



504 MAIN STREET – ROYAL TOWER
(FORMERLY UNION TOWER)

City of Winnipeg
Historical Buildings Committee

June 1993

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By World War I, Winnipeg had taken its place among Canada's major cities. In the span of three decades it had moved onto the list of the Dominion's ten largest cities and by 1911 was third behind Montreal and Toronto.¹ Between 1904 and 1914 the city's population had more than tripled, and stood at over 200,000.² Its growth between 1900 and 1914 was nearly unrivaled on the North American continent and its citizens were rightly enthusiastic about Winnipeg's future.

[Winnipeg's] grain traders completely controlled the marketing of the great staple product of prairie agriculture, its wholesalers dominated merchandise trade from the Great Lakes to the Rockies, its financial community exercised authority throughout the region, its industry furnished a major proportion of building materials required by Western construction activity, and its railway shops and yards were crucial to the operation and maintenance of the Western railway network.³

It was the undisputed centre of economic growth in Western Canada, the grain, railway, commercial, warehousing and banking headquarters for numerous national and local firms that exploited the immigration-fuelled boom of the prairies. Banking was a good example of the phenomenal development. By 1903, Winnipeg rated third in volume of banking trade in Canadian cities.⁴ Thirteen banks offered full services to corporate and private customers from dozens of banking halls and branch banks across the city.

The end of this growth occurred for a variety of reasons, both regional and international. The War and subsequent world-wide depression slowed growth in all facets of the economy,

¹ The Fifth Census of Canada, 1911 (Ottawa: 1912), Vol. I, p. 554.

² G. Bugailiskis, "Quiet Dignity. Aspects of Building Schools in the Winnipeg School Division No. 1 – 1871-1928," unpublished M.A. Thesis, University of Manitoba, October 1990, pp. 153-53.

³ R.C. Bellan, Winnipeg First Century: An Economic History (Winnipeg: Queenston House, 1978), p. 113.

⁴ The Winnipeg Telegram, December 19, 1903.

affecting all cities. The earlier creation of the provinces of Saskatchewan and Alberta, and the growth of regional centres across the prairies reduced the scope of Winnipeg's economic and political hinterland.

But in 1902, the future was incredibly bright for Winnipeg. Plans were announced by an Eastern Canadian bank in that year to build the city's first skyscraper south of City Hall. Begun in 1903, the 10-storey Union Bank Tower was completed and officially opened in November of 1904.⁵

STYLE

The Royal Tower is an example of the Chicago School style, as categorized by the Provincial government and a recent publication on architectural style in Canada.⁶ It was popularized in major centres across North America from the late 1890s to the 1920s. The use of skeletal steel and reinforced concrete was outwardly express by tall structures with flat roofs and a "grid-like organization of windows and wall surfaces."⁷

These buildings, most often commercial/office structures, were divided into three sections, the ground floor devoted to large glass windows for displays, a central portion consisting of the bulk of the floors, and an attic or top floor finished with a heavy cornice. The top and bottom floors received the majority of the ornamental treatment, usually in sculpted stone or terracotta. This ornamentation could take many forms including Classical, Gothic, Romanesque, Renaissance, Sullivanesque or Art Nouveau.⁸

⁵ The following report is an update and restructuring of the paper by Sheila C. Grover, "504 Main Street – Royal Tower," report for the City of Winnipeg, Historical Buildings Committee, November 30, 1983. Some text from this older document is used in this report.

⁶ Manitoba Department of Culture, Heritage and Citizenship, Identifying Architectural Styles in Manitoba (Winnipeg: Manitoba Department of Culture, Heritage and Citizenship, Historic Resources Branch, 1991), pp. 22-23 (below as Architectural Styles in Manitoba); and Leslie Maitland, et al., A Guide to Canadian Architectural Styles (Peterborough: Broadview Press, 1992), pp. 124-21.

⁷ L. Maitland, op. cit., p. 124.

⁸ Identifying Architectural Styles in Manitoba, p. 22.

CONSTRUCTION

As built, the Union Tower represented the latest in engineering technology, a support system that would allow designers to create taller buildings. The network of steel and reinforced concrete that provided support for the brick and terracotta walls (Plate 1). The new system had several advantages over the existing system of wooden beams and posts or masonry, which had both been used extensively in Winnipeg's vast warehouse district.

Steel-framing increased the overall rigidity of structures, thus making taller, sturdier buildings possible. An increase in fire resistance was another advantage of the new system. Local masonry buildings had reached six or seven floors, however, this new support system produced the city's tallest structures at the time, and would become the most widely used system throughout the city.

