



COWAN HOUSE

**39 ATHOL STREET WEST
CITY OF OSHAWA**

PREPARED FOR HERITAGE OSHAWA
BY

SU MURDOCH HISTORICAL CONSULTING

47 RODNEY STREET, BARRIE, 705-728-5342
SUMURDOC@SYMPATICO.CA

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COWAN HOUSE

**39 ATHOL STREET WEST
CITY OF OSHAWA**

**PLAN H50004 BLOCK D LOTS 2, 9, 11, 12, PART 1, 10 IRREGULAR (JOINT WITH ST. GEORGE'S CHURCH)
PART LOT 11, CONCESSION 1, EAST WHITBY TOWNSHIP**

LOT HISTORY

The Crown patent for the two hundred acres of Lot 11, Concession 1, East Whitby, was issued on January 3, 1828, to King's College. In that year, many of the Clergy Reserves were transferred by the Crown to King's College, allowing the College the right to sell or lease each lot to raise funds. In July 1828, an agreement was signed between King's College and Joseph Gorman for the use of the lot. Gorman bought the parcel in June 1837 and the following month sold 122 acres to John McGrigor [McGregor]. McGrigor began to sell building lots, then on April 2, 1855, a plan of subdivision was registered by Eunice McGrigor.

The subject parcel began as Lots 2 and 12, the north quarter of Lot 9, and the north four-fifths of Lot 11, Block D, McGrigor's Plan. The early root of ownership for these lots is not clearly defined. Richard Lee Holland may have been the first to assemble the subject parcel in the 1840s.

On January 21, 1858, Georgina and Richard Holland sold 72 perche¹ of Lot 2 (and presumably other land) to Elizabeth Sutton.² It is possible that Elizabeth Sutton and her spouse had a dwelling built on the subject property after 1858. By 1868, Elizabeth was a widow in Darlington township.

On May 23, 1868, druggist Thomas Charles Sutton and his wife, Elizabeth Mary, of the town of Windsor, Essex County, and widow Elizabeth Sutton of the township of Darlington, Durham County, sold Lots 2 and 12, the north quarter of Lot 9, and the north four-fifths of Lot 11, Block D, to Susan Cowan. Susan was the wife of William Frederick Cowan of Oshawa. The sale price

¹ A perch is a measurement about five inches in length.

was \$2200.³

WILLIAM F. AND JOHN COWAN

Born in Ulster, Ireland, William Frederick Cowan and his older brother, John, arrived in Toronto with their parents and other siblings in 1841. Within a month, their father died of typhoid fever. As the two oldest sons in the family, John and William (also known as Frederick) finished their schooling and began working in the retail business. In 1856, the brothers opened a dry goods store in Toronto, and then a branch store near Port Perry.

In 1862, a branch store managed by William was opened in Oshawa on King Street West. John joined William in Oshawa in 1866 and together they had the commercial Cowan Block built on the south side of King Street, west of Simcoe Street. In 1867, John became the manager of Oshawa Manufacturing (Cedar Dale Works) farm implements business owned by A.S. Whiting. He soon bought out Whiting's partner, E.C. Tuttle. Five years later, he sold his share back to Whiting.

In 1872-73, John and William founded one of Oshawa's larger industries, the Ontario Malleable Iron Company, with John as the first and longest serving president. William was vice-president until his death in 1918. The Cowans also were associated with T.N. and W.H. Gibbs in establishing the Ontario Loan and Savings Co. in 1873 and the Western Bank in 1874. William was president of Standard Bank when the Western Bank and Ontario Loan and Savings collapsed, along with the Gibbs' fortune, in 1879. The two financial institutions came under the control of the Cowans and later merged with Standard Bank.

In 1902, William Cowan, J.D. Storie, and H.T. Carswell organized the Oshawa Steam and Gas Fitting company, renamed Fittings Ltd. in 1910. Through Fittings and their earlier industrial and financial dealings, the Cowans amassed a considerable fortune. They always remained committed to the wellbeing of Oshawa, serving as trustees for various agencies including the children's

² Walter J. Sutton (relationship unknown) is listed in the 1857-58 *Canada Directory* as a chemist and druggist in Oshawa. The name Sutton could not be located in the 1861 census.

³ The 1857-58 *Canada Directory* lists an A.B. Sutton as a chemist, druggist, distiller, and wine and liquor dealer in Windsor.

shelter, Oshawa General Hospital, Board of Education, and Public Library. John was mayor in 1887. William was on town council for several years and mayor from 1889 to 1894. They both were avid supporters of St. George's Anglican church.

John died, unmarried, on April 8, 1915. William died a widower on October 28, 1918. A brother, Robert James, died, unmarried, on February 12, 1920. Frederick William Cowan was the executor for his father William, and uncles John and Robert James.

