



**500 MAIN STREET – ROYAL TOWER ANNEX  
(FORMERLY UNION TOWER ANNEX)**

City of Winnipeg  
Historical Buildings Committee

June 1993

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From 1900 to World War I, Winnipeg's development continued nearly unchecked. Its economy, so closely tied to the expansion of the wheat economy and the growth in both the urban and rural sectors, was not slowed until regional and international factors interceded. Changes in the retail trade excluded wholesalers in favour of direct contact between producers and retailers. Industrial development in the East in the 1920s led to a decrease in manufacturing in the city. Winnipeg's long-standing preferential freight rates were removed in the 1920s. All this led to a maturation of regional centres such as Vancouver, Calgary, Edmonton and Regina, lessening Winnipeg's influence on the western economy. By the 1930s, it had

Become merely the capital of a province, the economic and transportation centre of a limited trading area, rather than the metropolis of the entire western interior.<sup>1</sup>

Internationally, World War I and the subsequent economic downturn acted to slow growth across the country. The opening of the Panama Canal fostered the development of Vancouver as a major grain handling centre, whose wholesalers were also competing for a share of the market.<sup>2</sup> This combined to further reduce Winnipeg's status. The Winnipeg of the 1920s was indeed a more sober place than during the heady period before 1914.

The downturn was not an overnight occurrence, however, nor did it affect all facets of the local economy in the same way. Many areas continued to prosper and develop. The financial sector in Canada in the 1920s was influenced by a continent-wide shift to consolidation, from many smaller businesses, including banks, into fewer large corporations. From 1914-1928, the number

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<sup>1</sup> Gerlad Friesen, The Canadian Prairies. A History (Toronto: University of Toronto Press, 1984), p. 279.

<sup>2</sup> Ibid., p. 279.

of Canadian banks diminished from 22 to 10 and of these, only one was an actual failure.<sup>3</sup> Winnipeg's last bank head office was terminated in 1925,<sup>4</sup> although the city continued to be an important western centre for banking.

The Union Bank of Canada was an eastern bank that had expanded rapidly due to its concentration on financing prairie development at the local level. It moved its head office to Winnipeg in 1912, occupying several floors of its mammoth banking hall and office structure at the southwest corner of Main Street and William Avenue. In 1921, it moved to increase its banking hall by adding a two-storey addition to the south, described by the bank as a "Savings Annex."

## **STYLE**

The annex is a deliberate extension of the architectural language of the first two floors of the Union Tower. As such, it is clothed in the ornamentation associated with the Chicago School style. This style 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 expressed by tall structures with flat roofs and a "grid-like organization of windows and wall surfaces."<sup>5</sup>

These buildings, most often commercial 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,

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<sup>3</sup> C.S. Howard, Canadian Banks and Bank Notes (The Canadian Bankers' Association, ca.1950), p. 22.

<sup>4</sup> M. Peterson, "504 Main Street – Royal Tower (Formerly Union Tower)," report for the City of Winnipeg Historical Buildings Committee, June 1993, p. 10.

<sup>5</sup> L. Maitland, et al., A Guide to Canadian Architectural Styles (Peterborough: Broadview Press, 1992), p. 124.

Romanesque, Renaissance, Sullivanesque or Art Nouveau.<sup>6</sup> The annex, therefore, continued the extensive ornamentation of the tower's lower level (Plate 1). Because the rear or west end of the annex faced busy Albert Street and was also used for public access, it was clothed in similar ornamentation.

