



**177 LOMBARD AVENUE**

**THE CHAMBER OF COMMERCE BUILDING  
(ORIGINALLY GREAT-WEST LIFE BUILDING)**

Historic Resources Branch

October, 1981

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The Great-West Life Assurance Company was incorporated on 28 August 1891 by an Act of Parliament and commenced business on 18 August 1892.<sup>1</sup> The Provisional Directors of the Company, who prepared the incorporation petition, chose the name after having requested suggestions from the leading businessmen of Winnipeg. Captain G.F. Carruthers proposed "The Great West Life Assurance Company", but the final form of the name came after the typesetter printing the application for the charter added a hyphen, creating "The Great-West Life Assurance Company".<sup>2</sup>

The first Managing Director, Jeffrey Hall Brock, was the leading force in the company's creation.<sup>3</sup> Brock was born on 6 January 1850 at Guelph, Ontario, the son of Thomas R. Brock, a Registrar for Wellington County. After having received his early education at private and public schools at Guelph, Brock attended the high school of McGill College, Montreal. He initially worked as a clerk in a Guelph book and stationery store, but became a salesman with a retail dry-goods company in St. Louis, Missouri, after having served as an apprentice with a dry-goods firm in Georgetown, Ontario. Between 1869 and 1872 he worked for a firm in Troy, New York. In the latter year he returned to Canada to work for Ogilvy & Company, of which his brother was Managing Director. In 1877 the firm of W.R. Brock & Brother was formed but, in 1879, J.H. Brock disposed of his interest in the business and moved to Winnipeg. There he went into partnership with Captain Carruthers in the insurance and financial business.

Brock soon recognized that the accumulated capital of insurance premiums in Western Canada could lucratively be used for the development of the region. In 1871, of the \$8,417,702 collected in Canadian life insurance premiums, one-half was collected by companies with head offices outside of the country.<sup>4</sup> Only 9 of the 40 companies operating in the country were Canadian and none of these were Western Canadian.

The fifteen men who Brock gathered to form the Provisional Board of Directors of his proposed insurance company were some of Winnipeg's leading businessmen: J.H. Ashdown, G.F. Galt, R.T. Riley (head of a leading wholesale dry-goods company and later President of The Canadian Fire Insurance Company and The Canadian Indemnity Company), James Aikens, and the Honourable D.H. McMillan (Provincial Treasurer, a founder of the Winnipeg Grain Exchange and, like Aikens, subsequently a Lieutenant-Governor of the Province).<sup>5</sup> When the first Board of Directors met in June of 1892, Alexander Macdonald, Mayor of Winnipeg, was appointed President.<sup>6</sup>

The capital authorized by the Company's Charter was \$400,000. The shares were primarily taken up by Westerners from Winnipeg to Victoria; the first shareholder being A.F. Boisseau, a Brandon Hotel Keeper. The beginnings of the Company were in some ways modest: its first agency office consisting of one of the front windows at 450 Main Street with space for a table and seat for a canvasser, as well as a vault and additional space at the back of 455 Main Street. After the first year of operations the Company had issued policies for \$2,001,000 of insurance.<sup>7</sup>

In 1893, in contrast to the usual flow of branch offices in Canada, the Winnipeg based Great-West Life Company opened its first branch office in Toronto. This was followed by offices in St. John, New Brunswick, Halifax and Summerside, Prince Edward Island in 1894.<sup>8</sup> By 1896 every Province in Canada was represented and business in Force had reached \$5,778,704.<sup>9</sup> Of the twenty-one companies then active in the life insurance business in Canada for more than one year, the Great-West Life showed the largest percentage of gain in business written, the smallest lapse ratio, and stood third in the aggregate gain in business in force.<sup>10</sup> In 1902 offices were opened in both Calgary and Vancouver and in 1906 the company expanded its operations into the United States.