This building rises 47.58 m (156') above grade, running 18.30 m (60') on Main Street, 33.55 m (110') along William Avenue, 24.71 m (81') at the rear, and 34.16 m (112') on its south side. It sits on the southwest corner of Main Street and William Avenue, on land legally described as 6/8^W St. John, Special Plot 3, part of Lot 9.⁹

It cost a total of \$420,000¹⁰ and was built by two New York City construction firms, George A. Fuller Company and Thompson and Starret and Company, local overseeing contractors. The frame of riveted interlocking girders manufactured by Dominion Bridge of Montreal rose above the foundation of 21 concrete caissons sunk to bedrock. The ochre brick came from the Lac du Bonnet brickworks. Rusticated terracotta and stone were also used throughout.

DESIGN

The main building that stands today is a modification of an earlier plan produced by the architects (Plate 2). The first design was only nine storeys tall and called for a more pronounced

⁹ City of Winnipeg Assessment Records, Roll No. 608270 (Old No. 10051), Ward 2, PC 40. Below as AR.

¹⁰ City of Winnipeg Building Permit (below as BP), #1000/1903.

attic of two storeys with engaged Ionic columns and ornately detailed windows below the heavily bracketed cornice and plain parapet.

The final plan, with its modified attic, was based on the classical column. The first two storeys formed the base and were highly ornamented. The middle storeys, forming the body of the column, were not as extensively detailed and the upper level, with similar embellishment to the ground floor, mimicked a classical capital (Plate 3).

The ground floor, including the mezzanine level, is built of rusticated terracotta and features massive arched windows punctuated above by heavy terracotta brackets and cartouches. The second floor, separated from the first by a cornice dotted with balustrades, ends with another heavily bracketed cornice. Seven similarly adorned floors rise above this cornice, and are relatively plain, with terracotta voussoirs over the flat-headed windows and terracotta quoins on the southeast, northeast and northwest corners.

The top floor, again using a cornice to separate it from the lower levels, features porthole windows within ornate surrounds. The cornice is supported by massive brackets embellished with a floral motif (Plate 4). The roof is flat and does not feature a parapet.

When it was completed, the Union Tower was one of Winnipeg's finest structures. It became a standard for bank design and remained for many decades as one of the outstanding banks along that section of Main Street between Portage and William avenues that had come to be known as "Bankers' Row." While the ornamentation is unique, other structures of similar style and scope were built in the city. The Paris Building (built 1915-17), 259 Portage Avenue, designated Grade II in 1981, the Boyd Building (1912), 388 Portage Avenue, Grade III (1981), and the Electric Railway Chambers (1913), 213 Notre Dame Avenue (1987) are perhaps the closest comparisons and the most recognizable.

INTERIOR

The banking hall of the Union Tower, like the exterior, was lavishly ornamented (Plate 5). The hall employed a neo-classical vocabulary to impress its customers. Marble Ionic columns, resting on a beautifully patterned marble floor, supported a coffered ceiling with gold-leaf detailing. Engaged pilasters along the walls separated plaster wall panels, surmounted by a decorative frieze. Alterations have changed some interior elements, the bronze grills of the tellers' cages for example. The basic organization of the space remains original, however, and the heavy marble and mahogany customer tables remain.

The upper floor office space is a mixture of original finishes and layouts and remodelled areas.

INTEGRITY

The tower occupies its original site and alterations to the exterior have not adversely affected the design (see Appendix I for a list of City of Winnipeg Building Permits for the property).

The question of the tower's structural condition is a difficult one. The land on which the building sits was originally part of the bed of Brown's Creek, which ran from the Red River across the Main Road (Main Street). For a time, there existed a bridge on the Main Road to aid in crossing (Plate 6). It appears that buildings in the area had witnessed sinking foundations and settling in the early 1890s as a result.¹¹ The Union Tower must have experienced the same problems, and in 1917 the bank spent \$35,000 on caissons (piles) to shore up the foundation.¹²

This does not seem to be the final step in the stabilization of the foundation.¹³ In 1921, when the building immediately to the south was partially demolished and converted into an annex for the

¹¹ City of Winnipeg Assessment Roll, Roll No. 608290, Ward 2 (6/8^W St. John, Special Plot 3, Lot 3), 1890 and 1892.

¹² BP #489/1917. The permit describes the work as "Under-pinning the footing and going down to rock."

