

Bank of Commerce
409 Victoria Avenue



Year Built: 1911

Architect: V.D. Horsburgh

Style: Beaux – Arts Classicism

Notable Features: Twenty-five foot Doric columns

Bands of relief ornament framing the entrance

Date of Designation: May 9th, 1994

By-Law No.: 106 – 1994

Description:

The Bank of Commerce on Victoria Avenue East was built in 1910 – 1911 to accommodate the growing needs of an expanding Fort William population. At the time, the bank would have been situated at the financial hub of the city of Fort William. The Bank, which has been described as “something bank managers dream about but only occasionally attain,” was built in classical ‘Beaux-Arts’ style, meant to inspire confidence in the structure and the company. It is the only remaining older bank building in Thunder Bay with the classical columns and decorative panels intact.

The bank, which had been formally designated a Heritage Site in 1994 was bought by Terry Bordynuik in 1999. Bordynuik had plans to renovate the interior of the bank, hoping to transform it into a private club. The top floor, which had traditionally been used as a suite to board the bank manager, had become a loft for Bordynuik’s son. Plans of renovations remained a pipe dream, however, and the building was placed back on the market in 2006. Then, in early 2007, tragedy struck when a fire broke out on the second floor of the three-storey building, and destroyed much of the bank.

It was an 'eight-alarm' fire emergency, with over 30 firefighters called to the scene. The frigid -20 degree February weather made it difficult to fight the flames, but the firefighters were able to have it extinguished by the end of the night, with one minor case of frostbite as the only injury. The majority of the building was completely destroyed, but an examination by a building engineer confirmed the structure's foundation was not damaged and many of the support beams were in good condition. Along with burnt walls and a collapsed roof, most of the damage was from water used to beat down the fire. "That building is very repairable," Bordynuik said. But he conceded that the restoration would be an expensive and time-consuming effort. Ultimately, the cost and effort would be too great and Bordynuik would be issued a demolition permit.

The silver lining of this tragic tale is that the façade of the Bank, which had been a major architectural feature in the designation of building as a Heritage Site, was salvagable. The demolition crews were able to tear down the back of the building, while leaving the front wall standing. Currently, the space is vacant, but any proposed structure will have to incorporate the of Bank of Commerce façade into the design plans.



Fire at the old Bank of Commerce, Feb. 8th, 2007



Demolition pictures; Saving the Façade

Architecture:

Built in 1910-11 as the Bank of Commerce, this three-storey building is a prime example of Beaux-Arts classicism with its' four large scale columns and the consistent detail of classical motifs. Its façade was described at the time of construction as "Grecian Doric design," and the twenty-five foot columns are Doric, fluted and massive in appearance. Unlike Greek columns, these are not free-standing, but rather are extensions of the façade wall. The columns appear to support an overhanging third storey functioning as a frieze, but with windows, and a parapet with buttresses defines the roof.

A pediment is placed over the entrance rather than above the columns. Bands of relief ornament frame the entrance and the windows; the ornament includes the egg-and-dart, and the anthemion patters, a stylized floral design. The rather free interpretation of classical motifs and the impressive scale of the building identifies it as an example of Beaux-Arts classicism. The façade is terra-cotta, originally silver grey in colour; the terra-cotta (fired clay) was imported from Leeds, England. Terra cotta allowed for the elaborate detailing and fire proof construction. The original doors were of bronze and the cornice was of copper.

When the bank opened its' doors on July 11th, 1911, the building was described as "classic." There were three cages for tellers and a ceiling "adequately ornamented with various artistic designs." The architect was Victor D. Horsburgh (1866 - 1947), an architect who designed a number of bank buildings for the Bank of Commerce.¹

The intentional effect was to create a building of security and solidity, intending not only to attract customers, but also to foster confidence in the Bank.

Luckily, the façade of the bank was able to be saved after the devastating fire which ravaged the rest of the building. It was necessary for demolition teams to tear down the building because of health and safety concerns, but with careful work they managed to save the front façade, which will be incorporated into any future development on this site.

¹ PV 409 *Victoria Avenue*. From the 'Bank of Commerce' Archival File at the Thunder Bay City Clerk's Office