaggerated architectural features executed in brick, stone, or both. The most notable examples in Ontario are the Ontario Legislative Building (1886-1909) and Toronto City Hall (1889-1899); the style was used extensively for government buildings including municipal buildings, courthouses and jails around the turn of the century. Outside of Toronto, examples can be found in the Oxford County Courthouse (1892) and the Peterborough Armoury (1907-1908), which adapt the Romanesque style to smaller urban settings. It was also increasingly used for large residential commissions for wealthy clients for whom it represented wealth, power and stability; because of its bold features and extensive use of heavy masonry, this was an expensive style to build and was not heavily used outside of large residential properties. Most Romanesque buildings were also erected in urban areas where there were higher levels of wealth and resources necessary to build structures of this type and style.

The majority of Romanesque Revival buildings in Kawartha Lakes were constructed in Lindsay for public buildings; as the major urban area in Victoria County and the county seat, there was a tendency to construct buildings of this type in that location. Examples include the Lindsay Armoury, constructed in 1913 and the Academy Theatre, constructed in 1892, as well as the old Lindsay Post Office constructed in 1888. These examples use the same bold execution of Romanesque forms, including rounded arches, exaggerated medieval forms and heavy masonry to various effects. The Post Office, which was demolished in the 1962, was the best example of the style locally, with brick and heavy stone making up its bold arches, rusticated foundation and polychromatic masonry. Smaller examples, such as the 1912 Manvers Town Hall

in Bethany, also exist in smaller communities, although these are few in number.

The subject property is not a public building; it was originally constructed as a purpose built branch for the Bank of Upper Canada between 1913 and 1914. It is fairly late and small example of a Romanesque building, but displays key characteristics of this style. Primarily among these features is the use of large, bold rounded arches on the ground floor of the building in both the windows on the north and east elevation of the building and its main entrance; the rounded arches are accentuated by radiating voussoirs on each of these openings. The other major feature of the property which is typical of the Romanesque style is the use of rough cut stone on the property; the entirety of the building is constructed using this material and finish. The use of rough cut stone was extremely typical on Romanesque Revival structures after about 1880, either as the main external material or as decorative accents on brick masonry designs, and provided the style with its bold and more modern aesthetic, than a historically accurate approach which would have through the use of smooth ashlar. The rough stone is one of the defining feature of this structure and sets it apart from other commercial buildings throughout both Bobcaygeon and Kawartha Lakes. The stone also formed the decorative elements of the building including its voussoirs and cornice which, consistent with the Romanesque style, are simplified, but bold embellishments on the structure. It also includes, on the front façade of the building, stylized lettering with the original name of the bank and its crest.

There are differences in this building, however, when compared with other Romanesque buildings of different types. The building was constructed as part of a continuous streetwall of commercial buildings along Bolton Street during the reconstruction of this section of Bobcaygeon following the September 1913 fire that destroyed a large section of the downtown. As a result, the design had to fit within the requirements to be a part of this urban form, namely rectangular massing built to the street line and directly adjacent to its neighbouring property, removing the potential for the asymmetrical and irregular massing that was usually found in Romanesque architecture. This overall form and massing was more commonly found in Italianate commercial architecture, the most common type of commercial architecture in nineteenth and early twentieth century Ontario which was characterized by its basic rectangular forms fit within a continuous streetwall and embellished with Classically-inspired decorative forms.

Even with these modifications in mind, the building is also a rare example of the Romanesque style because of its original use as a bank. The use of the Romanesque Revival style for bank, or even commercial, architecture was not common, both of which tended towards the use of Classical styles. For most commercial buildings, the prevalent style of the day was Italianate, which

integrated elements of Italianate Renaissance architecture into two- to three-storey commercial façade with high levels of decorative detail. Bank architecture, meanwhile, tended towards the use of Greek, Neoclassical, or, by the early twentieth century, Edwardian Classical design. Classical styles, for banks, were seen as providing 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 use of Classical styles in bank architecture was a longstanding practice, dating back to seventeenth century England and the work of Sir John Soane on the Bank of England complex in London. With the establishment of banks in North America in the late eighteenth and early nineteenth century, this stylistic preference continued and the consistent use of Classical motifs was expected with the construction of banks from the early nineteenth century well into the twentieth. The earliest banks in Canada, such as the original Bank of Montreal erected in 1818-1819 in Montreal and the Bank of Upper Canada in Toronto several years later, were all based on Georgian precedent. As banks expanded across Canada in the late nineteenth and early twentieth century, building new branches in large and small communities throughout the country, these new branches were, almost without exception, executed in various Classical styles.

