Prepared for:

Christina Wakefield
City Archivist & Chief Heritage Resource Officer
The Corporation of the City of Thunder Bay
500 Donald Street East
Thunder Bay, ON P7E 5V3

Prepared by:

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November 13, 2025

SUBJECT: PART IV DESIGNATION UNDER THE ONTARIO HERITAGE ACT OF 27 CUMBERLAND STREET SOUTH

Dear Christina,

The Corporation of the City of Thunder Bay (the City) has 32 properties Listed on its Heritage Register to be considered for Part IV designation by December 31, 2026, in response to the Bill 23 amendments to the *Ontario Heritage Act*. In August 2025, Egis was retained by the City to complete Statements of Cultural Heritage Value or Interest and the necessary documentation to support the designation of six (6) prioritized properties.

The purpose of this report is to provide the City with an evaluation of the Listed property located at 27 Cumberland Street South (see Location Map, **Attachment 1**). This report determines if the property merits designation under Part IV, Section 29 of the *Ontario Heritage Act*. The evaluation is based on comprehensive research conducted for the property (see **Attachment 2**), application of the criteria of Ontario Regulation 9/06 (in **Attachment 2**), and, if the evaluation determines the property to meet two or more of

the regulation criteria, a draft Statement of Cultural Heritage Value or Interest that can be used for the designation by-law for the property (see **Attachment 3**). If the property is eligible for designation, this report also provides draft Notices of Intention to Designate for the local newspaper, the Ontario Heritage Trust, and the property owner (**Attachment 4** and **Attachment 5**).

The following report demonstrates that the property at 27 Cumberland Street South in the City of Thunder Bay has design value as a rare example of a three-storey bank constructed between 1913 and 1914 in the style of Edwardian Classicism. The property also has design value as it displays a high degree of artistic merit shown through its quality design features, which are linked to the architect's goal of projecting stability and prosperity. Additionally, the property has significant historical associative value for its direct association with Port Arthur's early banking history since this building was constructed to serve as the local branch of The Molsons Bank. The property also has historical associative value as it reflects the work of Turner & Carless, Montreal-based architects responsible for designing this bank and others across Ontario and Quebec. Lastly, the property retains contextual value as a landmark within one of Thunder Bay's oldest commercial corridors. The architectural quality, scale, and prominent location of this former bank at the intersection of Cumberland Street South and Park Avenue continues to define, maintain, and support the historical commercial character of the streetscape (see **Attachment 3**, Reasons for Designation).

Recommendation

In my professional opinion as Egis' qualified heritage professional,[1] based on the evaluation in this designation report, the property at 27 Cumberland Street South meets six of the nine criteria of Ontario Regulation 9/06 and merits municipal designation under Part IV, Section 29 of the *Ontario Heritage Act.* I recommend that City Council supports the designation of this property to conserve its cultural heritage value or interest. Therefore, I recommend that this designation report be forwarded to Council for consideration and approval to proceed with the Part IV designation of 27 Cumberland Street South.

The draft Statement of Cultural Heritage Value or Interest for 27 Cumberland

[1] Egis' qualified heritage professional, Tara Jenkins, is a professional member of the Canadian Association of Heritage Professionals who is in good standing and possesses the applied and demonstrated knowledge of accepted standards in heritage conservation, historical research, and the identification and evaluation of cultural heritage value or interest.

Street South attached as **Attachment 4** to this report comprises the Reasons for Designation, which have been summarized in the draft public Notices of Intent to Designate provided in **Attachment 5** and **Attachment 6** of this report.

Yours sincerely,



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Tara Jenkins, MA, GPCertCHS, CAHP
Egis Cultural Heritage Manager
Water, Environment and Energy Transition

ATTACHMENTS

Attachment 1 –	Location Map and Description, and Current Photograph
Attachment 2 –	Research, Evaluation & Visual Resources
Attachment 3 –	Draft Statement of Cultural Heritage Value or Interest (Reasons for Designation)
Attachment 4 –	Draft Notice of Intention to Designate to be published in a Newspaper and/or Municipal Website
Attachment 5 –	Draft Notice of Intention to Designate for the Ontario Heritage Trust and the Property Owner

1.0 ATTACHMENT 1 - LOCATION MAP AND CURRENT PHOTOGRAPH

1.1 Location Map

The location map shows the boundary of the property at 27 Cumberland Street South and the existing buildings within the property (**Figure 1**, below).

In undertaking this research and evaluation, Egis acknowledges that the area now known as the City of Thunder Bay lies within the traditional territory of many First Nations, including the Anishnawbe people, and is part of the Treaty Territory of the Fort William First Nation, signatories to the Robinson-Superior Treaty of 1850. The City is now home to a diverse Indigenous community, including many First Nations and the Métis peoples.

Figure 1: Building location within 27 Cumberland Street South, City of Thunder Bay, Ontario



1.2 Property Description

The following table provides a description of the property.

Table 1: Property Datasheet

Field	Property Data
Municipal Address	27 Cumberland Street South
Common Name	Former Bank of Montreal
Municipality	The Corporation of the City of Thunder Bay
Registered Plan/Lot	PT LOT 3 E/S CUMBERLAND ST PL PRINCE ARTHUR'S LANDING MCINTYRE PT 1 & 2 55R5821; S/T TBR258659; THUNDER BAY
LRO PIN	621430075
Ownership	Prospector Steak House Inc.
Location	Northeast corner of Cumberland Street South and Park Avenue (See Location Map above)
Current Photograph	See Section 1.3 below
Neighbourhood/Community	Downtown (Waterfront District), former community of Port Arthur
Date of construction of built resources (known or estimated, and source)	Built between 1913 and 1914 (*Port Arthur Daily News*, Aug. 20, 1913; Oct. 9, 1913; Apr. 4, 1914)
Date of significant alterations to built resources (known or estimated, and source)	One-storey north addition believed to have been constructed between November 1925 and February 1926 (*Port Arthur News Chronicle*, 1926). A window enclosed on the south elevation near the corner of the building (**Photograph 1** versus **Image 1**) Removal of the pediment over the main entrance on the west elevation in order to erect the illuminated Prospector Steak House sign (**Photograph 1** versus **Image 1** and **Image 7**)
Architect/designer/builder/contractor/ subcontractor (and source)	**Architects** **Original Building (1913-1914):** Philip John Turner and William Edward Carless of Turner & Carless Architects (Biographical Dictionary of Architects in Canada; Construction, Vol. 9, No. 11, Nov. 1916: 378-81, illustrations and description) **Bank of Montreal Remodelling, north One-Storey Addition (1926):** George Blanchard (*Port Arthur News Chronicle*, 1926)