COWAN HOUSES

It was Susan, the wife of William Cowan, who bought the subject property on Athol Street West in 1868. According to the census, William was 41 in 1871. Susan (Groves), 30, was born in Ontario but of Irish background. Their son Frederick was five and born in Ontario. Also in the household was Eliza Groves, 34. They owned three quarters of an acre and one house. There is a tradition that Frederick was born in the Athol Street house on January 8, 1867. This suggests that the Cowans may have first rented the house from Elizabeth Sutton.

In October 1867, Charlotte Cowan, the widowed mother of William and John, bought a portion of Park Lot 2, Plan H50015 ("with other lots"). She bought Park Lot 1 on November 2, 1870. The Cowans are believed to have erected a house on this property bounded by Centre, McGrigor, and Simcoe streets. According to the 1871 census, Charlotte, 50; John, 35; and another brother, Richard (or Robert) James, 28, a clerk, owned five acres and two houses. In 1928, family executor Frederick William Cowan, sold to William Eric Phillips and his wife Eileen McLaughlin. The Cowan house was demolished to build the dwelling now known as the YWCA Adelaide House at 33 McGrigor Street.

LEWIS HART LEE

In June 1875, Susan and William Cowan sold the Athol Street parcel to Lewis Hart Lee. Lee was an Oshawa manufacturer. He bought and fully mortgaged the property with William for \$6000. It is possible that this sale was more a method of exchanging cash for a possible business development than Lee's need for accommodation. In November 1878, Lee and his wife, Grace V.,

sold to the Oshawa Malleable Iron Company, owned by William and John Cowan. By then, Lee was a manufacturer living in Toronto. The sale price was again \$6000.

THOMAS H. McMILLAN

In October 1883, Malleable Iron sold Lot 2, north quarter of Lot 9, and north four fifths of Lot 11, Block D, to Thomas H. McMillan, described as an Oshawa bank cashier. The exception was a strip of 84 links of the north four-fifths of Lot 11 that had been sold to the Incorporated Synod of the Diocese of Toronto. The sale price to McMillan was \$2500.

Thomas McMillan was born on a Pickering township farm in August 1840. His education was at a rural school and his business training from working in a general store in a small town for several years. As a young man, he moved to Whitby where he established himself as a general merchant. There he served on Council, became reeve, and was warden of Ontario County.

About 1872, McMillan met John and William Cowan who were in the process of forming the Ontario Loan and Savings Company. This was during a critical period of Oshawa's history when most local industries were financially depressed or recently bankrupt. When the Company was organized in 1873, McMillan became the secretary and soon became general manager. His forty year legacy was his astute sense of when to offer financial assistance to the people and businesses of Oshawa. OL&S closed in 1920 with a history of successful clients from farmers to industrialists.

McMillan also was one of the founders and general manager of the Western Bank of Canada. The Bank was an important factor in Oshawa from 1874 until it amalgamated with the Standard Bank of Canada in 1909. According to a history of the Western Bank of Canada:

Thomas Henry McMillan (1839-1917) was a native of the township of Pickering, and was for some years in business in Whitby as a general merchant. He is said to have acted as the Whitby agent of the Hon. Thos. N. Gibbs. A block of white brick buildings on the east side of Brock Street, Whitby, a short distance north of King, still bears the inscription 'T.H. McM., 1864.' While quite young he held municipal office in Whitby, serving on the Board of Audit of the county of Ontario in 1871 and 1872. He was one of the group which founded the Ontario Loan and Savings Company in Oshawa and he managed it from its commencement in 1872 until its liquidation in 1915. It is said that the idea of this company originated in Whitby, but the majority of the

subscribers turning out to be residents of Oshawa, it was opened in that town, and McMillan moved there. He also conducted an insurance business in Oshawa.

According to the 1891 census, Thomas was 51 that year. His wife, Louisa, was 52. She was born in Ireland. Their children at home were Ester, 27; Ellen, 25; Harry, 24; Lilly, 20; Maud, 18; Arthur, 16; Violet, 14; and Charles, 12. Their dwelling was brick, two storeys, with fourteen rooms. Thomas was a banker and Harry a bank clerk.

In 1901, Thomas (born August 25, 1840) and Louisa (August 10, 1840) had [Ada] (May 14, 1871); Violet (July 6, 1878); and [Lenor] (August 9, 1882) at home. Their single family house on Lot 2 Athol Street was brick with ten rooms.

Oshawa lost its mainstay of financiers within five years. John Cowan died in 1915, Thomas McMillan on May 5, 1917, William Cowan in 1918, and Robert James Cowan in 1920. William's son, Frederick, was executor for his father and uncles. Frederick's wife, Lily, was the daughter of Thomas and Louisa McMillan.

COMMEMORATION

On June 10, 1919, the executors for McMillan sold the property to his son-in-law, Frederick Cowan for \$12,000. For Frederick, this coincidentally was his birthplace and his wife's childhood home. In August 1920, he transferred the property to the Incorporated Synod of the Diocese of Toronto for the use of St. George's Anglican church as a rectory. A commemorative plaque on the house reads: "House and gardens for many years the home of Mr. and Mrs. T.H. McMillan in memory of them given by daughter and son-in-law Lily M. and Fred. W. Cowan."