Three surviving purpose built banks in Kawartha Lakes illustrate this trend. The oldest of these, the original Lindsay branch of the Bank of Upper Canada, was built in 1857 to the design of Toronto architectural firm Cumberland and Storm and, like other mid-nineteenth century bank branches, emulates the Georgian domestic style and includes a large pediment, pilasters, and Classical entrance porch. The other two, the former Bank of Toronto buildings in Bethany (1920) and Omemee (1923), both designed by Peterborough architect W.R.L. Blackwell, are erected in the Edwardian Classical style and include its typical stylistic forms, including rusticated quoins, polychromatic brickwork, stepped parapets and bold cornices. These three structures make clear the consistent trend in the use of Classical design in bank architecture throughout the nineteenth and twentieth century in Kawartha Lakes as elsewhere.

Examples of Romanesque Revival bank architecture, like that of the Bobcaygeon bank, are significantly rarer and there are no other extant examples in Kawartha Lakes. The Bank of Montreal East End branch in Montreal, designed by local firm Taylor and Gordon and completed in 1889, is a well-known and large urban example of a Romanesque bank which includes the heavy massing and both forms, typical of Romanesque architecture combined with large rounded arches and a corner tower where the recessed entrance is located. Similarly, a highly eclectic early twentieth century example exists in Niagara Falls at the former Imperial Bank of Canada building, erected in 1902 to the design of Toronto firm Darling and Pearson; like the Bobcaygeon example, this building is executed in rough faced stone with bold lower storey arches. Two other similar examples in Neepawin, Manitoba (1898) and



Carberry, Manitoba (1901) were executed for the Union Bank by Winnipeg architect George Browne, and are demonstrative of a version of the style that took on some Classical elements, such as the heavy cornices favoured around the turn of the century. With the development of larger skyscraper office buildings for banks in major centres throughout the early decades of the twentieth century, the Romanesque Revival style would also occasionally be used, such as in the 34-storey Canadian Bank of Commerce Building in Toronto, completed in 1931 and at the time the tallest building in the former British Empire, which was executed in a lighter version of the style, as preferred in the interwar period. This structure was also designed by Darling and Pearson, in conjunction with New York firm York and Sawyer.

When viewed within this context, the subject property is a particularly rare and unique building within Kawartha Lakes. Its use of the Romanesque style, although simplified from other examples and modified to fit the streetscape of Bolton Street, is uncommon in both commercial and bank architecture and there are no other examples like it in Kawartha Lakes; the majority of other Romanesque buildings built locally were public buildings and most other banks were constructed in the preferred Classical style that was ubiquitous with bank architecture throughout the nineteenth and the first half of the twentieth century.

### Historical and Associative Value

35 Bolton Street has historical and associative value as part of the commercial development of downtown Bobcaygeon throughout the late nineteenth and early twentieth century. In its former role as the Bank of British North America, and later the Bank of Montreal, the property yields information regarding the role and development of banking in small town Ontario in the early years of the twentieth century when national banks rapidly expanded with new branches across the country; it was the village's first purpose built bank. The property also has historical value through its architect, William Alexander Langton, the son of prominent Verulam settler John Langton and its contractor, Peter Grant, one of turn of the century Bobcaygeon's important builders whose work significantly shaped the build landscape of the village.

Bobcaygeon was established as a site for non-indigenous settlement in the early 1830s, after the survey of Verulam Township by government surveyor John Houston in 1831. As with most townships in Upper Canada, a mill and village site was reserved by government in lot 16 of concession 10; this village site was chosen in 1833 and located on the north side of the Bobcaygeon River. Initially named St. Albans, after the English village, in 1833, the name was changed to Rokeby the following year by Lieutenant Governor John Colborne to Rokeby, named after Rokeby Park in England's County Durham.



At the same time, lot 15 to the south of the townsite was purchased from George Boulton, an early speculator, by Thomas Need, an Oxford-educated son of an English country landowner and magistrate and one of many sons of the landed gentry who emigrated to Upper Canada in the first half of the nineteenth century. The land Need purchased included the islands to the south of the government townsite and he quickly set about establishing a saw mill on the river, as well as surveying a new village site with the assistance of surveyor John Read. By 1834, the streets were laid out and named, with the main street named Boulton after the original landowner; this was eventually changed to Bolton Street as time passed. Despite the allocation of the site on lot 16 as the official townsite, Need worked quickly to establish his sawmill, as well as grist mill, general store and post office, staples of a pioneer settlement. Other settlers arrived in these early days as well; several other men arrived at the same time as Need in 1832. John Henry Taylor and Charles Bailey arrived at the village site in 1834 followed shortly by James McConnell who built the first frame house in the community around this time, which he also operated as a tavern. The second general store was opened by Edward Lyle soon after.