Field	Property Data
	<u>Other Contractors/Subcontractors/Specialists</u> **<u>Original building</u> (1913-1914)**: Seaman and Penniman of Fort William, Ont. – contractor for the building (*The Times Journal* [Fort William], 9 August 1913; *Construction*, Vol. 9, No. 11, Nov. 1916: 398) Claycraft Mining and Brick Co.- subcontractor for the brick (*Construction*, Vol. 9, No. 11, Nov. 1916:398) Warden King Ltd.- subcontractor for the boiler (*Construction*, Vol. 9, No. 11, Nov. 1916:398) William Wardwell, engineer- subcontractor for the concrete work (*Construction*, Vol. 9, No. 11, Nov. 1916:398) McDonald & Willson Ltd.- subcontractor for the electrical fixtures and wiring (*Construction*, Vol. 9, No. 11, Nov. 1916:398) Dominion Bridge Company- subcontractor for the structural steel (*Construction*, Vol. 9, No. 11, Nov. 1916:398) Mosaic Tile Co.- subcontractor for the flooring (*Construction*, Vol. 9, No. 11, Nov. 1916:398) Mariotti Marble Co. and Smith Marble Co.- subcontractors for the marble (*Construction*, Vol. 9, No. 11, Nov. 1916:398) Estey Bros. – subcontractor for the ornamental iron (*Construction*, Vol. 9, No. 11, Nov. 1916:398) James Robertson Co., Ltd.- subcontractor for the plumbing (*Construction*, Vol. 9, No. 11, Nov. 1916:398) Indiana Limestone- subcontractor for the stone (*Construction*, Vol. 9, No. 11, Nov. 1916:398) Marbleoid Co.- subcontractor for the tile (*Construction*, Vol. 9, No. 11, Nov. 1916:398) J & J Taylor Ltd. – subcontractor for the vaults (*Construction*, Vol. 9, No. 11, Nov. 1916:398) Warden King Ltd.- subcontractor for the radiators (*Construction*, Vol. 9, No. 11, Nov. 1916:398) **Bank of Montreal Remodelling, north One-Storey Addition (1926)**:

Field	Property Data
	Dunlop-Moore Co. of Duluth – contractor for the remodelling (*Port Arthur News Chronicle*, 1926) Harry Stanworth – contractor for the cut stone and carving for the remodelling (*Port Arthur News Chronicle*, 1926)
Previous owner(s) or occupants (and source)	The following chronology is drawn from the Ontario Land Registry Historical Books: **October 1873** – Crown Patent for 12 acres (Lot 3, east side of Cumberland Street) granted to James Flaherty. **August 1876** – Property granted to Elizabeth & James Flaherty. **April 8, 1899** – Estate lease recorded between Samuel Wellington Ray, executor of the estate of Elizabeth Flaherty & William L. Bell, and The Molsons Bank, granting the bank rental occupancy for 7 months while ownership was retained. **November 8, 1899** – Land granted to The Molsons Bank for $7,000 by William L. Bell (widower), Samuel Wellington Ray (executor), and James Gordon Bell (unmarried). **April 29, 1925** – The Molsons Bank granted the property to the Bank of Montreal. **September 5, 1984** – R-Plan 55R-5821 (Parts 1 & 2) registered. **October 12, 1984** – Bank of Montreal granted Parts 1 & 2 on Plan 55R-5821 to 539458 Ontario Inc. **1984–1985** – The Hockenhull Brothers purchased the property via the numbered corporation (1984) and opened the Prospector Steak House (1985).
Previous function(s)	Institutional (*Construction*, Vol. 9, No. 11, Nov. 1916: 378-81, illustrations and description)
Current function* *This does not refer to permitted use as defined by the Zoning By-law	Ground floor: Commercial (Prospector Steak House) (former bank floor) Second floor: vacant offices (former bank offices) Third floor: Residential (former bank manager's residence)

Field	Property Data
Heritage Recognition/Protection/Date (municipal, provincial or federal)	Listed on the Municipal Heritage Register in 2011
Local Heritage Interest	Yes

1.3 Current Photograph(s)

The following photographs were taken on October 17, 2025, by Tara Jenkins, Egis' Cultural Heritage Manager. Permission to enter was not granted by the property owner, and photographs were taken of the exterior elevations from the public rights-of-way of Cumberland Street South, Park Avenue, and the rear alley, to support the assessment of the property's design value and to identify potential heritage attributes. The surviving interior heritage attributes of the bank, originally described in John Turner's 1916 article "*The Smaller Branch Bank Building*" and later confirmed in Pamela Cain's 2017 article in *The Walleye*, have been confirmed by the current property owner via email communication.



Photograph 1: West (former bank entrance) and south (former office/residential entrance) elevations of the former bank building (Source: Egis, October 17, 2025).



Photograph 2: West elevation (former bank entrance) of the building (Source: Egis, October 17, 2025).



Photograph 3: South elevation (former entrance to the upper-level offices and residence) of the building (Source: Egis, October 17, 2025).



Photograph 4: East elevation (rear) of the building (Source: Egis, October 17, 2025).



Photograph 5: East and north elevations of the rear of the building (Source: Egis, October 17, 2025).



Photograph 6: Streetview of Cumberland Street South, looking southeast (Source: City of Thunder Bay, October 29, 2025).

2.0 ATTACHMENT 2 - RESEARCH, VISUAL RESOURCES, AND EVALUATION

2.1 Research

This section of the report describes the history, architecture and context of the property at 27 Cumberland Street South and relates that information to the assessment of cultural heritage value or interest utilizing Ontario Regulation 9/06. Visual resources gathered for the report are in **Section 2.2** below. The list of sources, both primary and secondary, used to compile the discussions in this section are found in footnotes.

2.1.1 Discussion of Design or Physical Value

The discussion surrounding the design or physical value of the property centres on the three criteria set out in Ontario Regulation 9/06 as:

- Is the property a rare, unique, representative or early example of a style, type, expression, and material or construction method (criterion 1);
- Does the property display a high degree of craftsmanship or artistic merit (criterion 2); and/or,

- Does the property demonstrate a high degree of technical or scientific achievement (criterion 3)?