¹³ Mr. Ross MacKenzie, Sr., in conversation with the author, April 1993. Mr. MacKenzie was the son of a local builder and estimator. His father was also a close friend of Norman McNabb Moffat (1873-1970), Union Bank of Canada prairie architect from 1919 to 1925 and Royal Bank western designer from 1925 to 1933. Mr. MacKenzie's father described the unusual stabilization system to his son years later. Biographical information on N.M. Moffat from National Archives of Canada, Historical Resources Branch.

tower, additional work on the basement walls of the tower may have been completed. It has been suggested that when this conversion work was progressing, a horizontal section of the stone wall of the tower was removed and 400 to 600 specially designed jacks were placed in it. The entire building was then raised by these jacks, which were then cemented into place. No description of this work could be found in local newspaper accounts or in the columns of local or regional trade magazines or journals.

John White of the Manitoba Historical Society has cited a recent engineering study which states the tower is in excellent structural condition and has remained relatively stable for several decades.¹⁴

STREETSCAPE

It is hard to imagine Main Street without the Royal Tower (Plate 7). By virtue of its style alone, the bank had a commanding presence, but its site was also chosen deliberately. As the area's tallest building for many years, it was readily seen from either end of Main Street: for those entering the financial district from the Portage Avenue intersection; and for those coming from the north or first seeing downtown upon arrival at the Canadian Pacific Railway (CPR) station.

It formed a visual relationship with City Hall and many of the postcards featuring City Hall after 1903 included the tower. Besides this connection with the city's political centre, the Union Tower also presented a façade to Market Square, then heart of the city's commercial/warehouse district. Later, the Union Tower and Confederation Life Building created a symbolic archway into or out of the financial district. The Royal Tower continues to be one of Main Streets most important anchors and recognizable structures.

¹⁴ John White, in conversation with the author, 8 April 1993.

ARCHITECT

The tower was designed by two of Canada's top architects, Frank Darling and John Andrew Pearson. The partnership, which began in Toronto in 1895, was responsible for a staggering number of magnificent designs with a wide variety of uses. Banking halls and head offices were a forte of the firm (see Appendix II for biographical information). They have been given 40 points by the City of Winnipeg Historical Buildings Committee.

INSTITUTION

The Union Bank of Canada was founded in Quebec City in 1865 as the Union Bank of Lower Canada.¹⁵ From its firm eastern base, the bank opened its first western branch in Winnipeg in 1882, exploiting the boom brought on by the construction of the CPR. . From rented quarters on Main Street near Lombard Avenue (the Bannatyne Block), the Union Bank grew in stature locally, retaining its strong position as numerous other banks opened Winnipeg branches.

The bank was especially strong on small, personal transactions such as small-scale loans and mortgages. Many new settlers financed their homestead requirements through the bank, which gave it local significance and meant that its investment dollars stayed in the region to a far greater extent than the larger, more conservative banks.

As such, the Union Bank moved hand-in-hand with the agricultural development on the prairies, opening branches in the new towns as they came into existence. So fully did this particular bank support prairie growth that it became almost exclusively a western institution, formalized in 1912 when the Union Bank head office was moved from Quebec City to Winnipeg. By 1922, 266 of its 370 branches were west of the Great Lakes. It had 67 branches in Manitoba (15 in Winnipeg alone), 114 branches in Saskatchewan and 70 more in Alberta.¹⁶

¹⁵ C.S. Howard, Canadian Banks and Bank Notes (The Canadian Bankers' Association, ca.1950), p. 32.

¹⁶ Union Bank of Canada advertisement in Henderson's Directory for Winnipeg, 1922.

Naturally, this represented tremendous corporate growth for the Union Bank as an institution. With their bank space outgrown, the new skyscraper was designed and built. It stood as the bank's regional head office for nine years until it became the national head office in 1912. The bank occupied the first four floors of the building, while the remaining office space was taken by doctors, lawyers and financial agents. The Union Bank added a two-storey building on the south side of the tower in 1921 as a "Savings Annex" (Plate 8).

In the long run, the growth on which the Union Bank was based led to its ultimate demise. The proliferation of small town branches proved too costly. The diminishing role of Winnipeg in the prairie economy after World War I, and the slowing of western economic growth also hurt the bank. As growth slowed, the Union Bank found itself badly over-extended, with high overhead from its numerous branch banks.¹⁷ This was also a period of consolidation of smaller Canadian businesses into larger corporations. From 1914 to 1928, the number of Canadian banks diminished from 22 to 10.¹⁸

In 1925, the Royal Bank bought out the Union Bank, thereby terminating the last bank head office in Manitoba. The Royal Bank, based in Montreal, was a relative newcomer to the West, not opening its first Winnipeg office until 1906. It was growing at a remarkable rate in the 1920s, increasing its assets from \$500 million to \$788 million in just four years, partly because of its absorption of the Union Bank. One of the Royal Bank's first acts after the consolidation was to close several Winnipeg branches as well as many of the former Union Bank branches in small towns.