Frederick and Lily commemorated the accomplishments of their families in several ways. At the opening of the new church building in May 1924, Frederick donated a stained glass window in memory of his parents, Mr. and Mrs. F.W. Cowan, and his uncles. All were members of the church for over fifty years.

In 1930, two memorial windows were installed at the rear of the Oshawa branch of the Bank of Commerce, formerly the Standard Bank of Canada.⁴ Thomas McMillan was recognized as founder and general manager of the Western Bank of Canada; William Cowan as founder and president of the Standard Bank (Canadian Bank of Commerce) from 1883 to 1918.

ST. GEORGE'S MEMORIAL CHURCH

St. George's Anglican parish was established in 1843. About 1848, the first frame church was built at the northeast corner of King Street and Park Road. Ten years later, a second church was erected at the corner of John and Centre streets. A monument in Memorial Park commemorates its location. A frame parsonage built in the 1860s, was replaced about 1876 by a brick building. The parsonage was on the site of the present church building.

Fundraising began in 1914 for the construction of a new church. In August 1920, Frederick Cowan transferred the former McMillan house to the Incorporated Synod of the Diocese of Toronto for use as a rectory. The cornerstone of the new church building, St. George's Memorial Church, was laid on October 7, 1922. It opened in May 1924, the year Oshawa became a City. In 1953, a new parish hall was attached to the church through the choir vestry.

By 1962, the downtown location of the McMillan house rectory made it no longer suitable as a family home. Another rectory building was acquired and the house was converted to meeting rooms for parish groups and an apartment for assistant curates.

In 1976, a Cowan House Committee was formed by the church "to research the needs of the parish to fulfill its responsibilities as the Body of Christ in the community, with special regard to making the best use of the building." In 1978, plans were approved for the revitalization of the historic building into a Parish House. On September 17, there was a service of Holy Eucharist and the Rededication of Cowan House. It now (2002) contains offices for the parish clergy and secretarial staff as well as meeting rooms.⁵

ARCHITECTURE

⁴ The Bank of Commerce, Oshawa branch, was located at the northeast corner of King and Simcoe streets in 1930.

DATE OF CONSTRUCTION

In 1858, Elizabeth Sutton bought a larger parcel of land that contains the subject property. By 1868, she was a widow living in Darlington township. It is possible that the house was constructed in this decade of Sutton ownership. William Cowan arrived in Oshawa in 1862. He and his wife Susan's first child, Frederick, is believed to have been born in the house in January 1867. Susan bought the property in May 1868 from Thomas C. Sutton of Windsor and Elizabeth Sutton, a widow in Darlington township. There is no tradition that the Cowans built the house.

A reminiscence about the McMillan house appears in a history of St. George's written by Kathleen M. Rose. The reminiscence is presumed to be that of Lily Cowan, who lived in the house from 1883 (when she was age eleven):⁶

I recall the entrance hall with the drawing room on the left and the sitting-room on the right, both with a fireplace; adjoining the sitting-room was the dining room, and the kitchen beyond. Later the dining-room was considerably enlarged, and a stairway added from it, which led up to the bedrooms that were built on to the back of the house. (This stairway is not the stately stairway that leads upstairs from the front entrance.) Upstairs there were four or five original bedrooms. The house was originally grey brick with white trim and green shutters. (Later it was stuccoed.) The walls were very thick.

There was a long, covered verandah facing the east garden, a high board-fence around the property, a tennis court on the east side, a carriage-house and stable facing Centre Street; a cow was kept when the children were young, and a horse and buggy until the advent of the motor-car. In 1881 the streets were lit by oil lamps, but I do not know what lighting was used in the house at that time however, electric lighting was introduced in Oshawa by 1887.

STYLE AND FORM

This is a rectangular shaped dwelling with a rear addition. The 3-bay front facade faces north to Athol Street. Although the main house maintains the symmetry of early Georgian styling, the low hip roof and eave brackets give it the flair of the Italianate style.

Along the east side at the rear there is a two storey, gable roofed structure with a centre Gothic gable. This is believed to have replaced a two storey addition at the centre rear that was accessed by the middle openings on both storeys. There is a new, flat roofed, one storey entrance at the west junction of the addition to the main house.

⁵ Some information extracted from "Cowan House" by Ruth Park, St. George's Archivist, 1997; and "St. George's Memorial Anglican Church Historical Background."

FOUNDATION

The foundation is unknown but is likely fieldstone.

WALL CLADDING

The building was described by a previous occupant as "grey brick with white trim and green shutters." Grey is unusual for nineteenth century construction as most bricks were in shades of red, red-orange, or buff-yellow. The building is now coated with light grey stucco plaster.

ROOF

The roof is a low pitched, hipped type. The cladding is asphalt shingles. The eaves are decorated with Italianate style carved brackets positioned along a plain frieze. The wood soffit boards are tongue and groove. Now missing what was probably a pair of large chimney stacks, the roof appears out of proportion for the massing of the dwelling.

