

500 MAIN STREET – UNION BANK ANNEX (ROYAL TOWER ANNEX)
S.F. Peters, 1898; Northwood and Carey, 1921



During the first two decades of the 1900s, financial institutions took the lead in remaking Winnipeg's Main Street by creating a series of grand banking halls and office towers between Portage and William avenues, either through new construction or substantial renovation of existing buildings.

The Union Bank of Canada employed both options, first by erecting a 10-storey structure at southwest Main and William in 1903-04, then by redeveloping adjacent retail premises into a Savings Bank in 1921.

The latter originally was a two-storey stone and brick facility built for an estimated \$15,000 in 1898 to house clothing merchants White and Manahan. The main level of the building's narrow front (east) facade featured large display windows and a recessed central entrance. The upper floor held two bays of rectangular openings, plus a modest metal cornice and parapet. The

structure extended the full length of the site to provide a second entrance off Albert Street.

Edward C. Manahan of Lanark, Ontario and William G. White from QuJbec worked in different parts of the United States before arriving in Winnipeg in the latter 1870s. Manahan was employed by Villiers and Pearson dry goods, while White was with clothier James Lyster.

The two entered a men's wear partnership in 1882. Their shop was on Main south of Portage, then in the Court (West Clements/Bijou Theatre) Block at 494-98 Main. They also had a branch at Rat Portage (Kenora). The firm kept Manahan's name following his death in 1910. It occupied 500 Main from March 1899 to April 1921, then relocated a few doors to the south. By 1930, the business no longer was listed in local directories.

S. Frank Peters, one of the city's busiest turn-of-the-century architects, designed the 1898 store. Among his other period projects were the Ashdown Warehouse; London, F.W. Alloway and McClary blocks; Wesley College (with George Browne Jr.); and supervision of the Merchants' Bank Building. Born in England but raised in London, Ontario, Peters studied civil engineering at the University of Toronto and apprenticed with architect William Irving. He practised for some years in Ontario before relocating to Winnipeg in 1892. A brother, W.A. Peters, joined the firm a decade later.

The utilitarian White and Manahan building was transformed into the more ornamental Savings Annex by architects George W. Northwood and Raymond Carey. They retained portions of the store's rubble-stone foundation and brick walls, but substantially reworked its front and rear faHades in rusticated terracotta to complement the Chicago School styling of the Union Bank Building.

The annex's front entrance is set in a massive round arch, highlighted above by heavy terracotta brackets and a cartouche. These elements are followed by a cornice dotted with balustrades, rectangular windows on the second storey, and another heavily bracketed cornice.

The Albert (west) elevation has a pair of two-storey terracotta arches, also adorned above by

cartouches and large brackets. In contrast to the front facing, however, the rear lacks a prominent division between the first and second floors and it has a less elaborate upper cornice. The ground level contains a pair of tall rectangular windows, plus double wooden doors topped by a narrow transom. The second storey is lit by two arched openings.

Original interior finishes were similar to those found in the main building, including marble floors and tables, mahogany doors and accents, attached fluted columns, and a high ornamented ceiling. Offices were installed at the east and west ends of the Savings Bank.

The annex was built for \$120,000 by the Carter-Halls-Aldinger Co. Its architects, Northwood and Carey, mainly designed new houses and alterations to commercial and industrial buildings during their brief association from 1919 to 1922. Both men established their strongest professional reputations outside this particular partnership.

Northwood came to prominence from c.1928 onward when he worked with Cyril W.U. Chivers on projects such as St. Ignatius Church and the Canadian Wheat Board, Federal and Canadian General Electric buildings. Carey's career blossomed in 1911-16 when he designed several residences and commercial blocks (e.g., the Lindsay, Paris, Free Press and Stovel buildings) with John Woodman.

The uncommon feature of a Savings Annex with entrances off two busy downtown thoroughfares symbolized the Union Bank's efforts to appeal to a wide range of customers, not just major business interests. From its arrival in Winnipeg in 1882, the bank had pursued a strategy of providing small-scale mortgages and loans to prairie newcomers. Its corporate fate thus was tied closely to western urban and agricultural development. In 1912, its head office was moved to Winnipeg from QuJbec City. Within another decade, 266 of its 370 branches were west of the Great Lakes, including 67 in Manitoba.