## CONSTRUCTION

The annex is an irregularly shaped structure, built of reinforced concrete and masonry with terracotta accents.<sup>7</sup> The foundation was new under the east façade (1.22 m [4'] concrete) and partially new under the west wall (1.07 m [3.5'] concrete and rubblestone), while the foundation walls of the previous building were used to support the north and south elevations (both 66.04 cm [26"] rubblestone).<sup>8</sup>

On the first floor, the front and rear walls consist of stone backed by brick and finished with terracotta. These walls are 1.22 m (4') and 0.92 m (3') thick, respectively. The second floor of the front façade is a stone wall 0.84 m (2'9") thick, again backed with brick and covered with terracotta. The rear second storey is 43.18 cm (17") wide and brick. The brick walls of the north and south elevations are consistently 43.18 cm (17") wide.<sup>9</sup>

Total cost of construction of the annex was \$120,000 and the work was completed by local contractors Carter-Halls-Aldinger Company.<sup>10</sup> The land on which the building stands is legally described as 6/8<sup>W</sup> St. John, Special Plot 3, Lot 3.<sup>11</sup>

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<sup>6</sup> Manitoba Department of Culture, Heritage and Citizenship, Identifying Architectural Styles in Manitoba (Winnipeg: Manitoba Department of Culture, Heritage and Citizenship, Historic Resources Branch, 1991), p. 22.

<sup>7</sup> City of Winnipeg Assessment Records (below as AR), Roll o. 608290, Ward 2, PC 43.

<sup>8</sup> Ibid.

<sup>9</sup> Ibid.

<sup>10</sup> City of Winnipeg Building Permit, #947/1921.

<sup>11</sup> AR.

## DESIGN

As a continuation of the east and north façades of the existing Union Tower, the annex features a similar massive arched window, punctuated above by heavy terracotta brackets and cartouches. The entire elevation is faced with rusticated terracotta to match the materials of the tower. The second floor, separated from the first by a cornice dotted with balustrades, ends with another heavily bracketed cornice, again a continuation of the tower elements. The west elevation is similar in design and ornamentation to the Main Street façade, as it was originally a second entrance to the banking hall from Albert Street (Plates 2 and 3). The south wall, at one time a party wall with the Bijou Theatre, is unadorned.

## INTERIOR

The original opulence of the banking hall in the tower was continued in the annex (Plate 4). Marble tables and floors, mahogany doors and accents, attached fluted columns and molded cornices added to the sense of wealth and elegance of the banking hall. The ornamented ceiling of the main room was 8.85 m (29') above the floor.<sup>12</sup>

Small private offices were located at the east end of the main, mezzanine and second floors. Another, larger office was located at the west end of the mezzanine floor. In the basement were a number of vaults for the storage of valuables.<sup>13</sup>

Alterations to this space were completed as the function of the building changed. In 1975, some of the original finish was retained, but other parts of the interior were altered when the building was converted to a restaurant.<sup>14</sup> Access could not be gained to this building at the time of writing.

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<sup>12</sup> Ibid.

<sup>13</sup> “Architect’s Plans, #947/1921,” located in the City of Winnipeg Archives. Below as “Plans.”

<sup>14</sup> AR.

## **INTEGRITY**

The building occupies its original site, has suffered little exterior alteration and appears to be in good structural condition.

## **STREETSCAPE**

The annex has been an integral part of the Union (Royal) Tower for more than 70 years. These two connected structures have literally defined this section of Main Street since construction. By style alone, the buildings have a commanding presence, but the site was also chosen deliberately. As the area's tallest building for many years, the Union Tower was readily seen from either end of Main Street by those entering the financial district from the Portage Avenue intersection, those coming from the north or first sighting downtown upon arrival at the Canadian Pacific Railway (CPR) station.

The complex formed a visual relationship with City Hall, the city's political centre, and also presented a façade to Market Square, then the heart of the city's commercial/warehousing district. As well, the Union Tower and the Confederation Life Building created a symbolic archway into the financial district to the south. The tower continues to be one of Main Street's most important anchors.

## **ARCHITECT**

The architects for the annex were local partners Major George W. Northwood (1876-1959) and Raymond Carey, the plans being drawn at their offices in the Union Tower Building.<sup>15</sup> Their partnership lasted from 1919 until late in 1922.<sup>16</sup>

Carey had previously been associated with John Woodman, while Northwood would ultimately join with C.W.U. Chivers. The Woodman-Carey and Northwood-Chivers partnerships, more

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<sup>15</sup> "Plans."

<sup>16</sup> City of Winnipeg Building Permit Ledger Books, 1915-26.

prolific than the Northwood and Carey venture, have been given 20 points each by the Historical Buildings Committee. This is the first Northwood and Carey structure to be evaluated.