Based on the field review, consultation of books on Ontario architectural styles,[2] and professional expertise, the property has been identified as a rare example of a three-storey early 20th century bank in the City of Thunder Bay, designed in the architectural style of Edwardian Classicism, inspired by Classical architecture. This is the only known surviving example of a bank designed in this style that retains its architectural integrity within the City of Thunder Bay. By contrast, the former Bank of Commerce, constructed between 1910 and 1911 at 409 Victoria Avenue, was an example of Beaux-Arts Classicism; however, it was largely destroyed by a fire in 2007, leaving only the front façade standing today.[3]

In his 1990 publication *Ontario Architecture: A Guide to Styles and Building Terms, 1784 to the Present*, John Blumenson features the building at 27 Cumberland Street South as an example of Edwardian Classicism, which incorporated some features of 16th century Italian Mannerism into its design. These features include the stone banding along the ground-storey exterior walls, the compound window pediments alternating between segmentally arched and triangular forms, moulded surrounds framing the recessed rectangular window openings, multiple prominent keystones, and an office entrance with an enriched oculus window at the mezzanine level.[4] Other Classical-inspired architectural features that contribute to the building's sophisticated design and showcase the use of premium masonry materials include a parapet with raised central panel on the front (west) elevation, decorative cornice with lion head spouts, dentils, and frieze with the inscription *The Bank of Montreal* carved in stone; [5] brick quoins; a substantial stone cornice with modillions between the first and second storeys; ground-floor windows with heavy stone sills supported by scrolled brackets and moulded panels beneath; and a series of floral relief ornaments with their petals extending downward between the stone banding of the ground floor. The main bank entrance is on Cumberland Street and features Doric-style pilasters on either side of the recessed entrance supporting a smaller frieze with a second *Bank of Montreal* inscription.

A one-storey addition was built on the north side of the building in 1926 as part of the

[2] John Blumenson, *Ontario Architecture: A Guide to Styles and Building Terms, 1784 to the Present* (Canada: Fitzhenry & Whiteside, 1990); Robert Mikel, *Ontario House Styles: The Distinctive Architecture of the Province's 18th and 19th Century Homes* (Toronto: James Lorimer & Company Ltd., Publishers, 2004).
[3] City of Thunder Bay, "Bank of Commerce: 409 Victoria Avenue. Heritage Registry; Designated Property No. 22. https://www.thunderbay.ca/en/city-hall/resources/Documents/HistoryHeritageandRecords/Bank-of-Commerce---ACC.pdf
[4] Blumenson, 1990, p. 168
[5] As shown in Image 1, below, the previous inscription was *The Molsons Bank* before the Bank of Montreal purchased the bank in 1925.

Bank of Montreal renovations, which is complementary to the design of the building.

The property also displays a high degree of artistic merit. The design quality of the bank's style links to architect Philip John Turner's architectural philosophy and his goal of projecting stability and prosperity in a community through bank architecture. Turner states the design of the bank must be imposing on the streetscape but at the same time, designed with dignified simplicity to provide comfort to its customers.[6] The building at 27 Cumberland Street South embodies Turner's principles of bank design, with its artistic value the direct result of his creative process. Through the high degree of artistic merit shown in the quality of his Edwardian Classical design, the bank continues to symbolize a highly respectable image of The Molsons Bank, a significant early 20th century banking institution in the province.

Although it was constructed with premium materials, the building used standard construction techniques for the time; therefore, the property does not demonstrate a high degree of craftsmanship and is not considered a technical or scientific achievement.

Based on the discussion above, 27 Cumberland Street South meets criteria 1 and 2 of Ontario Regulation 9/06.

2.1.2 Discussion of Historical or Associative Value

The discussion of the historical or associative value of a property considers three criteria set out in Ontario Regulation 9/06:

- Does the property have direct associations with a theme, event, belief, person, activity, organization or institution that is significant to a community (criterion 4);
- Does the property yield, or have the potential to yield, information that contributes to an understanding of a community or culture (criterion 5); and/or,
- Does the property demonstrate or reflect the work or ideas of an architect, artist, builder, designer, or theorist who is significant to a community (criterion 6)?

Data collection, including a review of primary and secondary sources, reveals that the property at 27 Cumberland Street South has historical value as a former local branch of The Molsons Bank, which was an institution that was significant to Port Arthur, and later the City of Thunder Bay. The Molsons Bank was originally established in 1855 by brothers William Molson and John Molson Jr., sons of John Molson, founder of the Molson brewing company.[7] The bank was established to expand the family's business ventures and

[6] Philip J. Turner, 1916, "The Smaller Branch Bank Building" in *Construction*, vol. 9, no. 11, November 1916.
[7] See "Our Story" historical timeline of the Molson brewing company: https://www.molson.ca/en-CA

support the growing Canadian economy. After the land was purchased in 1899, a branch of The Molsons Bank was established in 1900 on the northeast corner of Cumberland Street South and Park Avenue, a location that would become Port Arthur's main financial intersection in the early 20th century.[8] The development of this intersection was tied to an increase in demand for banking services during this period and to a broader movement to modernize financial institutions across Ontario. This movement is evidenced by the Bank of Montreal's plan to construct a building for offices at the same intersection in 1909.[9] The Imperial Bank also followed suit in 1911, announcing plans to move into a new block also at this intersection (see **Image 8**). The Imperial Bank planned to invest $7000 to $8000 to enhance the block to "first-class shape" for banking premises.[10] Recognizing this modernization movement, in 1913, The Molsons Bank prepared for the construction of a new modern, three-storey building. The bank staff planned to vacate the existing premises at the northeast intersection of Cumberland Street and Park Avenue that year so the former bank could be torn down and replaced by the new building on the same site.[11] The following year, construction of the new The Molsons Bank was completed, and the building was ready for occupancy by April 1914.[12] In 1925, The Molsons Bank was acquired by the Bank of Montreal.[13] By February of 1926, the former branch of The Molsons Bank in Port Arthur had been remodelled to accommodate the Bank of Montreal.[14] The building at 27 Cumberland Street South provided banking services from this location until 1984.[15] Philip J. Turner, who collaborated with William Edward Carless in the design of the bank, wrote that building banks to a high standard of architecture, even for a small or insignificant community, leant to an impression of sturdiness and inspired community confidence in the banking institution.[16] Reflecting this philosophy, the property is significant to the City of Thunder Bay as an early 20th century banking institution that symbolized the financial growth and aspirations of Port Arthur and contributed to its prosperity.