The Royal Bank continued to occupy parts of the tower into the 1970s. The Annex was converted into a restaurant and later a bar. The building was sold in 1974, although a Royal Bank branch remained in the banking hall of the tower until recently when the branch was moved to a new building at the northwest corner of James Avenue and Main Street.

¹⁷ David Spector, Monuments to Finance (Winnipeg: City of Winnipeg, Historical Buildings Committee, 1982), Vol. II, p. 7.

¹⁸ C.S. Howard, *op. cit.*, p. 22. Even though economic growth slowed, only one bank during the 1914-1928 period actually failed.

EVENT

There is no known event connected with this structure.

CONTEXT

The construction of this office tower and bank is significant on a number of levels. It represented a huge investment by a bank beginning to realize the possibilities of the West. It further illustrated Winnipeg's primacy in the burgeoning western economy and was a harbinger for the type of commercial and office building development that would occur in Winnipeg throughout the decade after its construction.

A ten-storey building, Winnipeg's tallest, designed by one of the foremost architectural firms in the country and built by major New York contractors was a giant step in the evolution of the Union Bank of Canada. What started as a small regional enterprise had grown steadily, most of it based on the growth in Western Canada. Such a major investment in property was indeed significant. It was not surprising that within the decade, the national headquarters of the bank would move into the luxurious new space.

It also reinforced Winnipeg's position as the centre of western growth and development. It was the centre for the selling of grain, for transportation, banking, and warehousing activities. The streets filled with opulent banking halls and office buildings, palatial apartment blocks and single-family homes, and scores of service related buildings from restaurants to furriers and theatres. The new Union Tower was both an example of the magnificence of Winnipeg's early 20th century architecture and a standard by which many subsequent buildings were measured.

LANDMARKS

Main Street has been defined for 90 years by this tower. It is a commanding presence that is known throughout the city because of its location and its aesthetic beauty.

APPENDIX I

Assessment Record

Building Address: 504 Main Street

Building Name: Royal (Union) Tower

Original Use: bank/offices

Current Use: vacant

Roll No. (Old): 608270 (10051)

RSN: 8709

Municipality: 12

Ward: 2

Property or Occupancy Code: 40

Legal Description: 6/8^W St. John, Special Plot 3, part of Lot 7

Location: southwest corner William Avenue

Date of Construction: 1903-04

Storeys: 10

Construction Type: steel frame, brick, stone and terracotta

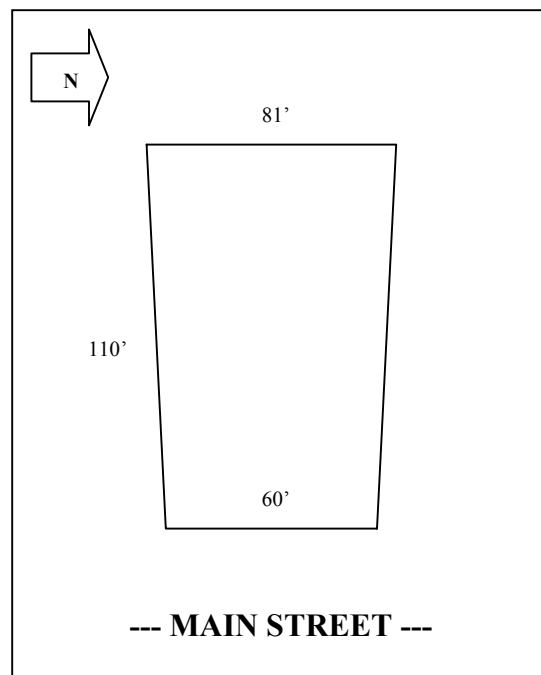
Heritage Status: Grade I (November 7, 1979)

Building Permits (Plans available: [A] Archives; [M] Microfilm; [V] Vault):