## **INSTITUTION**

The Union Bank of Canada was founded in Quebec City in 1865 as the Union Bank of Lower Canada.<sup>17</sup> 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.<sup>18</sup>

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

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<sup>17</sup> C.S. Howard, Canadian Banks and Bank Notes (The Canadian Bankers' Association, ca.1950), p. 32.

<sup>18</sup> Union Bank of Canada advertisement in Henderson's Directory for Winnipeg, 1922.

doctors, lawyers and financial agents. The need for increased public banking space resulted in the construction of the annex in 1921.

The land on which the annex sits was originally part of the Clement Block, named after its owner J.R. Clement of Crookston, Minnesota. Clement had built two office/retail structures on Main Street, one on the east side of this block, built in 1885.<sup>19</sup> The building was destroyed by fire in 1898. One of the original tenants of the Clement Block, the clothing firm of White and Manahan, purchased the empty land and built their own retail store. The firm continued to business out of this building until it was sold in 1921 and partially demolished to make way for the new annex.<sup>20</sup>

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 annex was converted into a restaurant in the 1970s and later a bar. It now stands virtually empty, as does the Royal Tower to which it is connected.

## EVENT

There is no known event connected with this structure.

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<sup>19</sup> City of Winnipeg Assessment Roll, 6/8<sup>W</sup> St. John, Special Plot 3, Lot 3.

<sup>20</sup> Winnipeg Telegram, September 22, 1910, p. 10; and Henderson's Directory, Winnipeg, 1878-1930. Edward G. Manahan (1856-1910) came to Winnipeg in 1877 and worked for a local clothier. In 1882, he partnered with W.G. White and they opened a store at 364 Main Street (west side between Graham and Portage avenues). After the sale of the building in 1921, the firm moved to 480 Main Street. By 1930, the company was no longer listed in the local directory.

**CONTEXT**

The construction of the annex is illustrative of the need by this bank to increase its usable public and office space. It showed a positive attitude by the bank which, like the rest of Canada, was still feeling the negative affects of the world-wide Depression after World War I. The bank had identified the importance of personal banking to its welfare and moved to improve its head office banking hall by the addition of the annex. Only four short years later, the Union Bank would be purchased by the Royal Bank, a large and expanding firm seeking to provide nation-wide facilities.

**LANDMARK**

The annex is intimately connected with a structure that has defined one of Winnipeg's busiest corners for 90 years. The two buildings have a commanding presence and continue to be one of the most recognizable structures in the city.

## APPENDIX I

### Assessment Record

Building Address: 500 Main Street

Building Name: Royal (Union) Tower Annex

Original Use: bank/offices

Current Use: vacant

Roll No. (Old): 608290 (10052)

RSN: 8708

Municipality: 12

Ward: 2

Property or Occupancy Code: 43

Legal Description: 6/8<sup>W</sup> St. John, Special Plot 3, Lot 3

Location: southwest corner William Avenue

Date of Construction: 1921

Storeys: 2

Construction Type: steel frame, reinforced concrete, brick, stone and terracotta

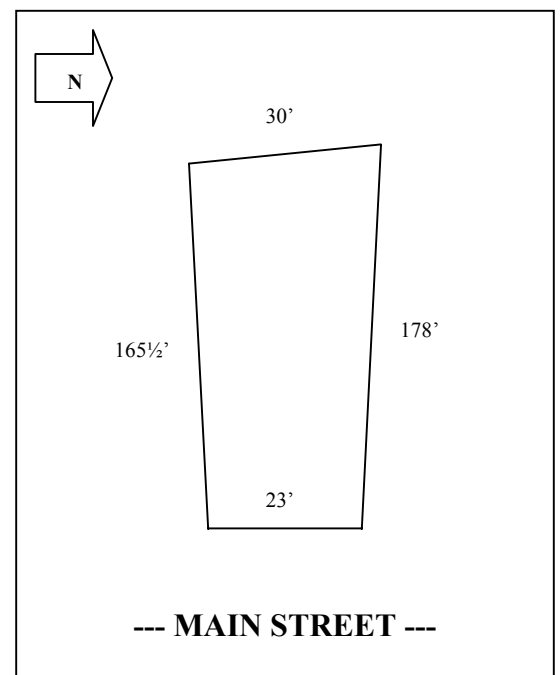
#### **Heritage Status: Grade II (July, 1985)**