By the middle of the nineteenth century, the settlement had rapidly grown into a thriving regional centre. The 1858 Directory for Peterborough and Victoria Counties reported that not only was the community expanding demographically and economically, but it was also being used as a starting point for population expansion further north, with construction on the colonization road known as the Bobcaygeon Road beginning in 1856 and reaching Minden in 1858. The directory reported:

This rising village stands on an island on the east side of the township of Verulam. The island is formed by the waters of Sturgeon Lake on the west side and Pigeon Lake on the east, and is comprised of a very superior crystalline [sic] limestone. There is an excellent grist and saw mill at Bobcaygeon, although stopped for some time during the progress of the construction of the Bobcaygeon lock, are now at work again. There are two other saw mills on the south side of Sturgeon Lake, worked by a stream called Sheriff's Creek; and on the north side of the Lake Mr. J.W. Dunsford has a shingle factory, capable of cutting 12,000 shingles in 12 hours. There are two stores in the village and the industrial callings are fairly representative. The Government have recently opened up a road, for free settlement, from Bobcaygeon into the interior country. Upwards of a score of new townships are being opened up

and settlement is taking place very rapidly. Population of the village about 150.<sup>1</sup>

The growth continued throughout the next two decades. By 1877, Bobcaygeon was incorporated as a separate village from Verulam Township and the new village included both Need's settlement at Bobcaygeon and the government townsite at Rokeby which were amalgamated into a single community.

From the earliest days of Need's plan, the commercial core of Bobcaygeon was located along Bolton Street where Bobcaygeon's economy thrived on an array of small businesses and services which grew rapidly throughout the late nineteenth and early twentieth century to serve both the village and the surrounding rural area. The section of the 1890 Bobcaygeon Fire Insurance Plan showing Bolton Street shows a snapshot of the village's commercial core at the end of the century with an array of diverse businesses arranged up and down the main street. These include hardware stores, grocers, druggists, clothing and shoe stores, harness makers, and cabinetmakers, along with service establishments such as inns and taverns. By the turn of the twentieth century, the village was well served with an array of commercial establishments and prosperous. What the community did not have, however, was a bank. Despite a bank being an important service for the financial and economy development of the community, Bobcaygeon would not receive its first bank branch until 1904, reflecting wider trends in the history and development of banks and financial institutions across Canada in the late nineteenth and early twentieth century.

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

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<sup>1</sup> *Directory of the United Counties of Peterborough and Victoria* (Peterborough: T&R White, 1858), 39-40.

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

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

For the vast majority of settlers in the early to mid-nineteenth century, the operations of banks in the realms of business and government were of very little consequence. The majority of financial transactions for individuals took place privately, either through credit extended through retail businesses, through post offices which, by mid-century, were allowed to grant and pay

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

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

However, by the turn of the century, banks were beginning to establish new branches in rural Ontario to cater to an increasingly prosperous population with an immediate need for banking services in their own communities. The establishment of a bank branch was a significant moment for a community, as it allowed for businesses to undertake their banking needs more readily and closer to their premises and it also provided significant convenience for local depositors; banking became a much more convenient business and the presence of a local bank could help spur local economic development. The establishment of a local bank certainly changes travel patterns within the wider region, as it made it no longer necessary for people to travel to Lindsay or Peterborough for their financial services, journeys that were still inconvenient in the early twentieth century. This was particularly the case for Bobcaygeon which did not receive a train line until 1904 and travel had to either be undertaken via roads, which were mostly poor, or by steamship which, while relatively convenient were weather dependant and seasonal. In Bobcaygeon, the first bank in the community opened in 1904 in a room in the Iroquois Hotel; the lease of a room in a hotel was not uncommon for banks when they were first establishing a branch in a new community as hotels often had rooms dedicated to business purposes – known as sample rooms – and often also had vaults. This was Bobcaygeon's only bank in the early decades of the twentieth century and served both the community itself and the large surrounding rural area. Within several years, the bank had moved into an existing commercial building on the west side of Bolton Street, placing it in the heart of the downtown commercial area and convenient for depositors and businesses to access.

The bank that opened in Bobcaygeon was the Bank of British North America. The bank was one of the older and more well-established banks in Canada. Established by royal charter in 1836 and headquartered in London – unlike most of the Canadian banks which were headquartered in a Canadian city – it had, by the turn of the century, around seventy branches in communities across the country. The Bank was well-known for its operations on in remote and rural communities and for it to expand to smaller communities in the Kawartha Lakes region was consistent with its typical operations; it was also expanding into nearby communities around this time with a branch opening in Fenelon Falls in 1902. This was also a period when many banks were establishing branches in smaller communities with the number of branches across Canada expanding exponentially between 1900 and 1920, spurred on both by the expansion of settlement westwards, but also by the servicing of rural communities in eastern Canada. It was a time when the financial services offered by banks were slowly shifting towards more transactions by individuals, as opposed to businesses and governments, and availability of local services was required for customers. The establishment of the new bank now meant that financial transactions could be completed locally and was a strong indication of Bobcaygeon's economic strength at this time.

