



667 MAIN STREET

ALLOWAY & CHAMPION BUILDING

HISTORICAL BUILDINGS COMMITTEE

28 February 1986

667 MAIN STREET
ALLOWAY & CHAMPION BUILDING

A remarkable story lies behind the restrained limestone façade of this small building. It is located on the east side of Main Street between Logan and Henry Avenues, and in the southern building in a group of three structures that are tied together historically and visually. They form a nucleus in the old commercial district of the North End that holds a special geographic place in the growth of the city's early immigrant community.

This particular block is built of three stories of brick behind its stone façade and was constructed in 1905 as the North End Branch of the Alloway and Champion Bank. From 1905 until 1930, it housed the only branch of a private Winnipeg bank which eventually became the largest private bank in Canada.¹ The firm of Alloway and Champion Limited was forged in 1879 as a partnership between William Forbes Alloway and Henry Thompson Champion, with younger brother Charles V. Alloway as a junior partner. As the front man, W.F. Alloway was every effective; personable, aggressive but trustworthy and backed up by the methodical common sense of Henry Champion. Both partners had come to Winnipeg as young soldiers with Garnet Wolseley's force in 1870 to restore law and order in the face of the Riel resistance and to establish the federal government's presence in the new province of Manitoba. While Champion stayed on as an employee of the only bank in the Red River region, Alloway opened a small cigar store and later earned a good living operating a large string of cart transport teams carrying freight south to the United States and west to the developing northwest.² An unstructured loan business established by Alloway grew by 1879 into the business partnership. They established an office on the west side of Main Street in what would become the heart of the financial district.

As a private unchartered bank, Alloway and Champion Ltd. was able to offer normal banking services (loans, mortgages, savings, etc.) without the encumbrances, or security, of chartered national standards. Money could be loaned on a no-collateral risk, or not at all, depending on the discretion of the bankers. Real estate was allowable collateral, assuming it had a sound future on the speculative market. It was a bank for risk-takers, the kind of men who put their energetic talents and vision into this pioneer society. Yet it was also an astute and careful institution, because secure

customer savings are always the backbone of a bank. The sheer growth of the prairies fuelled the momentum for a local bank to prosper and endure.

While one aspect of the bank's early days, the buying and selling of native and Metis land claims called scrip, is now considered a distasteful aspect of Manitoba's history, during the 1880s and 90s it was a way of life for the wealthy of the west. By dealing in scrip, Alloway and Champion obtained lands from natives, compensated at prices set by the Dominion government. They resold the lands to settlers requiring more land than that provided by the homestead grant, or unable to fulfil the homesteaders' legal requirements. Alloway and Champion worked exclusively as agents in this regard, an arm's length relationship between homesteaders or land companies and the natives, who were unable to understand the long-term results of the mass relinquishing of their titles. Charlie Alloway, at home in the bush and fluent in Indian languages, facilitated most of this business.

As the scrip aspect of the bank's business dried up, it was replaced by services to the thousands of new immigrants who poured into Winnipeg after 1900. Alloway and Champion Bank made a specialty of service to the "foreigner" and began to employ young men who could speak and write the European languages. Money drafts to the old country, the exchange of foreign currency and the financing of passage overseas, became the primary functions of this small local bank. To meet the new demand on its own territory, Alloway and Champion opened this branch on North Main Street in 1906, close to the CPR Station and accessible to the immigrant population residing in the district north of the station. The former manager of the branch recalled that five linguists were on staff and that the bank was one of the busiest in the city. An elderly Jewish pioneer referred to it as "the Jewish Bank" in 1914,⁴ but other Slavic ethnic groups were equally possessive and supportive. As an adjunct of the loans business, Alloway and Champion became agents for trans-Atlantic steamship lines, useful for men who wished to arrange passage for their families, but could not afford to finance the fares all at once.⁵ As an indicator of the business in general in the city, bank clearings increased 25% from 1904 to 1905, as 18 chartered banks competed with the one private bank in Winnipeg.⁶

Alloway and Champion thrived for many years to come in its two Main Street locations. In 1912,

the firm was incorporated with a paid-up capital of \$1,025,000, dealing in stocks and bonds, municipal and school debentures, loans, foreign exchange, international drafts and steamship agents.⁷ This was a range of services that no chartered bank could offer. When Henry Champion died in 1916, Bill Alloway carried on for many years, maintaining the local tradition. Although the company never faltered, its remaining owner grew weary and in 1919, the company was sold to the Canadian Bank of Commerce. The public was not made aware of this purchase until 1923, and the two Alloway and Champion banks continued to function separately under the presidency of W.F. Alloway until his death in 1930 at the age of 79.