WINDOW OPENINGS

The window openings are flat and have been recessed by the buildup of exterior cladding. The window trim has been removed and the sashes replaced. The shutters are non functional. The centre window of the upper level of the front facade likely was a door opening to access the roof of the original portico. Similarly, there is an oversized opening in the centre rear that accessed the second storey of the original rear addition.

PORTICO

The existing open portico of the front entrance is composed of four turned columns supporting a moulded cornice and flat roof. There are remnants of the corner posts of a hand rail that existed on the roof. The portico is likely a replacement of the original portico or verandah.

A former occupant noted that there was a "long, covered verandah facing the east garden."

DOORCASE

⁶ St. George's, Our Heritage: A History of St. George's Memorial Church (Anglican), Oshawa, 1984, p.118.

The classical doorcase is an unusual configuration of two narrow sidelights flanking a door-width transom. The sidelights are divided from the transom by two carved brackets. Two matching brackets divide the sidelights from the wall surface. The panelled wood door is obscured by a modern metal storm door.

SETTING

At the corner of Athol and Centre streets facing a high rise government building and backed by St. George's church, the McMillan house no longer enjoys a residential neighbourhood. Most of the grounds have been paved for parking.

CONDITION

The style and form of this dwelling have been maintained and some of the revitalization work has been sympathetic. The stucco finish and the removal of chimneys, window trim, and other original elements detract from its architectural integrity.

SIGNIFICANCE

Although some of the architectural integrity of this dwelling at 39 Athol Street West has been eroded, it is recognizable as a Georgian style dwelling with Italianate elements. Likely built just after 1858 for Elizabeth Sutton (and her husband), the house was the birthplace of Frederick W. Cowan in 1867. Frederick was the son of Oshawa manufacturer, William Cowan, and his wife, Susan (Groves). It also was the childhood home of Frederick's wife, Lily. Her father, Oshawa financier Thomas McMillan, bought the property in 1883 when Lily was about age eleven. The property and house were donated in 1920 by Frederick and Lily for use as a rectory for St. George's Anglican church. The donation was in memory of Lily's parents, Thomas and Louisa McMillan. Now known as Cowan House, the building serves some of the administrative needs of St. George's parish.

SUMMARY

Although some of the architectural integrity of this dwelling at 39 Athol Street West has been eroded, it is recognizable as a Georgian style dwelling with Italianate elements. Likely built just after 1858 for Elizabeth Sutton (and her husband), the house was the birthplace of Frederick W. Cowan in 1867. Frederick was the son of Oshawa manufacturer, William Cowan, and his wife, Susan (Groves). It also was the childhood home of Frederick's wife, Lily. Her father, Oshawa financier Thomas McMillan, bought the property in 1883 when Lily was about age eleven. The property and house were donated in 1920 by Frederick and Lily for use as a rectory for St. George's Anglican church. The donation was in memory of Lily's parent, Thomas and Louisa McMillan. Now (2002) known as Cowan House, the building serves some of the administrative needs of St. George's parish.

SOURCES

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Sources

Photographs September 2002

- Cover North facade
- 1 Portico, north facade
- 2 Portico, north facade, looking east
- 3 North and east facades
- 4 Eaves detail, northwest corner
- 5 West facade
- 6 West and south facades

THE ONTARIO LOAN & SAVINGS CO.

One of Oshawa's most prominent financial institutions, and one whose head office is situated here, is The Ontario Loan and Savings Company. This Company was organized in 1873 and incorporated under the Building Societies Act. Their capital stock of \$300,000 is fully paid



W. F. Cowan.

up and they also have a Best Account of \$72,304.

The Ontario Loan and Savings Company has ever since its organization, been under the direct management of Mr. T. H. McMillan, the founder. It has been owing to his shrewd and careful supervision that the Company has been able to so successfully increase in strength and influence and this is now recognised by financial men as one of the soundest institutions of its kind. A general business is done in loaning money on first-class assured mortgages, and deposits are received and bear interest at good rates.

This institution has been of very great as-



T. H. McMillan.

sistance to the farmers throughout the entire district in loaning them the required money for making improvements on their farms, and the fact that they have on deposit close to three-quarters of a million dollars shows the confidence the public have in the Company.

The President of the Company, Mr. W. F. Cowan, has held this position for twenty-five

years. He is one of the most important men in the manufacturing circles of Oshawa, being President of the Ontario Malleable Iron Works and others of our largest industries. Mr. T. H. McMillan, the founder of the Company, is Secretary-Treasurer and General Manager, and, having spent almost forty years in this post, is, indeed, the best fitted gentleman for the responsible position.

THOMAS MILLER & SONS.

General Dry Goods.

In Oshawa a leading store devoted to the sale of dry goods and ready-to-wear garments is that known as the "Arcade" and belonging to the firm of Thomas Miller & Sons. This business was established over a quarter of a century ago (1884) by Mr. Thomas Miller. Four years later his sons, Thomas and George, entered the firm, and they have, since the death of the senior member, carried on the business under the old firm name.