In 1913, a significant fire burned most of downtown Bobcaygeon; it was reported in the *Watchman-Warder* as “the worst perhaps in its history”<sup>2</sup> destroying nine businesses and the Masonic Lodge. These businesses were primarily located on the west side of Bolton Street near the canal. This included the Bank of British North America's premises, although it was reported that their books, cash and security was saved, likely because those items were located in a vault. Fires such as these were not uncommon in nineteenth and early twentieth century communities where many buildings were made of wood and fire brigades and their equipment were rudimentary, in an era where most homes and businesses heated and lit their buildings with wood fires, candles and kerosene lights. In these conditions, a small fire could spread quickly throughout closely packed commercial downtowns. The fire, as fires had in communities throughout Ontario, led to a substantial rebuilding effort.

The Bank of British North America moved its premises temporarily into a sample room in the Rockland Hotel and purchased the lot at the southwest corner of Bolton and Canal Street with the intent to build a purpose-built bank branch of their new premises. The new building was completed in late 1914, to the design of architect Alexander William Langton and executed by local contractor Peter Grant. The bank quickly moved into their new premises and operated there for the next five years, before the merger of the Bank of British North America with the Bank of Montreal in 1918. In the banking sector as a

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<sup>2</sup> “\$15,000 Conflagration at ‘Little Bob,’” *The Watchman-Warder*, September 18, 1913, 1.

whole, the early twentieth century was a period of substantial change, primarily through the merger of many of the national banks into several larger corporations with greater control over the country's financial services and with an increased ability to service the growing Canadian economy. The Bank of Montreal, in particular, made substantial use of mergers and acquisitions to expand its national footprint. Its first acquisition, the Bank of the People based in Toronto, was made in 1840 and occasional acquisitions were made throughout the nineteenth century. However, the pace of acquisitions accelerated significantly in the early twentieth century with several major mergers between 1900 and 1925, including the Bank of British North America in 1918. At this time, the Bank of British North America operated a significant branch system with 79 branches across Atlantic, Central and Western Canada, as part of the expansion of services that occurred beginning in the late nineteenth century. The Bank of Montreal, despite its longstanding presence in the financial world and substantial assets, had limited presence in western Canada but, by the end of the First World War, was aggressively pursuing expansion through strategic mergers to establish a presence in the west; two of its major acquisitions, the Bank of British North America and the Merchants Banks had both expanded rapidly into the west as new areas for non-indigenous settlement were opened throughout the late nineteenth and early twentieth century. Through this merger, the Bank of Montreal, in addition to the western branches, also acquired a range of branches in eastern and central Canada, including branches in both Bobcaygeon and Fenelon Falls.

With this acquisition, the bank in Bobcaygeon continued to operate as the Bank of Montreal and continued to do so throughout most of the twentieth century. It was an important fixture on the main street of Bobcaygeon as the community's main financial institution, although other banks later opened branches there. The presence of a bank in the community was a boon for its local residents and businesses, as well as for residents in the surrounding rural area for whom Bobcaygeon was the major population and business centre. With the closure of the bank in this location, the building was converted to retail use and remains in this capacity. The Bank of Montreal has located to another premises in the community.

The property also has historical value through both its architect and builder, William Alexander Langton and Peter Grant respectively. Langton was a well-known Toronto architect whose work spanned from the late nineteenth to early twentieth century; while Langton lived and practiced in Toronto, his connection to Bobcaygeon was through his father, John Langton, an early Verulam settler and significant figure in the local region. The contractor for the new bank was Peter Grant, an extremely prolific Bobcaygeon builder whose work spans a range of building and building types throughout Bobcaygeon.

Langton, the architect, was extremely well-known at the time of the bank's construction, but his body of work has not been well studied. Langton was born in 1854 in Peterborough to John Langton and Lydia Dunsford, two of Verulam's notable and early settlers. John Langton had arrived in Ontario in 1833 and purchased land in both Fenelon and Verulam Townships, establishing a homestead, Blythe, along with his sister Anne Langton on Sturgeon Lake. His wife, Lydia, was the second of the five daughters to early Verulam settler Reverend J.H. Dunsford. Both the Langtons and Dunsford were part of a wave of wealthy and educated British gentry who moved to Verulam and Fenelon Townships during early waves of immigration in the 1830s, hoping to build a new landed class in British North America. This group would quickly take on prominent positions in the local community, in politics, business and the church, and, for some, take higher positions at a regional, provincial or national level. Langton found life in the backwoods challenging and not to his liking, but found success in the world of politics. He was first elected as a representative for the Newcastle District Council in 1841, before entering provincial politics as the Conservative MPP for Peterborough in 1851 and 1854. He was heavily involved in Confederation, working behind the scenes on financial matters, and in 1867, was appointed Canada's first Auditor General. Together, he and Lydia had eight children, of whom several would take on prominent positions in the politic, economic and academic life of Ontario.