Great-West Life was definitely prospering. In 1907 it headed all insurance companies in Canadian new business.<sup>11</sup> By 1909 it was averaging 375 applications a month compared to just 50 in 1893.<sup>13</sup> This impressive growth meant that the company had moved to larger quarters a number of times. The first head office had been in the Brock and Carruther's Block.<sup>14</sup> In 1899, more adequate

premises were found in the Bank of Ottawa building at 363 Main Street (Plate 1).<sup>15</sup> This was followed in 1901 with a move to the south-west corner of Portage and Main and in 1905 to the south-east corner (where the head office of the Bank of Montreal in Winnipeg is now situated).<sup>16</sup> In 1909 the company moved to the Keewayden Block on Portage Avenue East (Plate 2).<sup>17</sup> In January 1909, J.H. Brock was authorized to purchase a piece of land 100 feet on the north side of Lombard Avenue by 106 feet on the west side of Rorie Street for the construction of a new head office. The first sod was turned on 15 April 1909 and the new building was opened in 1911. The architect was J.D. Atchison and the contractors were C.W. Sharpe and Son of Winnipeg.<sup>18</sup>

John D. Atchison was born in Monmouth, Illinois in 1870.<sup>19</sup> He studied architecture at the Chicago Art Institute and the Chicago Manual Training School before working for three years in the office of W.G. Barfield.<sup>20</sup> Following this he entered the office of William LeBaron Jenney and William Bryce Mundie where he remained for several years.<sup>21</sup> Jenney and Mundie were a well-known and prestigious team of Chicago architects. In 1883, Jenney designed the ten storey Home Life Insurance Company Building in which he invented or at least introduced to Chicago "skyscraper construction" (a method of carrying the external masonry cladding on metal shelves bolted to the internal skeleton).<sup>22</sup> In 1889-90 Jenney designed the Leiter Building, Chicago, another outstanding building in the history of the skyscraper and the Chicago School of Architecture.<sup>23</sup> By working in this office, Atchison, who apparently assisted in the design of several skyscrapers, became fully versed in the ideals of the Chicago School of Architecture as well as in steel and fire proof construction.<sup>24</sup>

Atchison, either with the firm of Jenney and Mundie or in a specially established office, was involved with the designing of the 1893 World's Columbian Exhibition in Chicago.<sup>25</sup> In 1894 or 95 he left Jenney and Mundie and established his own practice in Chicago.<sup>26</sup> He then specialized to some extent in apartment buildings and did extensive work for the Chicago and Eastern Illinois Railway.<sup>27</sup> In the early 1900s he visited Winnipeg in a professional capacity and in May of 1905 he opened a Winnipeg office. (Probably in the Northern Bank Building where he definitely had an office in 1906.)<sup>28</sup> His Chicago office remained in operation until the spring of 1906.<sup>26</sup>

In his early years in Winnipeg, Atchison, with his background and training, became noted as an expert in the design of middle and upper middle class apartment blocks and was referred to in the local press as having "Designed a Number of the Best Apartment Structures in Winnipeg".<sup>30</sup>

He remained in Winnipeg for about twenty years and designed a substantial number of buildings, including the Boyd Building, Union Trust Building, Winnipeg General Hospital, Devon Court Apartments and the Alexandria Block.<sup>31</sup> By 1913, Atchison was known not only as a "leading architect" in Winnipeg, but also as "one of the foremost architects in western Canada".<sup>32</sup>

When completed, the Great-West Life Building was four storeys high, but had been designed so as to be able to carry an additional ten storeys (Plates 3 and 4).<sup>33</sup> Constructed of steel girders encased by terra-cotta for fire protection, it was sheathed in white marble from the Kootenay Quarries in British Columbia (Plate 5).<sup>34</sup> The exterior finish alone indicates the quality of the building, for most office buildings then erected in Winnipeg were clad in terra-cotta imitating the more costly stone.

Architecturally it was in the Beaux-Arts style of classicism and was more akin to substantial banking halls such as Darling and Pearson's Imperial Bank, 441 Main Street, Winnipeg (1906) and the Bank of Commerce (1905; demolished), Rosser Avenue, Brandon, than it was to typical office buildings (Plates 6 and 7).

The ground floor was designed with a central foyer containing two elevators with fittings and grill work of bronze.<sup>35</sup> On each side were rooms running the entire length of the building. The floors and walls of the corridors were finished throughout with white Italian marble. The wood trim was of quarter-cut oak in all the rooms, with the exception of the Board Room and Mr. Brock's rooms which were of mahogany (Plate 8).<sup>36</sup> These were located on the second floor of the building and were glowingly described in the local press:

These three rooms are among the handsomest of their kind in the city.  
The woodwork, wainscotting, doors, furniture, are all of mahogany,

highly polished, while even the wide frames of the French windows leading out onto the balcony are of that brilliant wood. The ceiling of the board room is of ornamental Florentine design, decorated in soft blue and brown tones, which colours are further reproduced in the rug, a solid blue with border of mingling blues and mahogany browns.<sup>37</sup>

The third and fourth floors also contained offices (Plate 9).