- 1000/1903 \$420,000 (original – missing); 489/1917 \$35,000 (caissons); 3907/1929 [A] (fire escape); 1556/1954 \$2,500 (alterations); 849/1957 \$3,000 (alterations); 2/1959 \$29,500 (office and vault in basement); 1641/1959 (interior alterations); 2700/1959 \$4,500 (repairs); 4069/1959 \$4,000 (new vestibule); 100/1962 \$9,000 (alteration to 4th floor); 396/1962 \$38,000 (alterations); 1574/1962 \$20,000 (alteration to 2nd floor); 2719/1962 \$3,800 (new vault); 77/1965 \$2,000 (alterations); 7097/1965 (repair front); 8972/1974 \$8,000 (alteration to main floor lounge); 7595/1974 \$ 17,500 (alteration to main floor vault); 8493/1974 \$5,000 (alteration to 3rd floor); 1347/1975 \$1,100 (alter main entrance); 5614/1975 \$3,500 (interior alterations); 5897/1975 \$32,000 (new elevator); 1197/1977 \$2,800 (alteration to mezzanine); 1673/1977 \$2,500 (alteration to 2nd floor); 2985/1979 \$2,500 (interior alterations); 3670/1979 \$1,500 (interior alterations)

Information:

- Permit 1641/1959: coal bunker room in basement converted to transformer room
- Permit 396/1962: new aluminum roof over dome (\$27,000) and new lighting (\$11,000)



APPENDIX II

FRANK DARLING AND JOHN ANDREW PEARSON

F. Darling and J.A. Pearson began working together in Toronto in 1889 when Pearson joined the staff of the well-established, nine-year-old firm of Darling and Currie. Within three years Pearson had become a full partner and in 1897 these two men embarked upon a remarkably successful career spanning more than a quarter of a century and the entire Dominion of Canada.¹

Frank Darling was born the son of a rector of the Church of the Holy Trinity in 1850 and trained with Henry Langley after his graduation from Upper Canada and Trinity colleges. He practiced for three years in the London, Ontario offices of G.E. Street and Arthur Blomfield before returning to Toronto. After a year on his own, he formed a one-year partnership with Henry Macdougall. From 1875-78 Darling again worked alone, although this was the last time he was without at least one partner for the rest of his career.²

Darling was architect to Trinity College, Toronto, for 45 years and was the long-standing architect for both the Bank of Commerce and the Bank of Montreal. Several Anglican congregations in Toronto also used him exclusively. He was the first overseas winner of the Gold Medal of the Royal Institute of Architects of England in 1915 and died in 1923.³

John Andrew Pearson, born at Chesterfield, England on June 22, 1867,⁴ came to Toronto in 1889 and joined the staff of Darling and Samuel George Currie. He began his Canadian career by working on plans for the Victoria Hospital for Sick Children in Toronto. From 1892-95 he spent much of his time in St. John's, Newfoundland assisting in its rebuilding after a major fire.

¹ E. Arthur (revised by S.A. Otto), Toronto. No Mean City (Toronto: University of Toronto Press, 1984), pp. 244, 256.

² *Ibid.*, p. 244.

³ *Ibid.*, p. 256.

⁴ The Canadian Encyclopedia, Vol. 3 (Edmonton: Hurtig Publishers Limited, 1985), p. 1635.

Undoubtedly, a high point came in 1916 when Pearson was hired, along with J. Omer Marchand, to reconstruct the Parliament Buildings. He died in 1940.⁵

Together, Darling and Pearson designed a wide array of buildings throughout Canada, varied in scope, style and use. In Winnipeg, the firm opened a branch in 1902 and sent fellow Torontonian W. Percy Over to run the office. Over worked for several years in the city and was a regular contributor to the journal, Canadian Architect and Builder, with his "Northwest Letter" which described construction throughout the West.⁶

An incomplete list of their Winnipeg designs includes:

- 440 Main St. - Dominion Bank (1898), demolished 1968
- 389 Main St. - Canadian Bank of Commerce (1900), demolished 1910, façade reused in Regina, subsequently demolished ca.1985
- 229 Roslyn Rd. - A.M. Nanton Residence (1900-01), demolished 1935, gate-posts survive, Grade II
- Southwest corner Portage Ave. and Main St. - Canada Life Building (remodelled and enlarged 1902), demolished 1973-74
- 504 Main St. - Union Bank of Canada (Royal Tower) (1903-04)
- 240 Portage Ave. - Dominion Post Office (1904-07), demolished 1962
- 273 Donald St. - Holy Trinity Rectory (1905), demolished 1936
- 146-48 Notre Dame Ave. East (now Pioneer Ave.) - General Electric Warehouse (1905), demolished ca.1956
- 175 Logan Ave. East - Winnipeg Lodging and Coffee House (1905), evaluated, no Grade, demolished
- County Club Rd. - St. Charles Country Club (1905), burned down 1910
- 333 Portage Ave. - Grundy Block (1905), demolished
- Archibald St. - Western Canada Flour Mills (1905-06), demolished ca.1986
- 56-8 Victoria St. (now Westbrook St.) - Dominion Radiator Company Warehouse (1905-06), demolished ca.1972
- 325 Nairn Ave. - Canadian Bank of Commerce (1906)
- 1521 Logan Ave. - Canadian Bank of Commerce (1906)
- 283 Bannatyne Ave. - Travellers' Building (1906-07), Grade II
- 201-03 Portage Ave. - Nanton Building (1906-07), demolished 1989
- 441 Main St. - Imperial Bank of Canada (1906-07)
- 167 Lombard Ave. - Grain Exchange Building (1906-08), Grade II
- 254 Portage Ave. - Bank of Nova Scotia (1908-10)
- 389 Main St. - Canadian Bank of Commerce (1910-12), Grade I

⁵ E. Arthur, op. cit., p. 256.

⁶ Canadian Architect and Builder, 1902-03.

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Plate 1 – Architect's drawing of the Union Tower, Main Street, no date. (City of Winnipeg, Historical Buildings Officer.)