William Alexander Langton was the fourth of six sons and was primarily raised in Peterborough and Toronto. His link to Bobcaygeon and the surrounding townships was limited and primarily through his extended family, many of whom were prominent members of the local community. He was, however, a significant figure in Ontario architectural circles in the late nineteenth and early twentieth century because of his role as one of the founders of the Ontario Association of Architects. Langton wrote extensively about architecture, particularly in the periodical *The Canadian Architect and Builder*. About his practice, much less is known. Langton has always been assumed to have been prolific, but the actual full range and scope of his buildings have not been established. It is known, however, that the majority of his work was in Toronto where he lived and undertook a significant number of residential commissions throughout the city, executed in a range of popular turn of the century styles. He undertook two known commissions in Bobcaygeon: the subject property and Hillcroft School, constructed between 1907 and 1908. These two buildings are constructed in different styles and are not similar to one another, in alignment with most of Langton's other known work, which is eclectic, varied and dependant on the type and size of the commission.

Of more importance to the history of construction in the village is the contractor of the building, Peter Grant. The building is a representative example of his work in Bobcaygeon which was substantial and varied. In the late nineteenth and early twentieth century, the Grant family, including Peter



Grant, his son William Grant and grandsons John McLean Grant and James Bryce Grant, was well-known in Bobcaygeon as local builders and contractors. Peter Grant was born in Glengarry County in 1847 and moved to Bobcaygeon around the time of his marriage to Caroline Robinson in 1870 where he worked as a labourer. By the turn of the century, Grant had built a business as a carpenter and contractor which was in turn taken over by his son William, born in Bobcaygeon in 1872; Peter Grant has also been identified as the owner of a small planing mill in Bobcaygeon, although very little is known about this portion of the business. It appears that a significant portion of their contracting business was in residential construction, as William Grant was listed on the 1911 census as a “house builder”. Eventually, both of William Grant’s sons, John McLean, born in 1899, and James Bryce, born in 1902, would also join the business. In censuses and other records, most members of the Grant family as listed as carpenters, although both William and Peter Grant were also listed as contractors and, on the 1921 census, William Grant is identified as a contractor, business owner and local employer. It is not entirely clear what portion of their business included stone and brick masonry work but many of the buildings attributed to them included masonry, including the subject property. It is likely that their business covered a range of building trades and may have employed masons to complement the carpentry work which appears to be the original trade in which the family worked.

The majority of residences constructed by the Grants in Bobcaygeon are not definitively known, but is likely to include a range of different homes built by three generations of Grants between about 1870 and 1970; Peter Grant died in 1929, but his grandsons John and James lived until 1991 and 1997 respectively and were contractors for projects in the community well into the second half of the twentieth century. At least three stone homes in Bobcaygeon can be definitively attributed to the family: 40 Head Street, which was John Grant’s own home, 138 Main Street, and 30 King Street East, all constructed in the early to mid-1920s. The other house whose construction can be definitively attributed to the firm is the Henderson House, now located at Settler’s Village. The house was constructed by William Grant between 1910 and 1913 for prosperous local blacksmith Robert Henderson and originally located on Front Street. This house is an excellent example of an Edwardian foursquare house constructed using wood with board and batten siding, demonstrating the stylistic and material range in which the Grant family worked; they were highly familiar with the popular styles of the day and executed them as required for their client. It also appears that the Grants undertook speculative residential construction on a small scale around the turn of the century; the property at 30 King Street East, for example, was owned by Peter Grant well before the house was constructed and, shortly after construction, sold to a third party.

There are also several institutional buildings in the community which are known to have been the work of the Grant family. This includes Knox

Presbyterian Church, located at 6 Joseph Street, which was designed by architect William Blackwell of Peterborough and constructed by Peter Grant in 1900. The extension of the church was later completed in 1938 by John Grant. John Grant also completed an extension of the former Boyd offices at 21 Canal Street East in 1967 when the library moved into the space. John Grant's other major institutional work was the Bobcaygeon Legion, with construction beginning in 1950. Grant, who served in the First World War, planned, supervised and undertook the construction of the building which formally opened in 1952. It is likely that there are other institutional and commercial buildings that were also constructed by the Grant family given the length of time the family operated as builders and contractors in the community, but these have not been fully identified. It is certain, however, that the Grant's impact on the build landscape of Bobcaygeon was significant, given the breadth of their work over around a century and across three generations of builders.