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

-947/1921 [A] \$120,000 (original); 1320/1954 \$2,000 (roof); 6062/1975 \$5,000 (alterations); 2036/1984 \$30,000 (fire repairs); 2240/1984 \$4,000 (interior alterations); 3603/1986 \$6,000 (interior alterations); 4877/1986 \$3,000 (mezzanine alterations)

#### Information:

- walls and foundation from 1898 building
- Permit 6062/1975: conversion of part of building into restaurant



## APPENDIX II

### MAJOR GEORGE W. NORTHWOOD AND RAYMOND CAREY

The short-lived Winnipeg architectural partnership of Northwood and Carey designed several buildings during their four-year association, including garages, banks and homes.

Major George W. Northwood was born in 1876 and came to Winnipeg in 1905 as a graduate of McGill University. At the time, he was affiliated with William Noffke of Ottawa, under the name Northwood and Noffke. For several years, this firm was the corporate architect for the Winnipeg-based Northern (later Northern Crown) Bank and, as such, was responsible for the design of the company's banks prior to 1912.<sup>1</sup>

In 1919, Northwood formed a partnership with local architect, Raymond Carey. Little is known about Carey until he became associated in 1911 with John Woodman (1880-1944). Over the next five years, Woodman and Carey designed many exceptional structures in the city, including: the Lindsay Building, 228 Notre Dame Avenue, 1911 and a three-storey addition in 1912 (Grade II); the Free Press Building, 300 Carlton Street; and the Paris Building, 259 Portage Ave., 1915 (Grade II).<sup>2</sup>

After ending his association with Woodman, Carey worked alone in 1917 and 1918, designing a branch for the Union Bank on Selkirk Avenue, the Walter Moss House, 218 Roslyn Road, the C.C. Heubach House, 43 Roslyn Road, a six-storey addition to the Paris Building, 259 Portage Avenue in 1917, and the Children's Hospital Nurses' Home on Aberdeen Avenue in 1918.<sup>3</sup> After his partnership with Northwood ended, Carey again worked alone, and was still listed as an active

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<sup>1</sup> R.R. Rostecki, "St. John's Telephone Exchange - 405 Burrows Avenue, Winnipeg, Manitoba," report of the City of Winnipeg Historical Buildings Committee, August 1991, p. 17. C.W.U. Chivers, later a partner of Northwood's, worked briefly for Northwood and Noffke, ca. 1905-06.

<sup>2</sup> City of Winnipeg, Building Permits (below as BP), 1910-1917.

<sup>3</sup> Ibid., 1917-18.

architect in 1939.<sup>4</sup> He has been credited with designing the J.H. McDonald House, Tuxedo Park (1926) and the G. Harold Aikens House (ca. 1939).<sup>5</sup>

Northwood also worked alone after 1922 until ca. 1928 when he joined with fellow World War I veteran, Brigadier Major Cyril W. U. Chivers (1879-1969). This pair was responsible for many notable public buildings throughout Winnipeg including: St. Ignatius Catholic Church, Jessie Avenue (1928); the Canadian Wheat Board Building, 423 Main Street (1929); the Canadian General Electric Building, 265 Notre Dame Avenue, Grade III (1930); the Women's Tribute Memorial Lodge, 200 Woodlawn Street (1931); the Academy Road branch of the Bank of Toronto (1934); the Federal Building, 269 Main Street (1935); and an addition to the St. John's Telephone Exchange, 405 Burrows Avenue (1946).<sup>6</sup>

Northwood's career also included a seat on the Board of the Manitoba Association of Architects, membership in the Royal Architectural Institute of Canada, and the presidency of the Manitoba Club. He died in 1959.<sup>7</sup>