With the death of its last partner, Alloway and Champion Limited ceased to exist. This small bank on North Main later became a branch of the Bank of Commerce in 1930. The diminutive head office at 362 Main Street in the financial district was sold and later demolished, leaving only the memories of a company that was instrumental in the growth of the prairie economy for over 50 years. The legacy of F.W. Alloway lives on in the Winnipeg Foundation, which he and his wife established in 1921 in return for the many advantages which the city had provided them. Both general philanthropists, the Alloways donated \$2 million, the initial backbone of the new foundation. Other benefactors have also contributed to the Winnipeg Foundation, which in turn dispenses funds for a wide variety of community projects and charitable endeavours.⁸

On the second floor of the Alloway and Champion Bank was the firm of Steinkopf and Bruce, barristers and solicitors. It was headed by Max Steinkopf (the father of Maitland Steinkopf) who founded his own legal practice in 1905 and moved into the new bank immediately upon its completion that same year. Born in Austria-Hungary in 1881, Steinkopf moved to Morden, Manitoba, with his family in 1889. He graduated from Manitoba College in 1902 and entered the legal firm of McDonald, Haggard and Whitla. When he was called to the bar in 1905, Max Steinkopf became the first Jewish lawyer in Winnipeg. His principal partner was W.D. Lawrence and the firm specialized in corporate law. Like his son, Steinkopf was a public-spirited man, a member of the Board of Children's Hospital, a director of the Hebrew Free School and president of the B'nai Brith organization. He was also heavily involved in various corporate directorships.¹⁰ But

we can presume by his choice of location (he stayed in the offices over the bank for 20 years), that Steinkopf's practice also encompassed the legal concerns of the Jewish community, then young and struggling. By extension, the company could logically have worked with the other East European immigrants as the Alloway and Champion Bank downstairs did, and possibly in concert with the bank.

The third floor of the bank contained residential suites, likely for the accountants of the bank below. This gave the building greater security and was a very common practice in those days. By the time that Steinkopf moved out late in the 1920s, and the ground floor became the Bank of Commerce in 1930, the upper two floors were converted to suites. Sometime during the mid-1930s, the Bank of Commerce closed their branch on the ground floor. After being vacant for a couple of years, this former bank space was remodelled and opened as the New Fox Café. By the 1950s, it was called Kay's Café, which served Ukrainian meals right into the late 1970s. It then briefly functioned as an outlet for new and used furniture.

The Alloway and Champion Bank was built in 1905 by Winnipeg architect J.H. Cadham. Its construction was contracted by Imperial Plumbing and Building Company using day labour, picked up each morning from local employment agencies. The building has brick masonry walls faced across the front wall in limestone and supported by a foundation of rubble stone on concrete footings. Materials involved in the construction of the bank included 28 cords of stone, 150,000 bricks, 700 superficial square yards of plaster and 50 cubic yards of concrete. The basement floor was concrete and the upper floors made of wood. Electric light, steam heat, and a water and sewer connection made this a very modern building at that time and cost \$13,000 to erect.¹¹

In the genre of other banks at the time, the architect adopted a restrained neo-classical design. Because it was a private bank, and therefore more at risk than the large chartered banks, Alloway and Champion needed a secure image to instill confidence in its clients. The plain columns and muted classical detailing in stone seemed unshakable. A large storefront window and entrance offset to the right allowed passers-by to look right into the bank, to de-mystify the banking

operations to patrons possibly unaccustomed to North American practices. A large stone band over the entrance had the name "Alloway & Champion" carved in plain letters, the same used in the head office located farther south on Main Street. In scale, materials and design, this building was very compatible with its block while maintaining its own statement on the streetscapes.