The Grants were also involved in the reconstruction of the Trent Severn Canal and Lock 32, beginning around 1919. During the early decades of the twentieth century, the waterway was nearing its final phase of construction, with the finalization of western outlet to Georgian Bay. During this period, reconstruction of existing locks and sections of canal was also occurring in order to update some of the older areas of the waterway, particularly those that dated to the early and mid-nineteenth century. In 1919, a contract was awarded to Randolph MacDonald for the rebuilding of the Bobcaygeon Lock. MacDonald had successfully undertaken work on the system previously, as the contractor for the Hastings-Healey Falls section in 1909 and the Sparrow Lake-Lake Couchiching section completed between 1914 and 1920. MacDonald hired local builders and contractors to undertake and supervise the work at the various sites along the system, including William Grant who was hired as the supervisor for the Bobcaygeon lock reconstruction. It is likely that both Peter Grant, as the founder of the contracting firm, and John Grant also worked on the reconstruction project given that the family typically worked together in various capacities on these large projects.

### Contextual Value

35 Bolton Street has contextual value as part of the historic commercial landscape of downtown Bobcaygeon. Constructed at the southwest corner of Bolton and Canal Streets, the building forms part of a continuous streetwall along the west side of Bolton Street, mostly constructed in the wake of the 1913 fire that destroyed a significant part of the downtown. As part of this streetwall, it is historically and physically linked to its surroundings and is a contributing feature to the historic character of downtown Bobcaygeon. It is also a local landmark for its prominent architecture, location as a corner anchor building and longstanding use as a bank.

Bolton Street has served as the commercial hub of Bobcaygeon since the first half of the nineteenth century when a number of commercial establishments were erected there to serve the community's early non-indigenous population. Throughout the nineteenth century, it evolved into a coherent downtown core, with a range of Victorian stores and small manufacturers to serve the local population and that of the surrounding rural area. Residential areas developed around it and further consolidated its position in the community as its commercial downtown.

The subject property was constructed between 1913 and 1914 after a significant fire that swept a large part of the downtown area and destroyed at least nine commercial buildings, particularly along the west side of the street. The next several years saw a significant rebuilding effort, resulting in many of the commercial buildings that exist in the downtown in the present day and forms the current historic character of Bolton Street. Through this rebuilding, the majority of the Victorian structures were replaced with new Edwardian era buildings to house the range of businesses and services in the downtown area.

The west side of the street is comprised of a continuous commercial streetwall than runs south from the subject property; the subject property and its neighbour are physically linked through this continuous façade and shared side wall. This streetwall is comprised of primarily historic buildings of one and two storeys with similar sizing, massing and architectural features. Most are erected in a simplified version of the Italianate style. There are a number of alleyways integrated into the streetscape, as well as several newer commercial buildings, but these nevertheless maintain the massing and rhythm of the west side of the street. The east side of the street, facing the subject property, has a more eclectic mix of structures, many of which are more modern in their date of construction. Nevertheless, the size, massing and tightly packed urban forms are maintained on the east side of the street as well, creating a consistent downtown form, comprised of one to two-storey buildings, arranged in a tight urban configuration that creates the overall character of a small town commercial downtown.

As one of the key historic buildings in the streetscape – particularly given that this building has retained its historic cladding and forms – the subject property supports and maintains this overall commercial character of downtown Bobcaygeon. It is physically linked to its neighbours as part of the continuous streetwall along the west side of Bolton Street, but is historically linked to them as well through their shared history as part of the reconstruction of Bolton Street and Bobcaygeon's commercial core in the years following the 1913 fire.

The building is also a landmark for its distinctive architecture, its location and its longstanding former use. When viewed in the context of downtown

Bobcaygeon, it is only the only stone buildings, in addition to the former Temperance Hotel at 90 Bolton Street and the former residential property at 58 Bolton Street, in the commercial core of the community, making it distinctive by virtue of its construction material alone. It is, however, also distinct because of its architectural style as the only Romanesque Revival building in the downtown core, making it stand out from the rest of the streetscape. Its landmark status is further accentuated by its location as the corner anchor building at the intersection of Bolton and Canal Streets. Located at the southwest corner of the intersection, the building is a key built feature in the entryway from the downtown and is viewable both from the swing bridge and Lock 32 as the canal travels through Bobcaygeon. Finally, the building's longstanding former use as a bank, first the Bank of British North America from 1913 to 1918 and then the Bank of Montreal, further support its status as a landmark as a key commercial institution and financial hub in the community.