An incomplete list of structures designed by Northwood and Carey includes:<sup>8</sup>

- alteration to Dominion Bank, Portage Avenue (southeast corner of Sherbrook Street), 1919
- alteration to Winnipeg Paint and Glass Co. warehouse, Notre Dame Avenue East, 1919
- J.K.L. Ross garage, Lombard Avenue (southeast corner of Rorie Street), 1919
- B.M. Armstrong House, Kingsway (southeast corner of Guelph Street), 1920
- alteration to the Hudson's Bay Co. offices, 208 Main Street, 1920
- Union Tower Annex, 500 Main Street, 1921
- alteration to bank, 363 Main Street, 1922
- alteration to the Dominion Bank, Redwood Avenue (southwest corner of Main Street), 1922

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<sup>4</sup> "Western Winter: Winnipeg has Spacious Homes" in Canadian Homes and Garden, XVI, May 1939, pp. 34-7.

<sup>5</sup> J. Wade, Manitoba Architecture to 1940 (Winnipeg: University of Manitoba Press, 1978).

<sup>6</sup> M. Peterson, "Robert H. Smith School - 500 Kingsway," report for the City of Winnipeg Historical Buildings Committee, July 1991, p. A-2; and personal files.

<sup>7</sup> Winnipeg Free Press, December 15, 1959, p. 38.

<sup>8</sup> Compiled from BP, 1918-1926.

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Plate 1 – Union Tower nearing completion, 1904. Note the White and Manahan Store immediately south of the bank. (Courtesy of the Provincial Archives of Manitoba, N1485.)

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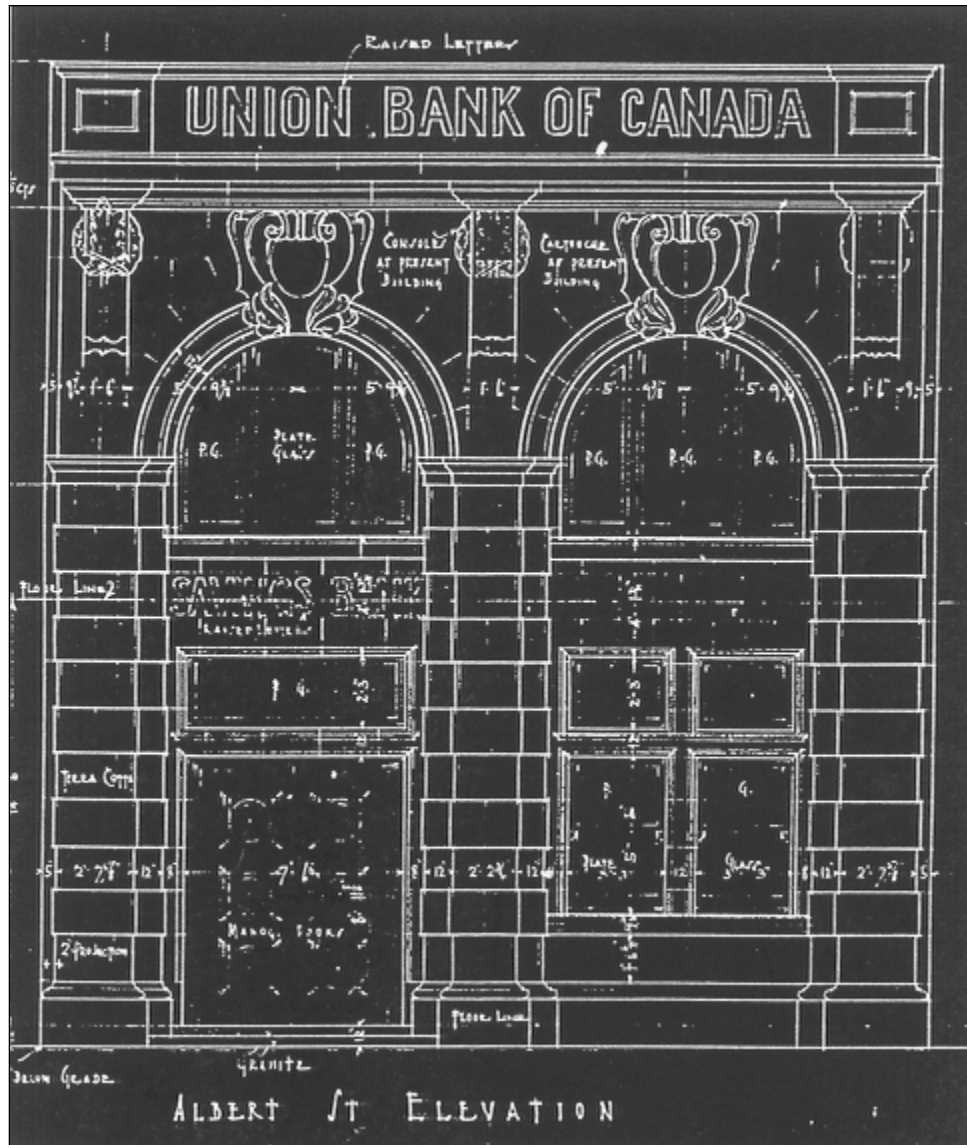