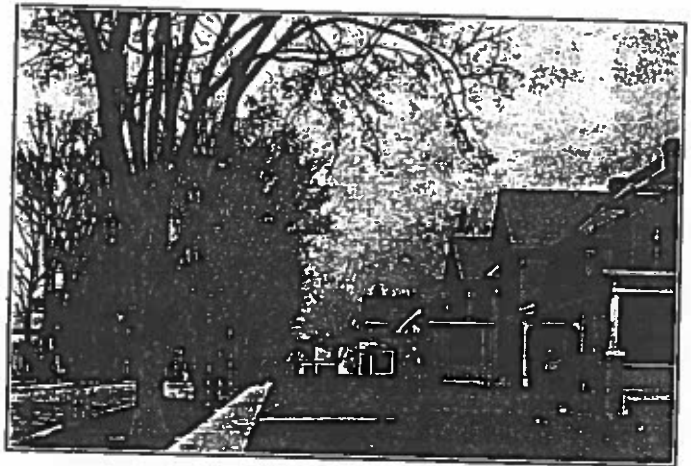
The store is kept thoroughly up-to-date and the stock is bought directly from manufacturers and in the best markets. This careful buying has meant the selling of first class goods at just as reasonable prices in Oshawa as in the large cities. This has meant much for Oshawa as loyal citizens naturally prefer

fraternally are connected with the Masons and Oddfellows.

J. S. KYLE.
Grocer.

The grocery business established in Oshawa in 1907 by J. S. Kyle, and conducted by him at 161-2 King Street East, is a leader in this line. Mr. Kyle has a modern store in every respect, carrying a splendid stock of staple and fancy groceries, provisions, fruits, etc., and paying particular attention to the finer lines of imported and domestic table delicacies, teas and coffees, etc. The store is a large three story brick building with thirty feet frontage and a depth of ninety feet. It is completely fitted with all the latest ideas in counters, shelving, scales, etc., and is connected by 'phone. A capable staff of fifteen assistants is employed to give the most careful attention to customers, and a splendid delivery service is maintained to all sections of the town. A branch store is conducted in Cedarvale, making a most convenient shopping point for people in that section.

Mr. Kyle has been a resident of Oshawa for a large number of years, and his conscientious study of the needs of his business has been the means of his building up such a splendid trade.



King Street East.

to buy in their home town when they can do so.

The store is the largest in town probably, being about 46x130 feet, and the stock carried is immense. It consists of a most complete line of dry goods, dress goods, silks and satins, linens and cottons, gloves, hosiery and ladies' sundries, ready-to-wear garments for ladies and children, men's furnishings, carpets, curtains and house furnishings. In fact, the store of Thomas Miller & Sons offers the advantages of the large departmental store, with large selection, guaranteed quality and price, and the money back guarantee. They have just put in a splendid new front, one of the most up-to-date in Canada, and the fixtures, counters, shelving, cash system, etc., are all modern, while the general service throughout the store is of the best. They find nothing is too good for Oshawa citizens.

Mr. Thomas Miller, the founder of the business, was an Englishman by birth. He came to Canada in 1836 and was an active and highly esteemed business man up to the time of his death, in 1908. His sons, the present proprietors of the business, are two of Oshawa's most popular men in business and social circles and

E. H. LICK.

C. P. R. Ticket and Telegraph Agency.

The travelling public and business men generally are familiar with E. H. Lick, Oshawa agent for the Canadian Pacific Railway and Steamship Tickets, and C. P. R. Telegraph, with offices at 7 King St. E. This agency was established about twenty-six years ago, and was taken over by Mr. Lick two years ago. The office is well furnished and has on file railway and steamship timetables for lines in all parts of the world. Tickets can be purchased here for any part of the world, and a large business is done in through tickets.

This is also the office of the C. P. R. Telegraph, and messages are sent from here to any office on the globe.

Mr. Lick is an experienced man in the business, and his advice as to the route, trips, etc., is of great value to anyone contemplating a journey by land or water. He is a careful and painstaking gentleman, and is always glad to do what he can to assist travellers. He is a genial and popular man among the residents of Oshawa and is a member of the Masons and Oddfellows.

estic cloths, serges, workshirts, etc., and give steady expert tailors and assistants a specialty of high grade which are known for their superiority of workmanship, as in style and finish. To good clothes this store

a senior member of the company, but has been a re-many years. His son, F. in Oshawa, and both gen-erally as strong supporters industries, and they are n.