## Summary of Reasons for Designation

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

### Short Statement of Reasons for Designation

#### Design and Physical Value

35 Bolton Street has design and physical value as a rare example of a Romanesque Revival bank building in Kawartha Lakes. Constructed between 1913 and 1914, the bank is representative of the Romanesque Revival style as it had evolved by the early twentieth century and includes features typical of this architectural style, such as its rusticated coursed stone construction, rounded arch windows and cornice, which were prevalent features in Romanesque Revival architecture. The use of the Romanesque Revival style in bank architecture was rare, as Classical styles were generally preferred, and the subject property is the only example in Kawartha Lakes. It is the only purpose-built historic bank building extant in Bobcaygeon and is also unique in the community in this regard.

#### Historical and Associative Value

35 Bolton Street has historical and associative value as part of the commercial development of downtown Bobcaygeon throughout the late nineteenth and early twentieth century. In its former role as the Bank of British North America, and later the Bank of Montreal, the property yields information regarding the role and development of banking in small town Ontario in the early years of the twentieth century when national banks rapidly expanded with new branches across the country; it was the village's first purpose-built bank. The property also has historical value through its architect, William Alexander Langton, the son of prominent Verulam settler John Langton and its contractor, Peter Grant, one of the turn of the century Bobcaygeon's important builders whose work significantly shaped the built landscape of the village.

#### Contextual Value

35 Bolton Street has contextual value as part of the historic commercial landscape of downtown Bobcaygeon. Constructed at the southwest corner of Bolton and Canal Streets, the building forms part of a continuous streetwall along the west side of Bolton Street, mostly constructed in the wake of the 1913 fire that destroyed a significant part of the downtown. As part of this streetwall, it is historically and physically linked to its surroundings and is a contributing feature to the historic character of downtown Bobcaygeon. It is also a local landmark for its prominent architecture, location as a corner anchor building and longstanding use as a bank.

## 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 rare example of a Romanesque Revival commercial building and former bank in Bobcaygeon and Kawartha Lakes more broadly.

- Two-storey stone construction
- Rough faced stone coursing
- Flat roof
- Cornice with decorative stonework
- Raised coursing
- Fenestration including:
  - Round arched lower storey windows
  - Voussoirs
  - Square headed upper storey windows
  - Lintels
  - Lug sills
  - Basement windows
- Entrance including:
  - Rounded arch
  - Radiating voussoir
- “The Bank of British North America” signage
- Crest
- Night depository

### Historical and Associative Attributes

The historical and associative attributes support the value of the property in its association with the turn of the century development of Bobcaygeon and in its role as a local bank. They also support the association with architect William Alexander Langton and contractor Peter Grant.

- Association with the turn of the century development of Bobcaygeon
- Former use as a bank
- Association with Toronto-architect William Alexander Langton and the Langton family of Verulam Township
- Association with Bobcaygeon contractor Peter Grant and related structure in Bobcaygeon constructed by the Grant family