By catering to the needs of the East European immigrant, Alloway and Champion Bank and Steinkopf's legal practice were also very typical of the kinds of services offered by the businesses of the district. Between Market and Higgins Avenues along Main Street, small-scale outlets, often with Jewish proprietors, were the norm. In the early years of this century, the range of services included men's clothing, furs, dry goods, tailors, groceries and second hand shops. The Jewish merchants could speak or understand the Polish, Ukrainian and German dialects of their patrons, and were willing to sell their merchandise under arrangements similar to those customary in the villages of Europe.¹² These few blocks south of the CPR Station were the commercial heart of the earliest North End. Photographs taken of Main Street in the period before 1920 show a street life of engaging activity, with all the marketing and business done by pedestrians. Signage was scaled accordingly and the ground level of each building was the most important for attracting customers, unlike the present. Foot traffic was more appreciative of the detail of a storefront than people speeding by in automobiles.

Until well into the 1930s and beyond, the Alloway and Champion Building was one of a network of building servicing North End patrons. This function shifted gradually to Selkirk Avenue, and farther still, as the development of this portion of the city pushed steadily northward, leaving the older district behind in relative decay.

The Alloway and Champion Building has recently been cleaned, with the assistance of the Core Area Initiative Main Street Revitalization program. In spite of its 82 years, the building has not undergone any drastic change. All the windows have been altered, some of the stone detailing above the parapet removed and the stone band with the bank's name removed. The visual relationship with the two Zimmerman blocks to the north has been retained to date. Presumably, interior details from

the bank or the law offices have been altered during various renovations.

As a pioneer institution that lasted until 1930, Alloway and Champion Limited, the country's largest private bank of the period had a significant impact on the growth of the economy of the prairies. This particular location, the only remaining Alloway and Champion building, provided special service to the thousands of new Canadians, and eased them into the financial mainstream of the city. Certainly, the firm of Steinkopf and Bruce (later Steinkopf and Lawrence) is significant as the city's first Jewish lawyer and for the outstanding public service of two generations of the Steinkopf family. The structure encompassing these two historically significant operations continues its quiet presence in the turn of the century streetscape.

FOOTNOTES

1. Ruben Bellan Winnipeg First Century: An Economic History Queenston House Publishing Co. Ltd. (Winnipeg 1978) p. 78.
2. Peter Lower "All Western Dollars" in Papers Read before the Historical and Scientific Society of Manitoba Season 1945-46 (Winnipeg 1946) p. 13-14.
3. Ibid., p. 17 - 18.
4. A.E. Wilder quoted in "Prominent Jews of Winnipeg" The Reform Advocate (Chicago 1914) p. 57. With grateful thanks to Dr. Henry Trachtenberg.
5. Lowe, op.cit., p. 22.
6. "Winnipeg" The Commercial 1 September 1906 p. 56.
7. Advertisement for Alloway & Champion Ltd. in Henderson's Directory for Winnipeg 1912 p. 20.
8. "F.W. Alloway, Pioneer Banker and Respected Citizen, Dies" Winnipeg Free Press 3 February 1930. See also V.F. Legislative Library "Winnipeg Foundation". Peter Lowe, the first manager of the A. & C. branch at 667 Main Street, became secretary of the Foundation from 1930 to 1957. As of 1980, disbursements from the Foundation amounted to \$15.8 million to charitable, educational and cultural beneficiaries.
9. "Maitland Steinkopf" in The Reform Advocate, op.cit., p. 54.
10. "Max Steinkopf" in Frank Schofield The Story of Manitoba Vol. II The S.J. Clark Publishing Co. (Winnipeg 1913) p. 508-511.
11. City of Winnipeg Building Permit No. 1729 7 July 1905.
12. Victor Turek The Poles in Manitoba (Toronto) 1967 p. 109. Quoted in Alan F.J. Artibise Winnipeg: A Social History of Urban Growth 1874-1914 McGill-Queen's University Press (Montreal and London) 1975 p. 162.