MPSBELL.

ographer.

he man who makes a suc-cessful photography must be an artist. Mr. D. Campbell has the ability to rank among the best in any city. His studio is well furnished, and is con-located on Simcoe St. S.

the finest instruments used, and he makes a speciality equal to the best that in any city. He keeps up-to-date improvements in the art, and to his equipment. He has the children's portraiture and the amount of commercial industries and business great portion of the photo-graphy number was done by engravers say that they had better photographs taken. A department re-ferred to enlarging photos. An-erly been installed and pie-ced to any desired size. A-ble of picture framing, a- stock of frame mouldings. All work is guaranteed. stantive business is done. oughly equipped with all



es and instruments of the highest quality and a full line of supplies for amateurs. Car-drawing and printing for all work is completed when

Memorial Windows Erected In Local Bank to Pioneers Of Banking in This District

Late Thomas Henry McMillan and Late William Frederick Cowan Honored in Erection of Windows in Bank of Commerce Here

WERE PIONEERS IN
BANKS FOUNDED HERE

Late Mr. Cowan Was One of Founders of Standard Bank, While Late Mr. McMillan Aided in Establishing Western Bank

Two beautiful memorial windows have been erected in the rear of the local branch of the Bank of Commerce, formerly the Standard Bank of Canada, by F. W. Cowan and his wife, Lily M. Cowan. The one to the west was presented by Mrs. Cowan in memory of her father, Thos. Henry McMillan, one of the founders and general manager of the Western Bank of Canada, until its amalgamation with the Standard Bank of Canada in 1909.

The memorial window to the east is the gift of Mr. F. W. Cowan in memory of his father, the late Wm. Frederick Cowan, who was one of the founders and president of the Standard Bank of Canada from 1883 until 1918.

Beautiful Works of Art

Both windows are of stained glass and may be regarded as beautiful works of art. The window in memory of the late Mr. McMillan bears the coat of arms of the old Western Bank, while the memorial to the late W. F. Cowan bears the coat of arms of the Standard Bank before its amalgamation with the Canadian Bank of Commerce.

The late Wm. F. Cowan and the late T. H. McMillan played a large part in the industrial development of Oshawa and it is significant that the Western Bank which obtained its charter in 1874 was a strong factor in encouraging the growth of the industries and business houses established in the city and in tiding them over a period of depression which threatened financial ruin. The Standard Bank also played a leading part and it is stated that only once did Mr. Cowan miss a meeting of the directors, having been sick in bed at the time.

The memorial windows have been installed as fitting monuments to the lives of these prominent men.

MEMORIAL WINDOWS IN THEIR HONOR



T. H. McMILLAN

One of the founders and general manager of the Western Bank of Canada which was an important factor in Oshawa from 1874 until 1909.



WM. F. COWAN

Former prominent industrialist of Oshawa, and one of the founders and president of the Standard Bank of Canada for 45 years.

McMillan, T. H

Subject 0013

Box 0009

File 0022

Oshawa Daily Times
March 26, 1930

0013
0009
#22

T.H. McMillan's Genius Saved Oshawa In Difficult Times

By M. McINTYRE HOOD.

In the previous chapters of this history of Oshawa, in dealing with the place of the Cowan family in the building of the community as an industrial centre, mention was made of T. H. McMillan, who was general manager of the Ontario Loan and Savings Company and the Western Bank. At this juncture in the story of Oshawa, however, he is entitled to a much more detailed reference, because seldom has the advent of one man meant so much in the life of any town as the coming of Mr. McMillan did to Oshawa.

T. H. McMillan was born in Pickering township in August, 1839, on a farm remote from any large urban centre. His only education was that which he received at a country school. His only commercial experience was that of conducting a general store in a small town for several years. In spite of this limited business career, and his lack of opportunity for training in the business of running a bank, Mr. McMillan, when he became associated with John and W. F. Cowan in 1873, took over the management of a trust company, and soon afterwards of a bank, both of which he managed with eminent success.

MEANT MUCH TO OSHAWA

It is because of its close relationship to the development of Oshawa that the Western Bank and its general manager are of particular interest to Oshawa people. Mr. McMillan came to Oshawa and took over the management of the Ontario Loan and Savings Company at a critical period in the city's history. The local industries of that time had been experiencing a depression which almost brought them to the verge of insolvency. The failures of J. B. Warren and the Gibbs family had cast a gloom over the community. The Joseph Hall works was slowly nearing collapse. All the captains of industry who had been powerful when he came to Oshawa had either passed to their reward or moved to other fields. It was then that the far-seeing vision of T. H. McMillan in association with W. F. Cowan helped to tide the town over a precarious time in its history. Together they were leaders in laying a deep and strong foundation of the present industrial city of Oshawa.

SERVED IN COUNCILS

On attaining manhood, T. H. McMillan moved from the Pickering township farm to the town of Whitby, and established himself in business there as a general merchant. While in Whitby, and while still a young man, he served on the town council, was elected as reeve and became one of the early wardens of the county of Ontario.

His business acumen attracted

the attention of W. F. Cowan, and along with him and the Hon. T. N. Gibbs, Mr. McMillan became an associate in the founding of the Ontario Loan and Savings Company. He was its first and only manager in its long and fruitful career extending over more than 40 years. He became even more prominent in Oshawa affairs, however, as general manager of the Western Bank, a position he held from its beginning until it amalgamated with the Standard Bank of Canada in 1909. Thereafter until his death on May 6, 1917, Mr. McMillan was a director of the Standard Bank.

