

STATEMENT OF SIGNIFICANCE

Site Name: **MERCHANTS BANK OF CANADA**

Date of Construction: 1899

Address: 657-659 2nd Street SE

Original Owners: James Hargrave and Daniel Sissons

Architect: John A. Trimble

Contractor: John A. Trimble

Neighbourhood: Downtown

Legal: 1491;14;15

ATS: 10;NE;31;12;5;4



Description of Historic Place

The Merchants Bank of Canada is a two-storey rectangular plan hipped roof masonry building situated in Medicine Hat's historic downtown core on 2nd Street SE between South Railway Street and 6th Avenue SE. This elegant historic building is highly identifiable by its block form, smooth stucco exterior, full-height storefront with recessed entry, regular fenestration on the second storey, and prominent buff brick chimneys on the front and rear façades. The structure is one of a grouping of historic buildings spanning this block of 2nd Street SE.

Heritage Value of Historic Place

The Merchants Bank of Canada, constructed in 1899, is highly significant as the first purpose-built financial institution in the City of Medicine Hat. The establishment of a bank in a prairie community benefitted not only the local residents, but also projected a sense of permanency and stability for the community. Banks were often one of the earliest buildings established in communities. The Merchants Bank of Canada was founded by Hugh Allan, head of the Montreal Ocean and Steamship Company, in 1864. Allan, a former director of the Bank of Montreal (1847-1857), established branches first in Quebec before expanding into Ontario following Merchants Bank's purchasing of the Commercial Bank of Canada

in 1867. The bank gradually spread throughout the rest of Canada opening branches in all the provinces. The Medicine Hat branch of the Merchants Bank of Canada was the second branch in Alberta to be opened; the first being in Edmonton. The bank temporarily established offices in the formerXXX Post Office in 1898 while construction of the extant building was completed. James Hargrave and Daniel Sissons had the bank constructed on the rear of their lot fronting onto 2nd Street SE. The bank relocated from the Post Office to the purpose-built block in December 1899. Edward J. Fewings of Gananoque, Ontario, served as the bank's manager. By 1901, the Merchants Bank of Canada had more branches in the territory than any other financial institution. It remained in operation in Medicine Hat until 1910, when it was relocated/closedXXX. In 1922, the Bank of Montreal purchased the Merchants Bank of Canada and at the time it was acquired, over 400 branches existed across Canada. After the bank vacated the premises, the building was leased to the Southern Alberta Land Co., who renovated both floors of the building. Over the ensuing decades the building housed a variety of businesses including a jewelry store, news stand, shoe repair, music store, accountant office, and for over a decade, a branch of the Treasury Board Province of Alberta.

The Merchants Bank of Canada is further valued as a rare expression of a Georgian-style building situated in Medicine Hat's historic downtown. The building was designed and constructed by John A. Trimble, xxxlikely using standard Merchant Bank plans designed in Quebec, for developers James Hargrave and Daniel Sissonsxxx (need clarification on partnership – DL died in August 1899), whose mercantile store later occupied the eastern two-thirds of the same lot. The bank occupied the first floor of the structure with living space for the manager and his family on the second floor. The building is representative of Georgian architecture, which first emerged in Ontario and Quebec in the late 1700s as the result of United Empire Loyalists settling in Canada. Rooted in the architecture of England's first three King Georges (1750-1820), the style is a derivative of the Palladian style and known for its symmetrical form, minimal exterior detailing and ornamentation, and solid construction – characteristics ideally suited for a financial institution in a developing prairie community. The style was rarely executed in the prairies unless a standard plan was utilized. The Merchants Bank of Canada retains aspects of its original design; however, later alterations to the building have comprised elements of its earlier elegant form. The building consists of a river rock foundation with sandstone watertable. The original load bearing walls are a buff coloured brick, referred to in newspapers as "Calgary white brick," with grey mortar. Sandstone quoining and sills accent the building's exterior. The original fenestration configuration was symmetrical between floors with the entrance positioned in the eastern most bay. A hallmark of Georgian style buildings, such as the Merchants Bank of Canada, is their sturdy construction, often resulting in this style of building's enduring existence centuries after first constructed. The building was designated as a Municipal Historic Resource in 2010.