Although the property is significant to the City of Thunder Bay as the former Port Arthur branch of The Molsons Bank, it was not determined to offer significant knowledge or a

[8] 1901 Port Arthur Henderson's Directory; *Port Arthur Daily News*, September 30, 1909; August 25, 1913.)
[9] *Port Arthur Daily News*, May 22, 1909. The 1909 Port Arthur Henderson's Directory and the *Port Arthur News Chronicle*, February 13, 1926, indicate that the Bank of Montreal branch was located at the corner of South Water and Lorne Streets.
[10] *Port Arthur Daily News*, October 31, 1911. The 1909 Port Arthur Henderson's Directory indicates the Imperial Bank branch was already established at Cumberland Street South and Park Avenue. Image 8 shows the building located in the southeast corner of the intersection.
[11] *Port Arthur Daily News*, May 20, 1913; August 20, 1913.
[12] *Port Arthur Daily News*, October 9, 1913; April 25, 1914.
[13] Land Registry Office 55, Prince Arthur's Landing, Book 60, Pages 70-75: Ontario Land Registry Access
[14] *Port Arthur News Chronicle*, Feb. 13, 1926, Page 1.
[15] Land Registry Office 55, Prince Arthur's Landing, Book 60, Pages 70-75: Ontario Land Registry Access
[16] Philip J. Turner, 1916, "The Smaller Branch Bank Building" in *Construction*, vol. 9, no. 11, November 1916.

greater understanding of the history of a community or culture.

In addition to its association with The Molsons Bank, the property also demonstrates historical associative value as it reflects the work of Turner & Carless Architects, whose work was significant to the community of Port Arthur for their contribution to the design of a key financial institution in the community, and more broadly across Ontario and Quebec.[17] Philip John Turner, one half of the partnership, was a British-trained architect who settled in Montreal, Quebec, where he practised as an architect from 1908 to 1943.[18] Notably, Turner was commissioned to design The Molsons Bank buildings between 1911 and 1923 across Ontario and Quebec.[19] He also was a lecturer in the Department of Architecture at McGill University. In his 1916 article "*The Smaller Branch Bank Building,*" Turner sets out the characteristic design principles of The Molsons Banks, emphasizing that the design was important not only to the banks' success but also more broadly to the progress and financial strength of the Dominion of Canada.[20] Turner's article reports that in addition to the prominent architectural features, he also designed the fittings, furniture, and electric light fixtures. Like Turner, William Edward Careless (who later changed the spelling of his surname to Carless), was a British-trained architect and Professor of Architecture at McGill University. From 1913 to 1915, he partnered with Turner to design several local branches of The Molsons Bank. Both with Carless and independently, Turner was the architect for several branches of The Molsons Bank across Ontario and Quebec, as outlined below in **Table 2**. Many of these local branches of The Molsons Bank, including the Port Arthur example, were designed to be significant buildings within their communities.[21]

Table 2: List of The Molsons Bank buildings designed by Philip J. Turner

Address & Location	Construction Date & Architect(s)	Heritage Recognition	Material(s)
Sainte-Thérèse, Quebec, Location Unknown	1911 – Philip John Turner	Unknown	Unknown

[17] Turner, Philip John (1876-1943), Biographical Dictionary of Architects in Canada, 1800-1950: http://dictionaryofarchitectsincanada.org/node/1371
[18] Ibid.
[19] Ibid.
[20] Philip J. Turner, 1916, "The Smaller Branch Bank Building" in *Construction*, vol. 9, no. 11, November 1916.
[21] Table 2 sourced from Turner's 1916 article, "The Smaller Branch Bank Building," and the Biographical Dictionary of Architects in Canada; addresses for former bank buildings that are still extant were verified through Google Street View and various online sources.

Address & Location	Construction Date & Architect(s)	Heritage Recognition	Material(s)
Park Avenue at Bernard Street West (5801 Park Avenue), Montreal, Quebec	1911 – Philip John Turner	Unknown	Stone
600 Rue Notre Dame, Lachine, Quebec	1912 – Philip John Turner	Unknown	Brick, Stone
221-223 Rue Hériot, Drummondville, Quebec	1912 – Philip John Turner	Unknown	Brick, Stone
1 Mill Street, Frankford, Quinte West, Ontario	1914 – Turner & Carless	Unknown	Brick
108 Rue Principale, Cowansville, Quebec	1914 – Turner & Carless	Unknown	Brick, Stone
Saint Laurent Boulevard at Ontario Street (2001 St. Laurent Blvd.), Montreal, Quebec	1914 – Turner & Carless	Unknown	Stone
30 Main Street West, Norwich, Ontario	1914 – Turner & Carless	Non-Designated Norwich Township Structure of Historical and Architectural Interest	Brick, Stone
76 Rue du Roi, Sorel-Tracy, Quebec	1914 – Turner & Carless	Potential (Two Plaques on Building)	Brick, Stone
Williamsburg, Ontario, Location Unknown	1918 – Philip John Turner	Demolished (Date Unknown)	Unknown
Rue Principale at Rue du Pont, Bedford, Quebec	1920 – Philip John Turner	Demolished in 2017- Not applicable	Brick
Northwest corner of King & Queen Streets, Kitchener, Ontario	1920 – Philip John Turner	Demolished (Date Unknown)	Unknown
671-675 Talbot Street, St. Thomas, Ontario	1920 – Philip John Turner	Demolished (Date Unknown)	Unknown
Ayr, Ontario, Location Unknown	1920 – Philip John Turner	Unknown	Unknown
303 James Street North (Extensive Alterations), Hamilton, Ontario	1920 – Philip John Turner (Major Alterations)	Registered (Non-Designated) Property	Stone (Formerly)
428 Rue Lafontaine, Rivière-du-Loup, Quebec	1923 – Philip John Turner	Listed on the Directory of Quebec's Cultural Heritage, and Canada's Historic Places	Stone