HELPED OSHAWA GROW

Throughout the forty years of its existence the Western Bank was the greatest single factor in the successful conduct of business and industry in Oshawa. Much of the industrial prosperity of this manufacturing centre was due to Mr. McMillan's foresight in looking after the interests of the bank's customers, not only in Oshawa, but through the midland and northern counties, where generous treatment was given to business people needing the services of such a financial institution.

Mr. McMillan was a good judge of character, and always regarded a man's honesty as of more importance than his possessions. Frequently, he advanced large sums of money to cattle drovers and apple buyers without security, and the result nearly always justified his confidence. He conducted his business by direct methods, devoid of frills, and it was a completely sound organization which he turned over to the Standard Bank on amalgamation of the two institutions in 1909. No one will ever know the number of tottering industries, ward pressed drovers and farmers that Mr. McMillan, by well-timed help, enabled to keep on their feet and carry on, and this with very little, if any, loss to the bank.

Mr. McMillan was a devoted and generous member of St. George's Anglican Church and along with the Cowans, did much to promote its welfare. In 1916 his health began to fail, but until his death in May, 1917, he retained a vital interest in his many activities. So in assessing the various contributions made to the progress and growth of Oshawa, an important place must be reserved for T. H. McMillan, who for 40 years was one of those who guided the destinies of the community.

EDWARD CARSWELL

In an entirely different field of endeavor, but renowned for his activities in the Oshawa of the 19th century, was Edward Carswell. Mr. Carswell was born at Ware, England, on Feb. 19, 1832. While still an infant he was brought to Canada by his parents, John and

Sarah Carswell. His father was one of the earliest watchmakers in Toronto, where Edward Carswell received his early education. He and other members of his family came to Oshawa, and were established in the Carswell home at the corner of Simcoe and Fairbanks streets, a house which still stands today.

It was as a public lecturer that Edward Carswell became widely-known and brought fame to Oshawa. He had great oratorical ability, and used it in support of the Conservative party of his time.

While by profession Edward Carswell was a scenic artist, and had some remarkably fine paintings to his credit, it was as a lecturer in the cause of temperance that he became known all over Canada and the United States. He held high rank in the Temperance Order of Canada, and was a vice-president of the National Temperance Society and Publication House in New York. He was almost constantly on the move, his services as a temperance lecturer being in very great demand in the southern states. He was a delegate to the World's Temperance Congress at Chicago in 1893, and one of the foremost speakers at that great meeting.

Mr. Carswell's tours brought him into contact with some of the great leaders of public opinion in the United States, and he was an associate of such men as Wendell Phillips, W. Lloyd Garrison, Horace Greeley, Rev. Henry Ward Beecher and J. B. Gough, whose names were household words on this continent at that period. He had a cultured English voice, and punctuated his lectures with many clever stories told with great skill.

In Oshawa, Mr. Carswell was in great demand as a public speaker, and the old newspapers of his day show that he spoke on a wide variety of topics. Included among his lecture subjects gleaned from the columns of old files of the Oshawa Vindicator, one finds the following: "Let It Alone and It Won't Hurt You"; "Is Alcohol as a Beverage a Good Creature of God"; "Fashion, Avarice and Appetite"; "Prohibition" and "Moderation". Mr. Carswell was also the author of many songs and stories for children.

In May, 1856, Edward Carswell was married to Miss Rebecca Thomas, member of another well-known early Oshawa family, whose home can still be seen on Simcoe street south between Gibbs street and Quebec street. Members of the Carswell family have continued to play their part in the industrial and business life of Oshawa down to the present generation.

(Next Saturday — The Tannery Industry in Oshawa.)

McMillan Company file

THEN AND NOW

Nov. 21 - 1967

Pioneer Influential In Financial Role



By FORD LINDSAY
of The Times Staff

Founded six years after confederation, the Ontario Loan and Savings Company which had its head office in Oshawa, played a leading role in the development of the district during the 42 years it was in operation.

Commenting on the company in 1913, The Ontario Reformer said: "The Ontario Loan and Savings Company has probably done more toward the building of Oshawa than any other financial institution in the town. Under the direction of careful officers and good management it has built up a large and sound business, acquiring very few bad accounts. It has been the parent financially of many of Oshawa's most stalwart concerns."

The company's 1913 report showed receipts totalling \$489,968.26. New loans amounted to \$63,894.61, repayments of principal and interest amounted to \$300,894.61, deposits and debentures totalled \$530,176.11 and assets amounted to \$902,812.97.

Officers for 1914 were W. F. Cowan, president; W. F. Allen, vice-president; T. H. M. Millan, secretary-treasurer and C. Larke, W. Brien, John Cowan, F. W. Cowan and T. H. McMillan directors.

Founded in 1873, the company was started not so much to produce high dividends for its shareholders but to encourage the accumulation of capital and to aid the homesteaders with limited means to become freeholders in a period limited only by natural conditions and their native ability.