Appendix I

James H. Cadham

J.H. Cadham was one of the self-trained architects who learned his profession from years in the building trade. He was born in London, Ontario, in 1850 and trained as a carpenter. As a young man, he came to Winnipeg in 1870 and joined Wolseley's historic Red River Expedition in the confrontation with Riel.¹ He remained in the city, where he worked for over twenty years as a contractor. Since 1895, he worked almost exclusively as an architect, primarily on the construction of large warehouses and stores.² From the following partial list of Cadham's designs it is clear that his influence was formative to the appearance of Winnipeg's warehouse district. He died in 1907.

Cadham adopted a heavy masonry style for his buildings which drew their influence from H.H. Richardson of the eastern United States. He repeated the use of massive forms and plain materials to give impact, choosing window and door details to compliment this effect.

This is an incomplete list of Cadham's Winnipeg buildings:

1898 - Merchants Bldg. 250 McDermot (originally George D. Woods Bldg.)

1901 - G.F. Stephens Warehouse on Market

1902 - Gregg Bldg. 52-56 Albert; 204-212 Princess St. McLaughlin Carriage Bldg.

1903 - addition to Gaults Ltd. 92-104 Arthur St.; Kemp Manufacturing Bldg. 111 Lombard; Stobbart, Sons & Co. 275 McDermot.

1904 - Miller Morse Bldg. 317 McDermot; Scott Block on Main; addition to Whitla Bldg. 70 Arthur (addition to Galt Bldg., 103 Princess)

1905 - U of M Medical College on Bannatyne; addition to McLaughlin Carriage on Princess; Alloway & Champion Bank 667 Main St.

1906 - Frost & Wood Bldg. 230 Princess; Kemp Mfg. addition; McIntyre Block addition, Main

Also: Rat Portage Lumber Co.; Prairie Lumber Co. warehouse and the Champion Bldg.

Footnotes--

1. Frank Schofield "Frederick Todd Cadham, M.D." in The Story of Manitoba Vol. II The S.J. Clarke Publishing Co., Winnipeg 1913 p. 331.
2. "J.H. Cadham Died Today" Manitoba Free Press 11 December 1907.

667 MAIN STREET – ALLOWAY AND CHAMPION BUILDING



Plate 1 – 667-73 Main Street, the Alloway and Champion Building is three-storey building partially hidden by the tree, 1969. (Courtesy of the Provincial Archives of Manitoba, Architectural Survey.)



Plate 2 – East side of Main Street south of Logan Avenue, 1918. Alloway and Champion Building at arrow. (Courtesy of the Provincial Archives of Manitoba.)

667 MAIN STREET – ALLOWAY AND CHAMPION BUILDING



Plate 3 – Towered over by the Great West Permanent Building, 356 Main Street is the head office of the Alloway and Champion Bank at 362 Main Street (to the right), 1913. (Courtesy of the Provincial Archives of Manitoba, J.H.G Russell Collection, #14.)