504 MAIN STREET – ROYAL TOWER (FORMERLY UNION TOWER)

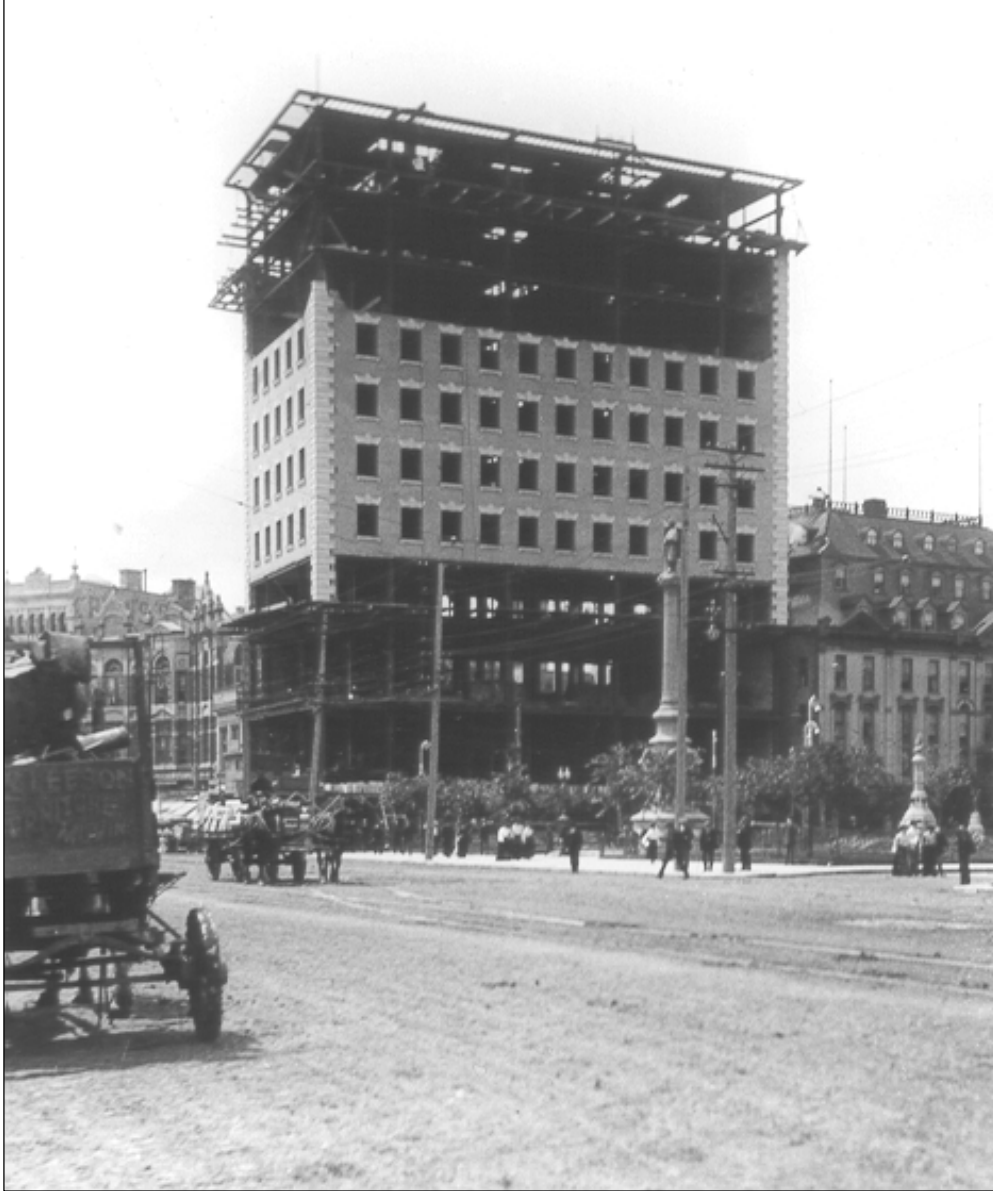


Plate 2 – Union Tower, 504 Main Street, during construction, 1904. Note the steel support system on the upper floor. (Courtesy of the Provincial Archives of Manitoba, Ernest Crocker Collection, #24.)

504 MAIN STREET – ROYAL TOWER (FORMERLY UNION TOWER)



Plate 3 – Union Tower nearing completion, 1904. (Courtesy of the Provincial Archives of Manitoba, N1485.)

504 MAIN STREET – ROYAL TOWER (FORMERLY UNION TOWER)



Plate 4 – Royal Tower, 504 Main Street, upper storey detailing, 1969. (Courtesy of the Provincial Archives of Manitoba, Architectural Survey.)

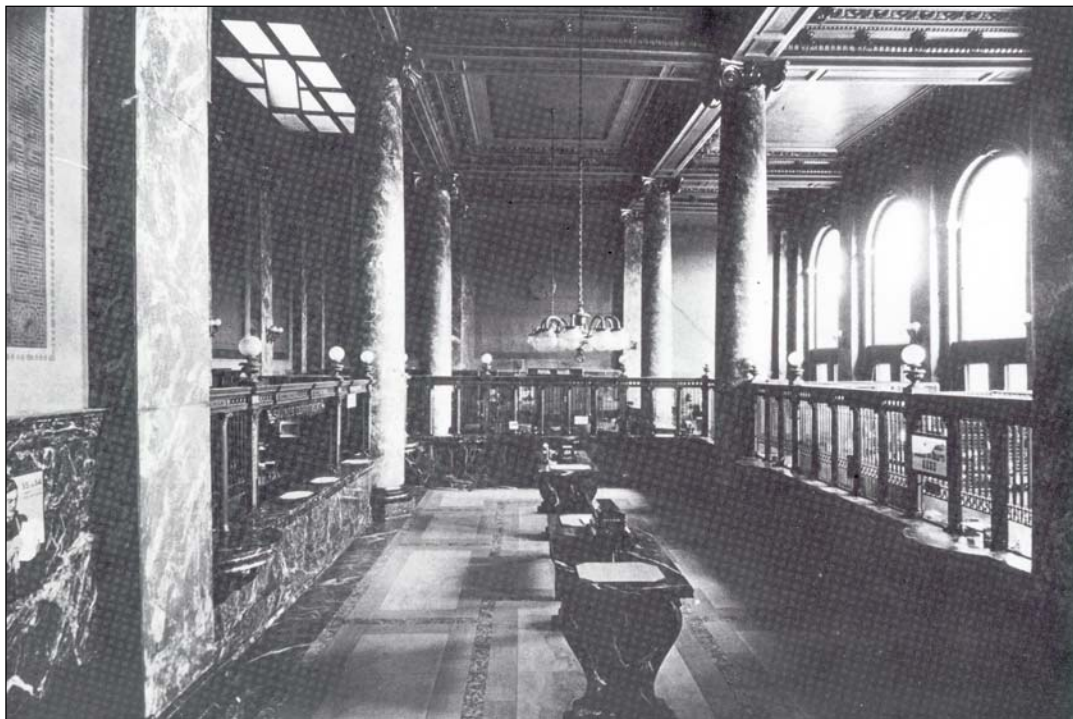


Plate 5 – Union Tower, 504 Main Street, banking hall, no date. (City of Winnipeg, courtesy of R. Van Vliet.)