The first annual meeting was held Feb. 4, 1874 when Dr. William McGill was elected president, W. F. Cowan as vice-president, T. H. McMillan as secretary and W. F. Dingle as valuator.

A dividend of 10 per cent was declared and an amount equal to 10 per cent on the paid up capital was carried to the "rest account", which showed the company had earned 30 per cent of the average paid up capital. Loans then totalled \$60,000.

Expenses were light as no officer of the company, with the exception of the secretary-treasurer, received remunera-

tion. The stock was considered a good investment as nearly all loans were secured as first liens on good farms. The firm paid 6 per cent interest on deposits subject to call.

The Ontario Reformer said: "When a future stock issue is made it will belong to the present stockholders, pro rata, so that besides getting 10 per cent on their investment all who purchase the present stock will share in the profits of any future issue of stock."

Many prominent men were among the early participants in the company. Among them were M. S. Allen, Dr. Hillier and Thomas Patterson, Bowmanville; William McBrien of New York; the Hamilton and McKay families of Montreal as well as the Cowans, Gibbs, Charles and J. S. Larke, W. H. Thomas and Dr. Rae, all of Oshawa.

The company went into voluntary liquidation in February, 1915, since this action was considered advisable as the main benefits of the company's objective had been accomplished. T. H. McMillan was appointed liquidator to act in conjunction with W. F. Allen, W. F. Cowan, Charles Larke and F. W. Cowan as inspectors.

The death of McMillan in 1913 left a vacancy which was filled by the appointment of M. J. Rowe who had served as accountant since 1910. Mr. McMillan had served as secretary since the company's inception. Under his untiring and able management the affairs of the firm grew, blossomed and grew to great success.

When the affairs of the company were finally wound up in 1920, it was reported all depositors had been paid in full, stockholders were amply satisfied and a substantial surplus remained notwithstanding the sacrifices that had been made owing to high money rates during the First World War.

The financial statement issued in February, 1920, showed \$42,000 had been returned to the shareholders, \$1,354 paid in taxes leaving \$2,500 cash in the bank. During 1920 some \$41,000 of principal and interest was collected. Assets were listed as \$20,484, including \$17,753 in mortgages and debentures.

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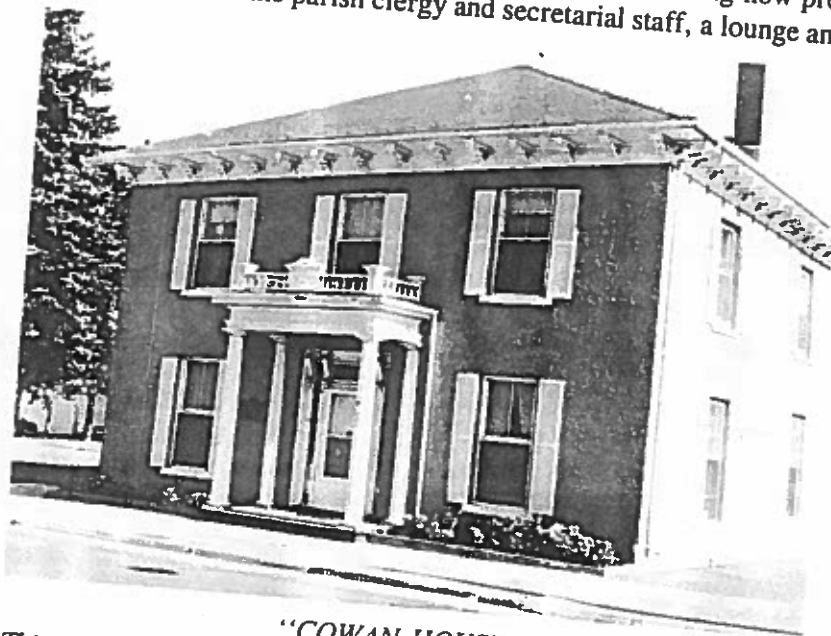
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When the day was over and the picnic car arrived around dusk, most were ready to go home. Not a few were enjoying the delights of sunburn, troublesome bruises and a not too comfortable feeling in the stomach. (2)

In the fall of 1976, a "Cowan House Committee" had been formed to research the needs of the parish to fulfil its responsibilities as the Body of Christ in the community, with special regard to making the best use of the building. Early in 1978, the Vestry approved the Committee's recommendation to restore and refurbish this historic building, refashioning it as a Parish House. The building now provides offices for the parish clergy and secretarial staff, a lounge and



"COWAN HOUSE"

This is one of the few remaining historic buildings in downtown Oshawa. It was once the home of Mr. & Mrs. W. F. Cowan and later, for many years, was the home of Mr. & Mrs. T. H. McMillan and family. In 1923, it was presented to St. George's Church by Mr. F. W. Cowan and his wife, the former Lily McMillan, in memory of his and Mrs. Cowan's parents. It is now used as the Parish Office and for meetings of Church organizations.