Of special note at the time were the lighting and ventilating systems. The former, described as the newest system of lighting, was in the "indirect system, which by its softness, makes so much for the comfort of the eyes".<sup>38</sup> The ventilation system was described as "the most modern system of ventilation yet invented."<sup>39</sup> Shafts on the roof allowed in fresh air which travelled to the basement where it was humidified by a shower, heated by coils and circulated by a rotary fan. The air entered the rooms near the ceiling and was drawn out through vents near the floor.<sup>40</sup> From there it was propelled out of the building.

The company took special pride in the amount of Canadian material used in the building's construction. The Bulletin, the Great-West Life's monthly magazine, reported

so as has been possible...every stick and stone in our new building is Canadian...The white marble used on the face of the building is from the Kootenay Quarries in British Columbia — the brick is from a local yard — the decorations, woodwork, electric fittings, plumbing, glasswork and vaults, are all by Canadian firms. The desks came from Waterloo, Ontario — the brass inscription under the eaves was cast in a Canadian foundry — the very flagpole grew (as the Great-West Life grew) in Western soil.<sup>41</sup>

Officially opened on 16 June 1911,<sup>42</sup> the building (which cost almost \$400,000)<sup>43</sup> received high praise from the local and national press. The Manitoba Free Press, in an article entitled "Great West Life Building; Model of Beauty and Comfort" described it as "from top to bottom...an embodiment of modern progress".<sup>44</sup> Construction magazine noted "The general effect of such structures [the Great-West Life Building and Bank of Montreal] can hardly be estimated. They are a source of

pride to the people; a tribute to the spirit of architecture".<sup>45</sup>

Initially Great-West Life occupied only the second and third floors of the building; the ground floor being rented to other insurance companies and the fourth floor for offices of the Western Canadian Flour Mills.<sup>46</sup> In spite of heavy claims against the company due to World War I and the influenza epidemic of the same period,<sup>47</sup> the company continued to grow. By 1920 the company had taken over all four floors, yet still required additional space. Specifications were prepared for the addition of four storeys.<sup>48</sup> These were constructed in 1922 and opened in 1923 (Plate 10).<sup>49</sup> In 1926-7 the company purchased, renovated and moved into the adjacent annex. In 1946 the Business in Force had reached the billion dollar figure and the thirteen storey Union Trust Building on the corner of Main Street and Lombard Avenue was purchased to accommodate increased staff.<sup>50</sup> In 1955 the architects Marani and Morris of Toronto and Moody and Moore of Winnipeg commenced designing a new head office building on Osborne Street and in 1958 the 177 Lombard Avenue building was sold.

In 1960 the building became known as the Chamber of Commerce Building. The tenants at this time were as follows: Canadian Sunday School Missions were in the basement with the Bailey Meter Company, the Winnipeg Real Estate Board and Bentall Construction Company had offices on the main floor, Manitoba Hospital Services Plan was on the second and third floors, Manitoba Telephone on the fourth and fifth floors, the Winnipeg Chamber of Commerce on the sixth and United Grain Growers occupied the top floor.<sup>51</sup>

Presently the building is largely vacant, its main tenant being the Chamber of Commerce. The second floor Board Room and Mr. Brock's offices remain in slightly altered state, but the other floors have been altered to form modern office space.