504 MAIN STREET – ROYAL TOWER (FORMERLY UNION TOWER)

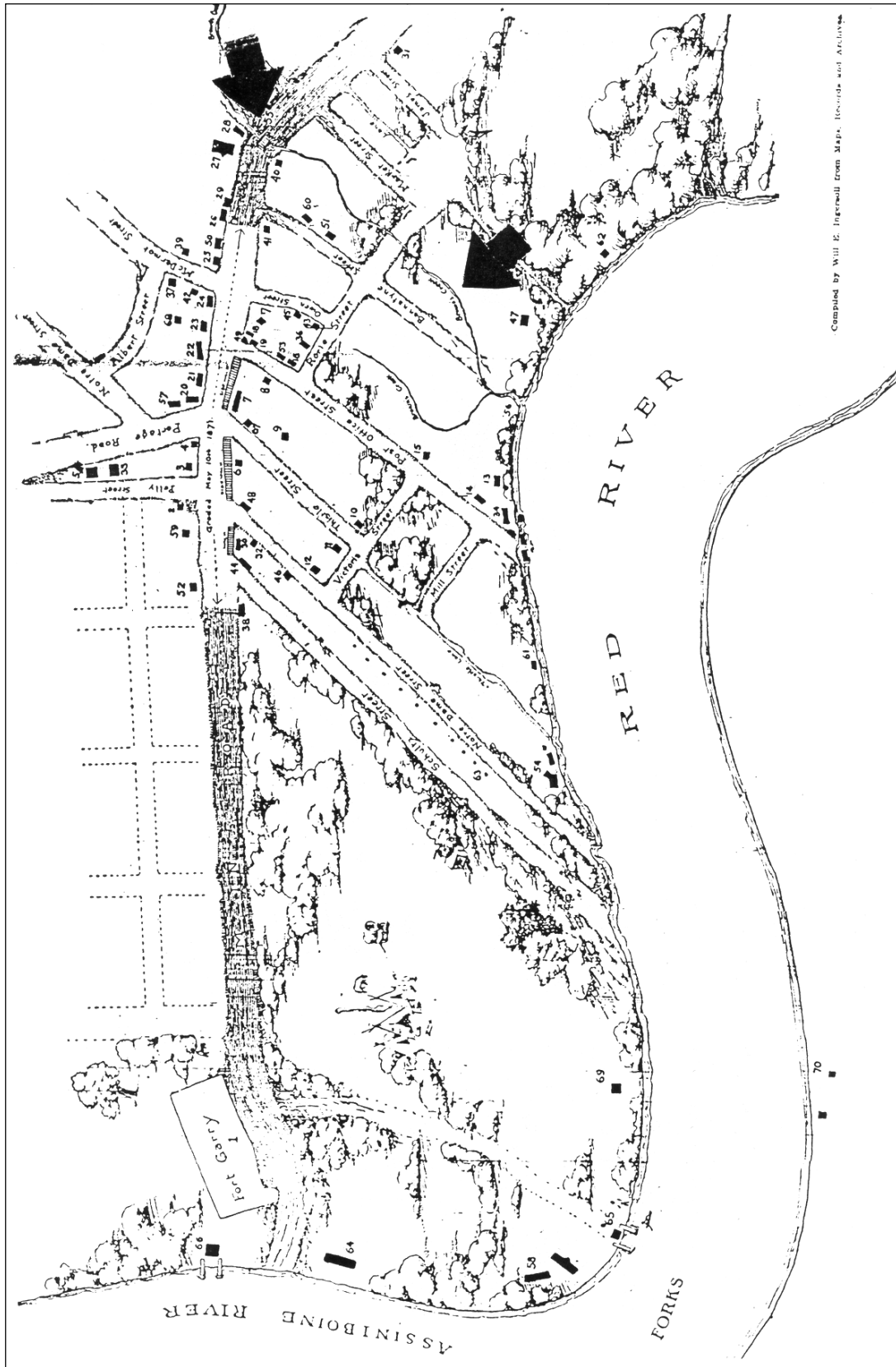


Plate 6 – Village of Winnipeg, 1872; arrows indicate Brown’s Creek and the bridge across.
(Reproduced from the Manitoba Free Press, November 9, 1922, p. 22.)

504 MAIN STREET – ROYAL TOWER (FORMERLY UNION TOWER)



Plate 7 – Main Street, looking north, ca.1914. (Courtesy of the Provincial Archives of Manitoba, N908.)



Plate 8 – Main Street, looking north, ca.1928. Arrow indicates the Annex Building, 500 Main Street, built in 1921 and designed by Northwood and Carey. (Courtesy of the Provincial Archives of Manitoba.)

504 MAIN STREET – ROYAL TOWER (FORMERLY UNION TOWER)



Plate 9 – Main Street after a fire at the Clements Block, 494-94 Main Street, April 24, 1979.
(Courtesy of the Western Canada Pictorial Index, A1074-32179.)