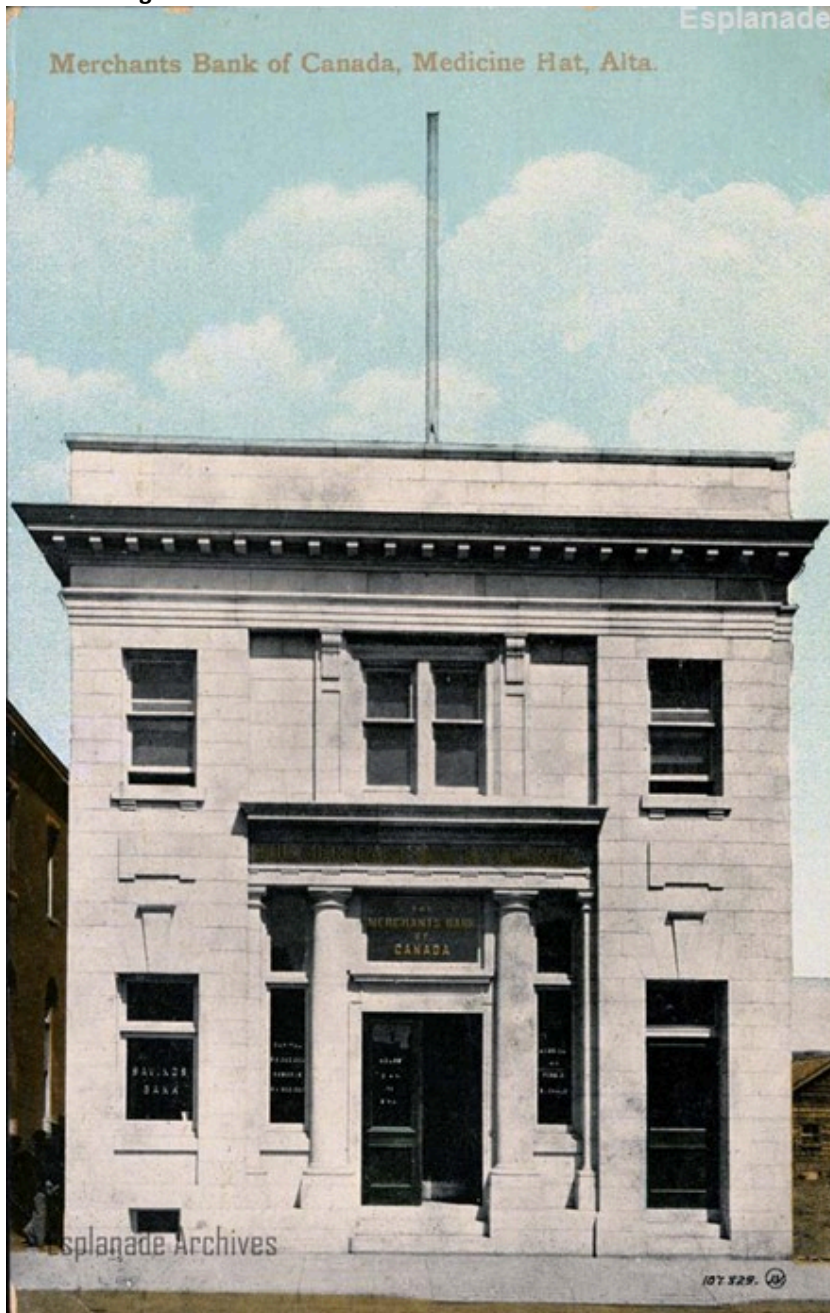
Character-Defining Elements

The key elements that define the heritage character of the Merchants Bank include, but are not limited to its:

- location on the 2nd Street SE between South Railway Street and 6th Avenue SE in Medicine Hat's historic downtown; with minimal setback from the street;
- connection with surrounding commercial buildings of a similar age and construction;
- form, scale, and massing as expressed by its: two-storey height with basement; rectangular plan; hipped roof;
- masonry construction including: river stone foundation; buff "Calgary White" coloured brick walls with grey mortar; sandstone quoining, internal buff coloured brick chimneys with corbelled caps;
- Georgian styles elements such as: rectangular plan; minimal decoration on the exterior; masonry construction; hipped roof; symmetrical fenestration on the second floor and between eastern most bay on first and second floors; wooden tongue and groove soffit; cornice board;
- window fenestration such as: single assembly rectangular window openings; large single light transom above original entry on front façade; transom above five panel wooden door on west façade; and

- later historic alterations such as: full-height storefront with transom and pressed tin cornice; recessed entry with wooden soffit.

Historic Images



Temporary location of The Merchants Bank of Canada, April 1898 to May 1899, in formerXXX Post Office circa 1898 (Esplanade Archives)



The Merchants Bank of Canada, third structure from the left, circa 1912 (Esplanade Archives)



The Merchant Bank of Canada, on left, post 1931 (Esplanade Archives)

Current Images



Stucco clad north and east façades and later added storefront on north façade, June 2015 (DLA)



Brick chimney with corbelled cap, June 2015 (DLA)



Original brick exterior with sandstone quoining and later applied stucco, June 2015 (DLA)



Rectangular window openings with parged stone sills on second storey, windows replaced, June 2015 (DLA)



Wooden tongue and groove soffit with cornice board, June 2015 (DLA)



Original entry with intact wooden-sash single light transom, June 2015 (DLA)



Tin cornice above storefront, June 2015 (DLA)



Damage to sandstone quoining at southwest corner of building, June 2015 (DLA)



Original exterior at rear of building showing original finish, June 2015 (DLA)




Deteriorated roof shingles on rear of roof, June 2015 (DLA)