667 MAIN STREET – ALLOWAY AND CHAMPION BUILDING

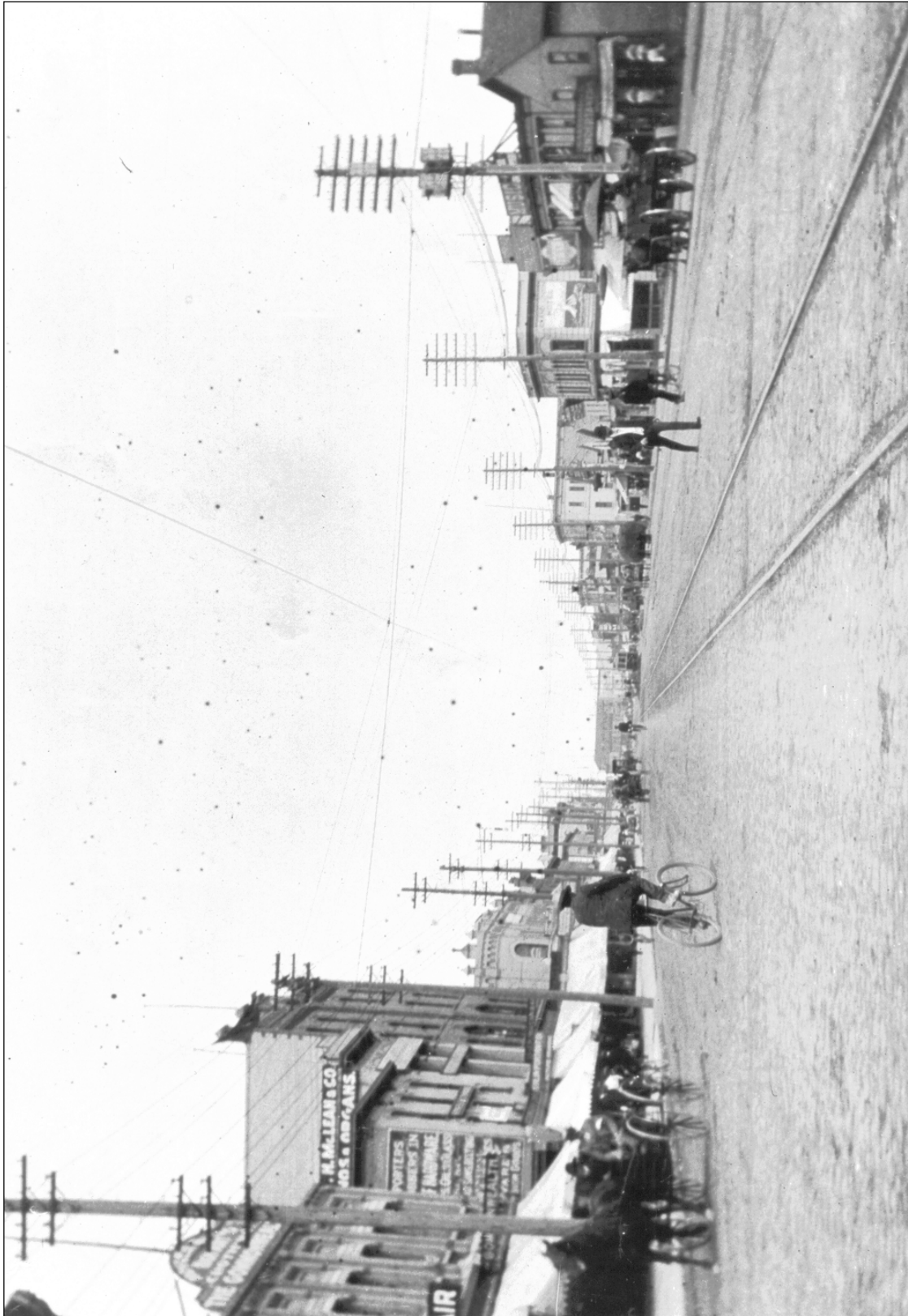


Plate 4 – Main Street looking north from Market, ca.1905. (Courtesy of the Provincial Archives of Manitoba.)