The property also demonstrates historical associative value as it reflects the work of George Blanchard, a local architect, who is believed to have been responsible for the design of the 1926 addition to the bank. George Blanchard was significant to Port Arthur as a prominent local architect who arrived at the community in 1916 and designed many noteworthy buildings, including the Port Arthur General Hospital, Queen Elizabeth School,

and the Port Arthur Golf and Country Club.[22] He also served as councillor in 1931-1932, Mayor of Port Arthur in 1933, and subsequently as the resident superintendent of Port Arthur Mental Home.[23] Beginning in November 1925 and completed in February 1926, after the Bank of Montreal had acquired the building, the interior of the bank was redecorated, two new vaults were set in, and about "18 feet" of additional floor space was added, which is presumed to be the one-storey addition. [24] A local newspaper article indicates that George Blanchard was the architect on this remodelling project, which is presumed to include the north one-storey addition.[25] George Blanchard was an architectural designer with C.D. Howe & Co., and his name is linked to some very significant industrial landmarks in early 20th century.[26] For instance, he built monumental grain elevators, including in Port Arthur, Vancouver, Saskatoon, and Moose Jaw. He also designed a school in Fort William, a hospital and nurses' home, warehouse and Public Utilities Commission substation in Port Arthur.[27]

Based on the discussion above, 27 Cumberland Street South meets criteria 4 and 6 of Ontario Regulation 9/06.

2.1.3 Discussion of Contextual Value

The discussion of the contextual value of a property focuses on the three criteria set out in Ontario Regulation 9/06:

- Is the property important in defining, maintaining or supporting the character of an area (criterion 7);
- Is the property physically, functionally, visually or historically linked to its surroundings (criterion 8); and/or,
- Is the property a landmark (criterion 9)?

The property at 27 Cumberland Street South is located along the historical main street business section of downtown Port Arthur which contains a collection of late 19th century to mid-20th century commercial properties. Despite the evolution of the commercial streetscape, this stretch of Cumberland Street South continues to be one of the City's oldest commercial corridors. 27 Cumberland South is considered a key contributing building, particularly between Pearl Street and Van Norman Street where the buildings sit

[22] City of Thunder Bay. "Mayor George Blanchard." https://www.thunderbay.ca/en/city-hall/mayor-george-blanchard.aspx
[23] Ibid.
[24] *Port Arthur News Chronicle*, Feb. 13, 1926, Page 1.
[25] Ibid.
[26] Blanchard, George (1891-1978), Biographical Dictionary of Architects in Canada, 1800-1950: http://dictionaryofarchitectsincanada.org/node/1150
[27] Ibid.

at the property lines of the public right-of-way, forming a historical commercial streetwall. Most of the buildings in this stretch are one to three storeys in height and vary in materiality, but despite some façade alterations, many of these buildings retain their Classical architectural features, which contribute to maintaining the architectural character of this historical corridor (see Photograph 6). Today, with its architectural significance preserved along with its corner location, 27 Cumberland Street South has retained its prominent and distinctive historical character as seen in historical images (see Image 3 for a historical image). Therefore, the property at 27 Cumberland Street South is important in defining, maintaining and supporting the historical character of Cumberland Street South.

Although 27 Cumberland Street South supports the historical character of the street, based on historical images and Google Street view, the intersection of Cumberland Street and Park Avenue has changed. Historical research indicates that 27 Cumberland Street South was part of a small number of early institutional bank-related buildings built at the intersection. The property is now in a group of buildings constructed in different time periods no longer representing the early financial district which was constructed in the early 20th century at this intersection. The addition of the four-storey commercial building in the northwest corner, the significant alteration to the front facade of the commercial structure in the southwest corner, and the removal of the original Imperial Bank at the southeast corner (see **Image 8**) has impacted the integrity of this historical intersection. While 27 Cumberland Street South remains physically linked to this intersection, given these changes, it is not considered a link of historical value, nor have this property's visual or functional links been maintained at this intersection.

The property at 27 Cumberland Street South is considered a landmark building. The architectural quality of this former bank building, which retains its imposing character and its prominent corner location, is distinctive on Cumberland Street South. Furthermore, the presence of a financial institution at this location in the community for 84 years contributes to the property's status as a landmark.

Based on the above discussion, 27 Cumberland Street South meets criteria 7 and 9 of Ontario Regulation 9/06 for contextual value.

2.2 Select Visual Sources



Image 1: 1916 photograph of The Molsons Bank in Port Arthur, Turner & Carless Architects (Source: Turner, 1916)

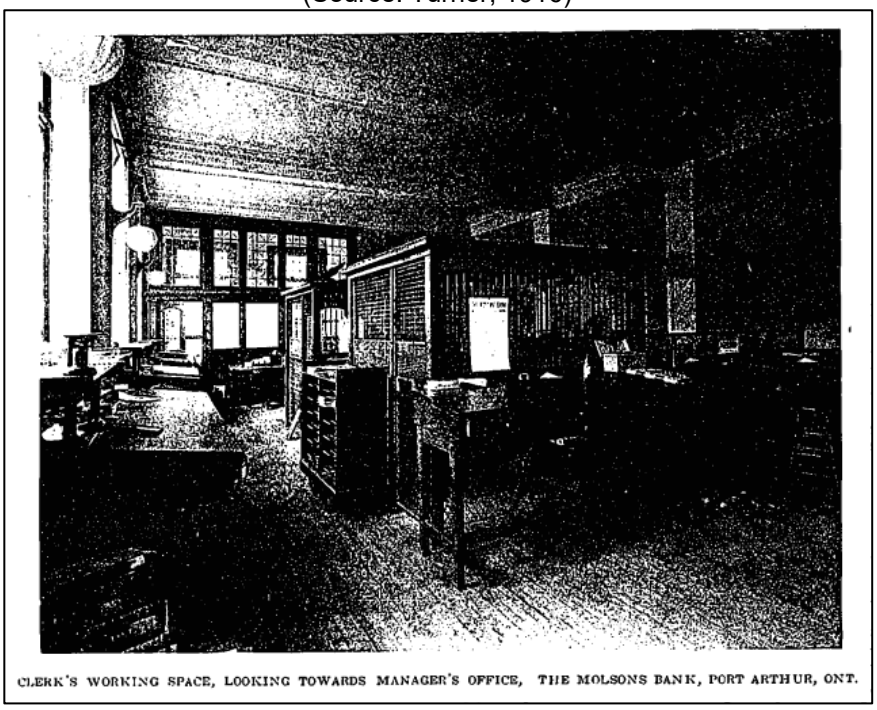

Image 2: Original Interior View of The Molsons Bank in Port Arthur in 1916 (Source: Turner, 1916)