Plate 2 – Architect’s plans of Union Tower Annex, “Albert Street Elevation,” 1921. (Courtesy of City of Winnipeg Archives, Plan # 947/1921.)

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Plate 3 – Albert Street façade, 1969. (Courtesy of the Provincial Archives of Manitoba, Architectural Survey.)

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Plate 4 – Interior of Annex, no date. (City of Winnipeg, R. Van Vliet)

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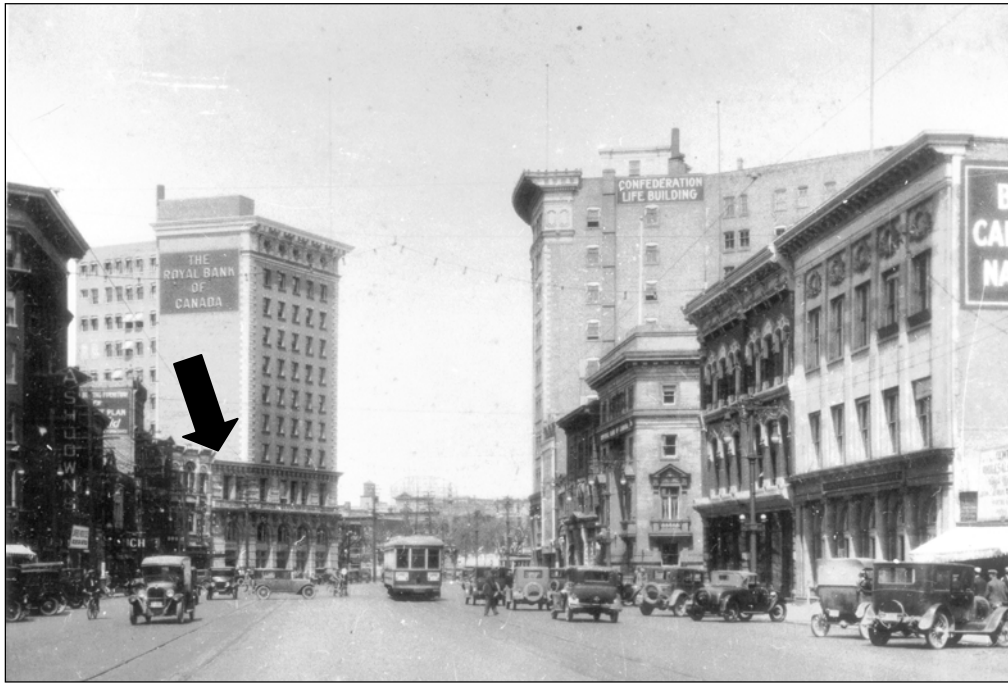


Plate 5 – Main Street, looking north, ca.1928. Arrow indicates the Annex Building, 500 Main Street, built in 1921 and designed by Northwood and Carey. . (Courtesy of the Provincial Archives of Manitoba.)



Plate 6 – 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.)