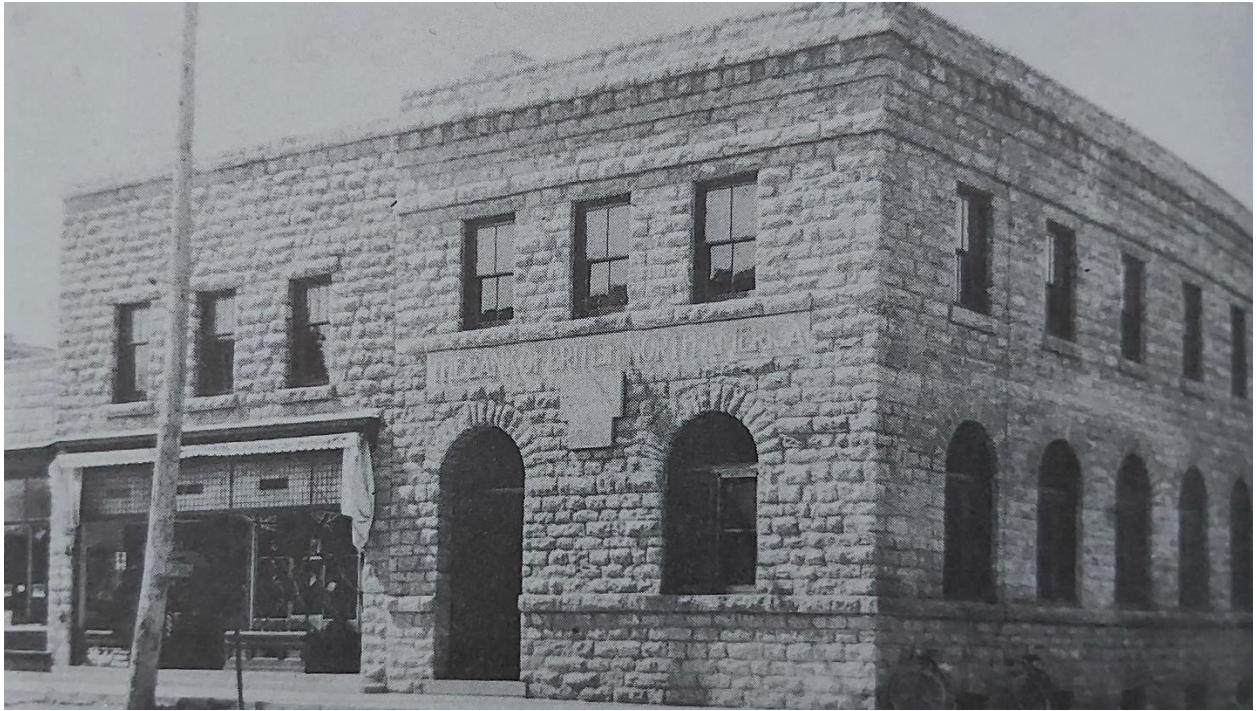
### **Contextual Attributes**

The contextual attributes support the value of the property as a contributing feature to the historic downtown commercial streetscape of Bolton Street and as a local landmark.

- Orientation towards Bolton Street
- Construction to the lot line on the front and side elevations
- Continuous streetwall along Bolton Street
- Views of the property from Bolton Street, Canal Street, Lock 32 and the canal
- Views of Bolton Street, Canal Street, Lock 32 and the canal from the property



## Images



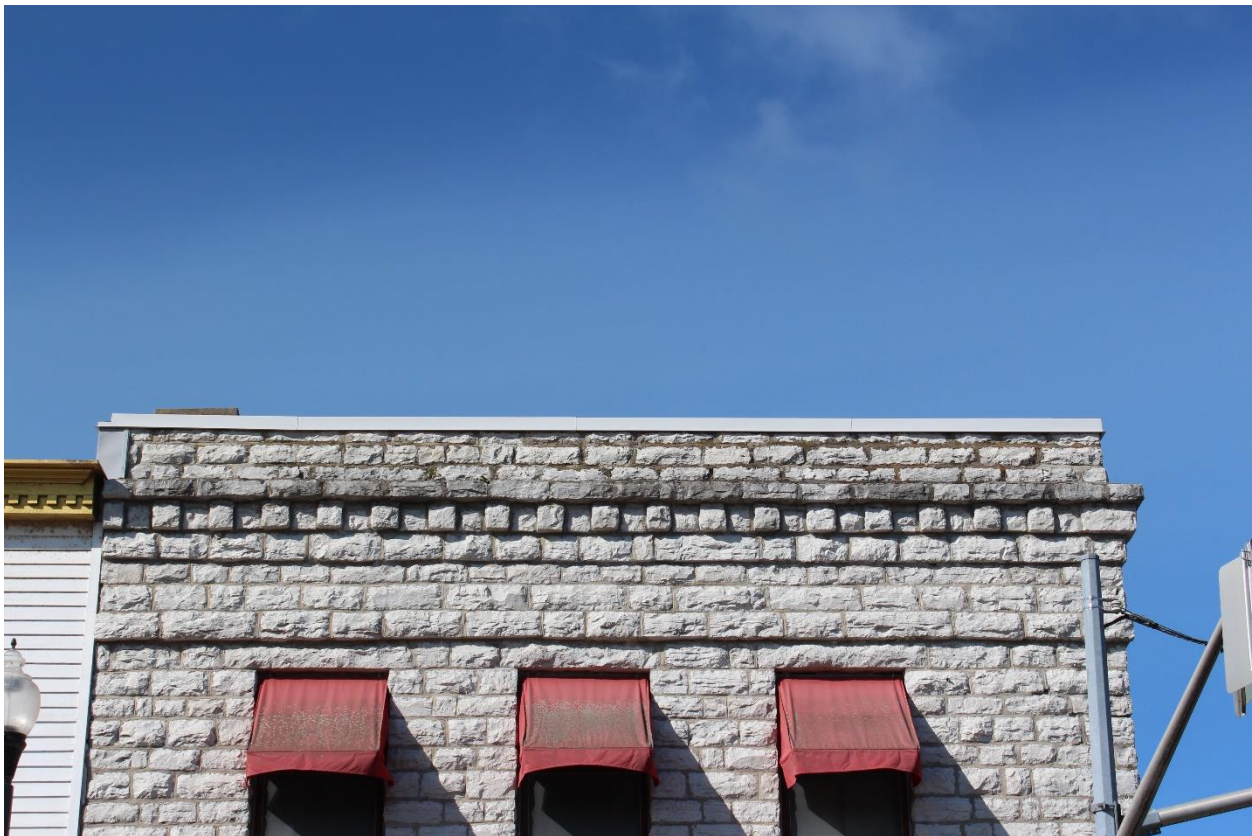
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