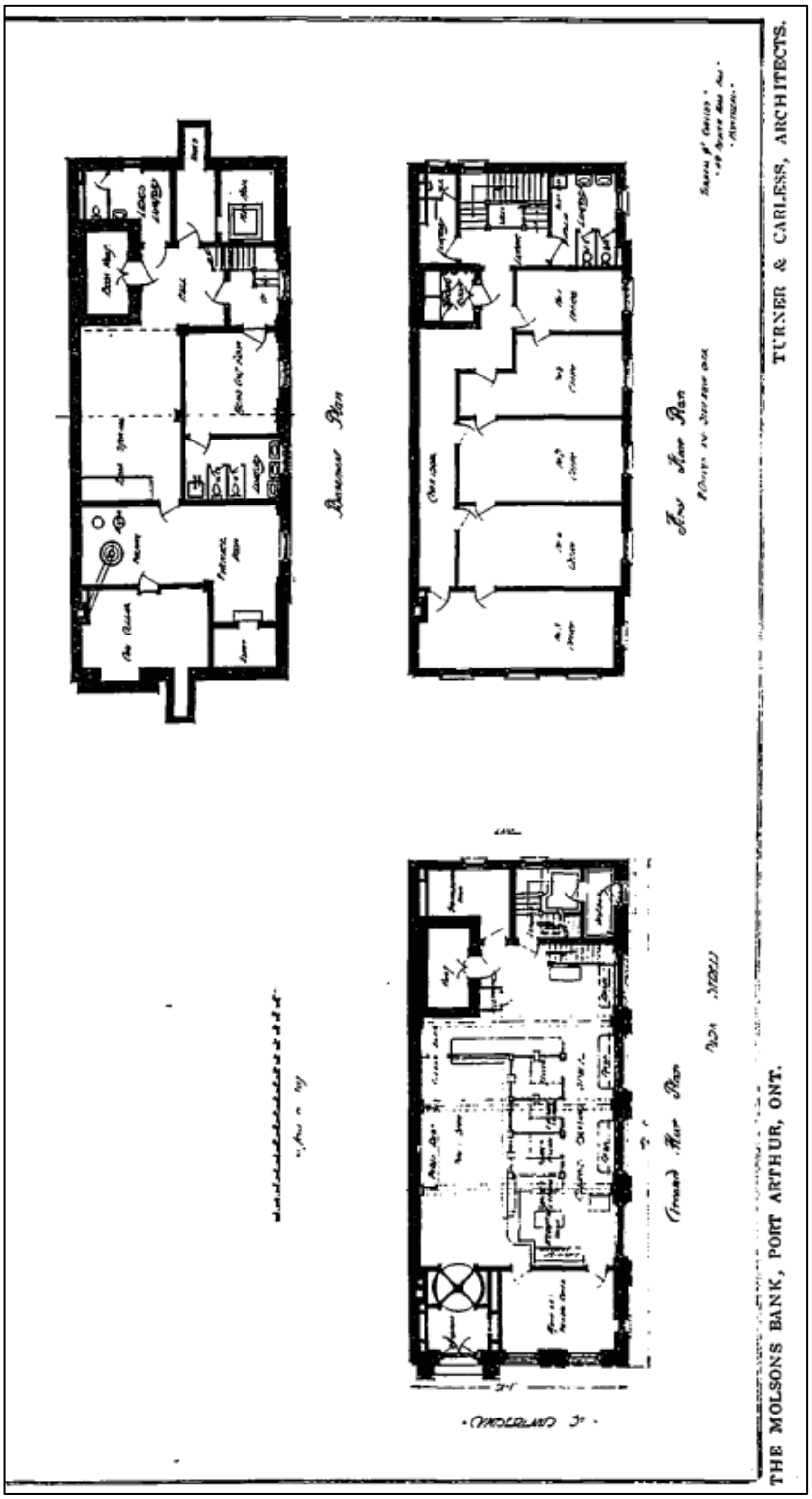

Image 3: Original Interior Floor Plans of The Molsons Bank in Port Arthur in 1916 illustrating ground floor for banking activities and the manager's office, second floor offices, and third floor for the managers residence (Source: Turner, 1916)

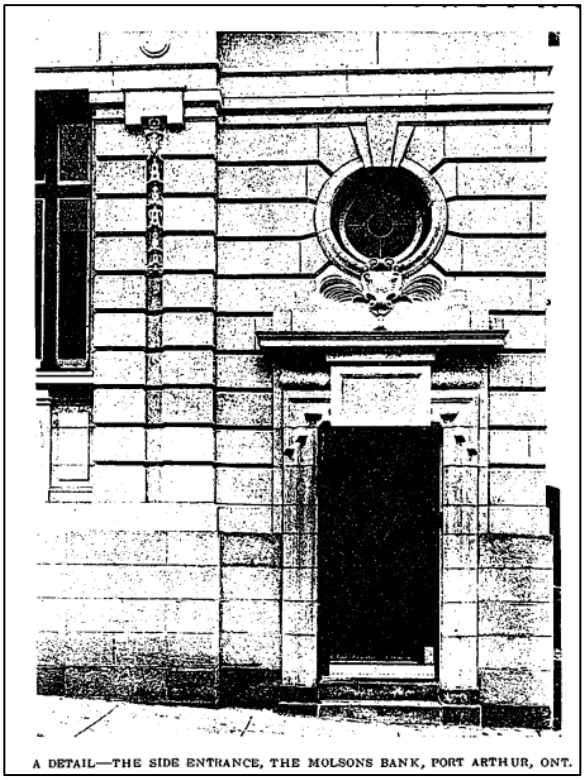

Image 4: Side Entrance on Park Avenue of The Molsons Bank, Port Arthur, in 1916 (Source: Turner, 1916)



Image 5: View of The Molsons Bank prior to the one-storey north addition (prior to November 1925) (Source: Pamela Cain. "27 Cumberland Street South: Bank's Investment Renews Prospects for the Future." *The Walleye*, February 2017)



Image 6: Streetscape view of The Molsons Bank, prior to 1925
(Source: Hanging in the interior of the present restaurant)