667 MAIN STREET – ALLOWAY AND CHAMPION BUILDING

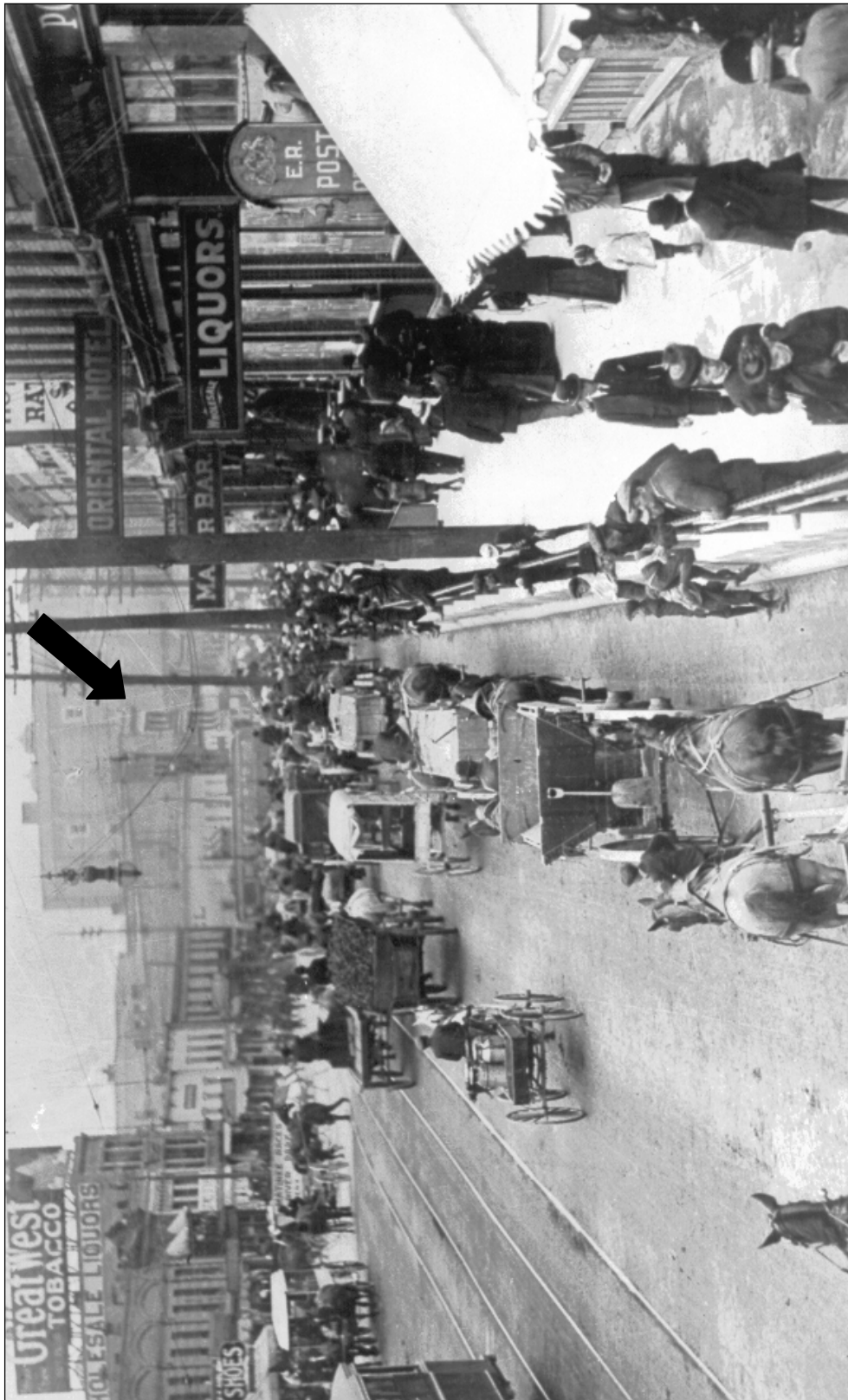


Plate 5 – Another view looking south on Main Street from the CPR underpass, ca.1906. The Alloway and Champion Building is shown by the arrow. (Courtesy of the Provincial Archives of Manitoba.)

667 MAIN STREET – ALLOWAY AND CHAMPION BUILDING



Plate 6 – Even in the 1950s there was a good deal of foot traffic in these blocks. The Royal Alexandra Hotel looms in the background. (Courtesy of the Provincial Archives of Manitoba.)

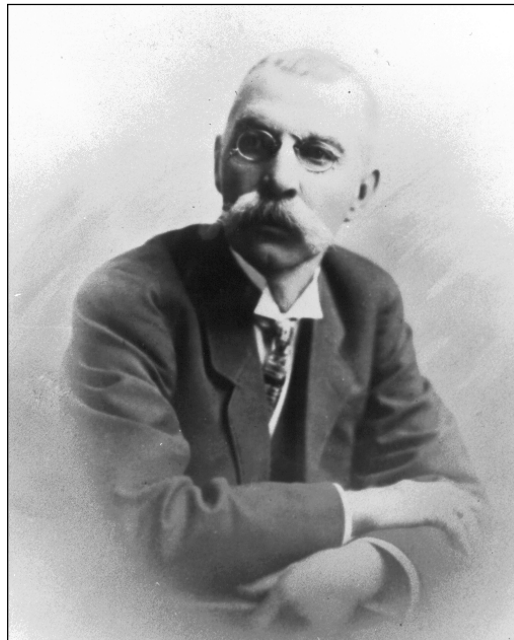


Plate 7 – W.F. Alloway, ca.1925. (Courtesy of the Provincial Archives of Manitoba.)