Statement of Integrity

Property Name & Address	The Merchants Bank of Canada 657 – 659 2 nd Street SE
Value Summary	<p>This site is significant because.....</p> <p>Theme/Activity/Cultural Practice/ Event <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No The Merchants Bank of Canada, constructed in 1899, is significant as the first purpose-built financial institution in the City of Medicine Hat (Theme Value - City Development in Medicine Hat).</p> <p>Institution/Person <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>Design/Style/Construction <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No The Merchants Bank of Canada is further valued as a rare expression of a Georgian-style building situated in Medicine Hat's historic downtown (Theme Value - Built in Medicine Hat).</p> <p>Information Potential <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>Landmark/Symbolic Value <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
Period of Significance	1885 – 1905 Railway/ Early Settlement
Chronology of Alterations	1910 – Renovations to second floor 1949 – Alterations to front 1961 – Renovations 1962 – Repairs to interior 1963 – Interior renovations pre 1979 – Public facades covered in stucco 1979 – 2004 – Second floor wooden-sash windows replaced, wooden doors at original entry replaced, 1979 – Interior renovations to office on main floor 1979 – Interior renovations to second floor 2001 – Interior renovations 2001 – Interior renovations to tattoo studio 2002 – Walls added for piercing room 2005 – Interior renovations 2006 – Interior renovations 2011 – Commercial interior renovations Unknown date – window infilled on west facade
Aspects of Integrity	<p>Location <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable The location of the building has not been altered.</p> <p>Design <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable Aspects of the design have been maintained; however, a storefront has been installed, second floor windows replaced, and exterior clad in stucco on the public façades</p> <p>Environment <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable The building continues to be situated in Medicine Hat's historic commercial centre.</p>

	<p>Materials <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable The original masonry construction is present under later added stucco. Windows and doors have been replaced on the front façade.</p> <p>Workmanship <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable The high quality of the workmanship is evident in its current condition.</p> <p>Feeling <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable The building continues to convey a strong historical aesthetic.</p> <p>Association <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable The association of the building continues to function as a commercial space.</p>
<p>Statement of Integrity</p>	<p>The <u>Merchants Bank of Canada</u> maintains all the aspects of integrity necessary for it to convey its significance/heritage value.</p> <p>Overall, the Merchants Bank of Canada is in good condition with its original form, scale, and massing intact. The building's masonry construction, evident on the east and south façades, appears to be in good condition with localized mortar loss. Graffiti is present on the rear of the building, with evidence of past attempts to remove graffiti also apparent. The fenestration openings on the second floor have been maintained; however, the original wooden-sash windows have been replaced. The original entries on the north (furthest east) and west façades have been maintained. The transom above the original entry on the north façade is intact; however, the door and sidelight are replacements. The five-panel wooden door on the west façade is likely original; however, the transom above the door has been modified and an adjacent window infilled. The roof on the front of the building appears to be in good condition. The roof on the rear of the building is heavily deteriorated with cracked and curled asphalt shingles and requires replacement. Gutters and rainwater leaders are present and anchored to the building. The internal brick chimneys are in good condition with no evidence of leaning or settlement. There is localized mortar loss on both the chimney, which should be monitored and action taken if the rate of loss increases substantially. The original wooden soffit is intact and has been partially painted. Two of the most significant alterations to the building involve the installation of the extant storefront and the application of stucco to the north and west facades. Both of these modifications have significantly altered the Georgian style of the building. The stucco is in good condition with no evidence of cracks; however the southwest corner has multiple areas of damage, possibly from the emptying of the adjacent trash bin, to the stucco and sandstone quoining. The full-height storefront with transom, recessed entry, and tin cornice is also in good condition and appears to have been recently painted.</p>

	Site Number	Category A
	Community District Downtown	
	Designation Municipal Historic Resource	

Site Name(s): Merchants Bank of Canada			
Municipal Address: 657 – 659 2 nd Street SE		Date of Construction:	1899
Consultant(s): Donald Luxton & Associates Inc.		Evaluation Date:	Y 15 M 06 D 23
Heritage Committee: Heritage Resources Committee			
Heritage Planner:			
			TOTAL
			75

History (H)	E	VG	G	F	P	(H) SCORE
H.1 Associations/Patterns	X					40
H.2 Age	X					20
Comments: H.1 The Merchants Bank of Canada was the first purpose-built financial institution in Medicine Hat. H.2 Constructed in 1899.						

Architecture (A)	E	VG	G	F	P	(A) SCORE
A.1 Style/Type/Design		X				20
A.2 Designer/Builder			X			5
A.3 Construction Technology		X				10
A.4 Interior Details						n/a
A.5 Alterations				X		-20
Comments: A.1 The building is a rare example of Georgian architecture in Medicine Hat. A.2 Architect: John A. Trimble, Contractor: John A. Trimble A.3 River rock foundation, with sandstone watertable, load bearing brick walls. A.4 Unknown A.5 Windows replaced, storefront added, north and west façades clad in stucco, east façade painted, window infilled.						

Urban Context (C)	E	VG	G	F	P	(C) SCORE
C.1 Landmark/Character		X				10
C.2 Streetscape/Landscape		X				10
Comments: C.1 The Merchants Bank of Canada is a noteworthy landmark in the City of Medicine Hat's downtown. C.2 The building contributes to the historic aesthetic of the street and downtown core.						