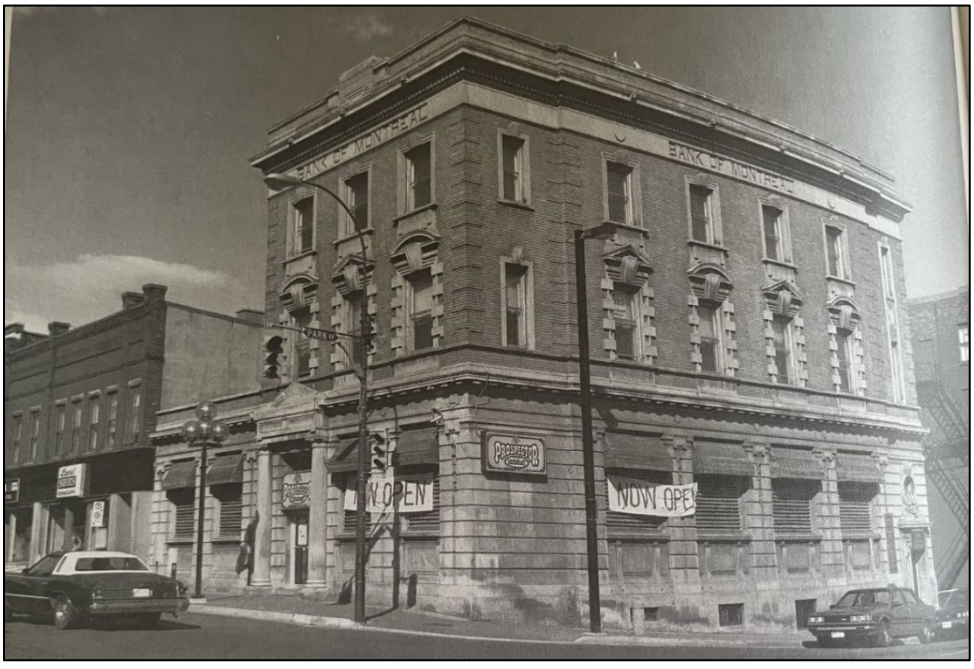

Image 7: Edwardian Classicism building as featured in *Ontario Architecture* by John Blumenson, view in ca. 1990 (Source: Blumenson, 1990:168)

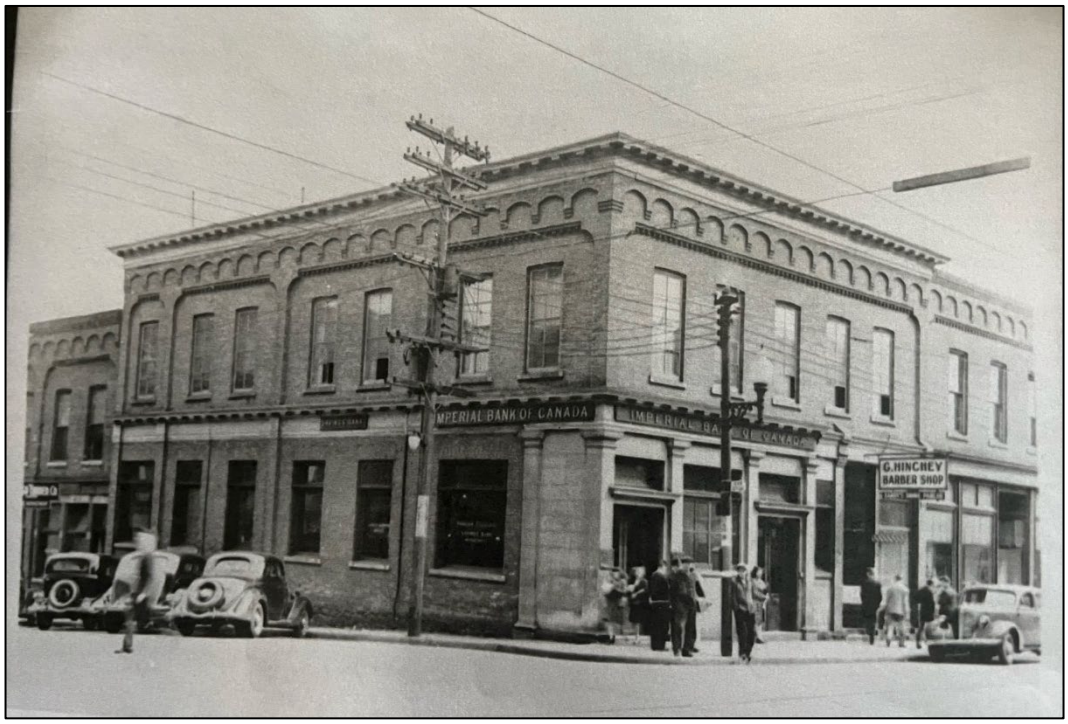

Image 8: Historical image of Imperial Bank at the southeast corner of Cumberland Street South and Park Avenue (Source: On file at the Public Library)

2.3 Ontario Regulation 9/06 Evaluation Checklist

The following checklist identifies the prescribed criteria met by the property at 27 Cumberland Street South for municipal designation under Part IV, Section 29 of the *Ontario Heritage Act*. There is a total of nine criteria under Ontario Regulation 9/06. A property may be designated under Part IV, Section 29 of the *Ontario Heritage Act* if the property meets two or more of the nine criteria for determining whether it is of cultural heritage value or interest. Furthermore, the "Heritage Property Evaluation" main document of the Ontario Heritage Tool Kit (2025) was used for guidance on the process of evaluating a property for cultural heritage value or interest and applying the Ontario Regulation 9/06 criteria.

Using the results of research in Section 2.1 of this report, the evaluation table below (**Table 3**) is marked "X" if the property was not determined to meet the criterion "✓" if the property meets the criterion.

Table 3: Ontario Regulation 9/06 Evaluation for 27 Cumberland Street South

Criteria	Meets Criteria
1. The property has design value or physical value because it is a rare, unique, representative or early example of a style, type, expression, material or construction method.	✓
2. The property has design value or physical value because it displays a high degree of craftsmanship or artistic merit.	✓
3. The property has design value or physical value because it demonstrates a high degree of technical or scientific achievement.	X
4. The property has historical value or associative value because it has direct associations with a theme, event, belief, person, activity, organization or institution that is significant to a community.	✓
5. The property has historical value or associative value because it yields, or has the potential to yield, information that contributes to an understanding of a community or culture.	X
6. The property has historical value or associative value because it demonstrates or reflects the work or ideas of an architect, artist, builder, designer or theorist who is significant to a community.	✓
7. The property has contextual value because it is important in defining, maintaining or supporting the character of an area.	✓
8. The property has contextual value because it is physically, functionally, visually or historically linked to its surroundings.	X
9. The property has contextual value because it is a landmark.	✓

3.0 ATTACHMENT 3 - STATEMENT OF CULTURAL HERITAGE VALUE OR INTEREST

This section provides the draft Statement of Cultural Heritage Value or Interest that may be considered for the designation by-law. The following presents the mandatory requirements that must be included in the designation by-law in accordance with section 3 of Ontario Regulation 385/21 (as outlined in the Ontario Heritage Tool Kit, 2025).

1. Description of property

- municipal address, if it exists;
- legal description, including the property identifier number that relates to the property;
- general description of where the property is located within the municipality; and,
- a site plan, scale drawing or a description in writing that identifies the area of the property that has cultural heritage value or interest.

2. Statement of Cultural Heritage Value or Interest

- identifies which criteria set out in Ontario Regulation 9/06 under the Ontario Heritage Act are met and explain how each criterion is met.

3. Description of Heritage Attributes

- physical features or elements of the property that must be retained to conserve the property's cultural heritage value or interest.

3.1 Reasons for Designation

The property at 27 Cumberland Street South is worthy of designation under Part IV, Section 29 of the *Ontario Heritage Act* for its cultural heritage value and meets six of the nine Ontario Regulation 9/06 criteria prescribed for municipal designation under the categories of design/physical, historical/associative, and contextual value.

1. Description of Property

The property at 27 Cumberland Street South comprises a three-storey masonry building that was constructed between 1913 and 1914 to serve as the Port Arthur branch of The Molsons Bank. The former bank is located at the northeast intersection of Cumberland Street South and Park Avenue, within the Downtown Waterfront District, in the former community of Port Arthur, now the City of Thunder Bay.

2. Statement of Cultural Heritage Value or Interest

Design/Physical Value:

The former branch of The Molsons Bank at 27 Cumberland Street South has design value as a rare example of a three-storey masonry bank building constructed between 1913 and 1914 in the style of Edwardian Classicism. It is distinguished by its Classical design features, most notably the exterior masonry details along the roofline and around its windows and doors, including stone banding, oversized keystones, decorative window pediments, as well as additional Classical elements such as cornices with dentils and modillions, floral relief ornaments, and Doric pilasters. The building is the only surviving example of an early 20th century bank of this style that retains its architectural integrity in the City of Thunder Bay.

The property also has design value since it displays a high degree of artistic merit as the former branch of The Molsons Bank continues to embody architect Phillip John Turner's principles of bank design, which emphasized projecting stability and prosperity to the community while remaining approachable and comforting to its customers. The building retains its quality masonry (stone and brick) and intricate Classical detailing, which reflect the dignified simplicity and artistic merit of Turner's design. The 1926 one-storey addition is complementary to the style of the main building and contributes to its overall design value.

Historical/Associative Value:

The property has historical value as the former local branch of The Molsons Bank, a financial institution that is significant to the City of Thunder Bay as a symbol of Port Arthur's early 20th century financial aspirations and prosperity. Established by 1900 at the northeast corner of Cumberland Street South and Park Avenue, this location operated as a bank for 84 years, situated at the heart of what was once Port Arthur's main financial district. Although acquired by the Bank of Montreal in 1925 and later remodelled as a restaurant in 1985, the property, through its retention of the former bank building, remains an enduring symbol of the financial growth and aspirations of early 20th century Port Arthur, later the City of Thunder Bay, and a contributor to community prosperity.

The property also has historical value as the existing building reflects the work of Turner & Carless Architects, consisting of Philip John Turner and William Edward Carless.

They were significant to the community of Port Arthur for their contribution to the design of a key financial institution in the community, and more broadly to bank architecture across Ontario and Quebec in the early 20th century.

Contextual Value:

The property has contextual value as it defines, maintains, and supports one of the City's oldest commercial corridors, where late nineteenth and early twentieth century buildings form a continuous streetwall along Cumberland Street South. Within this context, the property also has contextual value as a landmark that stands out for its architectural quality, scale, and prominent corner location, retaining its distinctive and imposing character seen in historical images.

3. Description of Heritage Attributes

Exterior heritage attributes that contribute to the design value of the property at 27 Cumberland Street South include:

- Form, scale and massing as a three-storey, rectangular building with flat roof;
- Rusticated foundation made of Queenston limestone;
- Indiana limestone exterior on the ground floor with stone forming a channeled or banded effect;
- Light pressed brick facings, including quoins, on the second and third storeys
- Parapet that is flat across to top except a slight raised panel in the centre of the façade portion;
- Projecting stone cornice with dentils, frieze, and lion head spouts along the roofline, with carved *Bank of Montreal* inscriptions on the west and south elevations, flanked by circular relief carvings on the south elevation;
- Substantial stone cornice with modillions and frieze with circular relief carvings separating the ground floor from the upper storeys;
- Stone belt course beneath the second storey windows;
- Narrow south elevation window openings with diamond relief carving between the second and third storeys;
- Recessed entrance on the west elevation between two Doric pilasters with stone moulding and *Bank of Montreal* inscription in a stone panel above the entrance;

- Recessed ground-floor window openings with heavy stone sills supported by scrolled brackets with moulded panels beneath;
- Floral relief ornaments on the west and south elevations depicting bellflowers with petals extending downward;
- Entrance at the eastern end of the south elevation topped with an enriched mezzanine-level oculus window with a wooden frame, and keystone supported by an elaborate relief carving with a floral and leaf design;
- Tall second-floor rectangular shaped window openings with low sashes and compound window pediments alternating between rounded and triangular pediments with prominent keystones, moulded surrounds, and stone banding;
- Third floor windows with heavy sills supported by stone panels, moulded surrounds and keystones; and,
- Two rear (east elevation) oculus windows with wood frames.

Interior heritage attributes that contribute to the design value of the property at 27 Cumberland Street South include:

- Stairs from second to third floor with oak handrail;
- Second and third floor doors with original frames; and
- Former bank vault (now buried into wall in the basement).

Heritage attributes that contribute to the contextual value of 27 Cumberland Street South include:

- The building's imposing institutional architectural design, emphasized by its prominent corner location at Cumberland Street South and Park Avenue.