## ENDNOTES

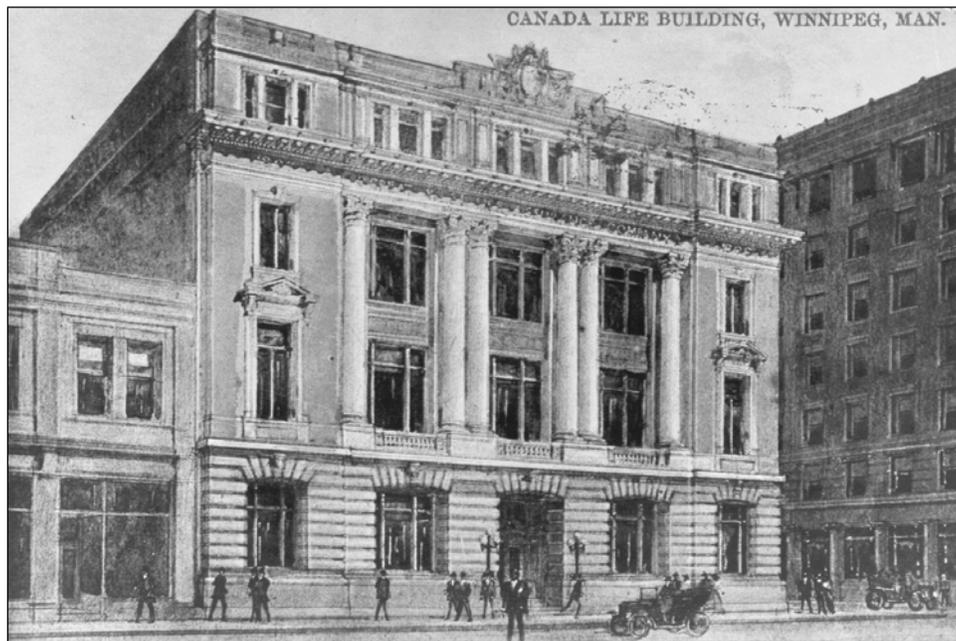
1. Great-West Life Assurance Company Library, "Historical Review of the Great-West Life Assurance Company" (hereafter cited as "Historical Review"), 1966, pp. 5-6.
2. *Ibid.*, p. 7.
3. For a full account of Brock's career see: *Ibid.*, pp. 4-5.
4. *Ibid.*, p. 5.
5. *Ibid.*, p. 6.
6. *Ibid.*, p. 9.
7. *Ibid.*, p. 13.
8. *Ibid.*, p. 16.
9. *Ibid.*, p. 19.
10. *Ibid.*, p. 22.
11. *Ibid.*, p. 28.
12. *Ibid.*, p. 27.
13. *Ibid.*, p. 24.
14. Great-West Life Assurance Company, "Highlights of Our History", The Link, Special Edition (8 June 1959): 4.
15. "Historical Review", p. 23.
16. *Ibid.*
17. *Ibid.*, p. 29.
18. Great-West Life Assurance Company. The Bulletin (June, 1911); and City of Winnipeg. Permit Book: 1909, no. 760 and 1910, no. 2074.
19. Frank H. Schofield, The Story of Manitoba, 3 vols. (Winnipeg: S.J. Clarke Publishing Company, 1913), 2: 374.
20. *Ibid.*

21. Ibid.
22. Henry-Russell Hitchcock, Architecture: Nineteenth and Twentieth Centuries. (Bungay, Sussex: Penguin Books, 1963), p. 242.
23. Ibid., p. 245.
24. "Winnipeg's Builders and Architects", Winnipeg Telegram, 18 September 1906, p. 56.
25. Frank Schofield in The Story of Manitoba (2:374) states that Atchison left Jenney and Mundie to enter the architecture department especially established to oversee the execution of the World's Columbian Exposition, whereas the article about Atchison in the 18 September 1906, Winnipeg Telegram (p. 56) states that he was still with the firm of Jenney and Mundie when he worked on the Exposition.
26. "Winnipeg Builders and Architects", Winnipeg Telegram, 18 September 1906, p. 56.
27. Ibid.
28. Ibid.
29. Ibid.
30. Ibid.
31. Schofield, The Story of Manitoba, 2: 374-5.
32. "Winnipeg Builders and Architects:", Winnipeg Telegram, 18 September 1906, p. 56.
33. "Great-West Life Building; Model of Beauty and Comfort", Manitoba Free Press, 8 July 1911, p. 23.
34. The Bulletin (June, 1911).
35. "Great-West Life Building; Model of Beauty and Comfort", Manitoba Free Press, 8 July 1911, p. 23.
36. "Two New Buildings, Winnipeg", Construction, VI, 4 April 1913, p. 131.
37. "Great-West Life Building: Model of Beauty and Comfort", Manitoba Free Press, 8 July 1911, p. 23.
38. Ibid.
39. The Bulletin (June, 1911)

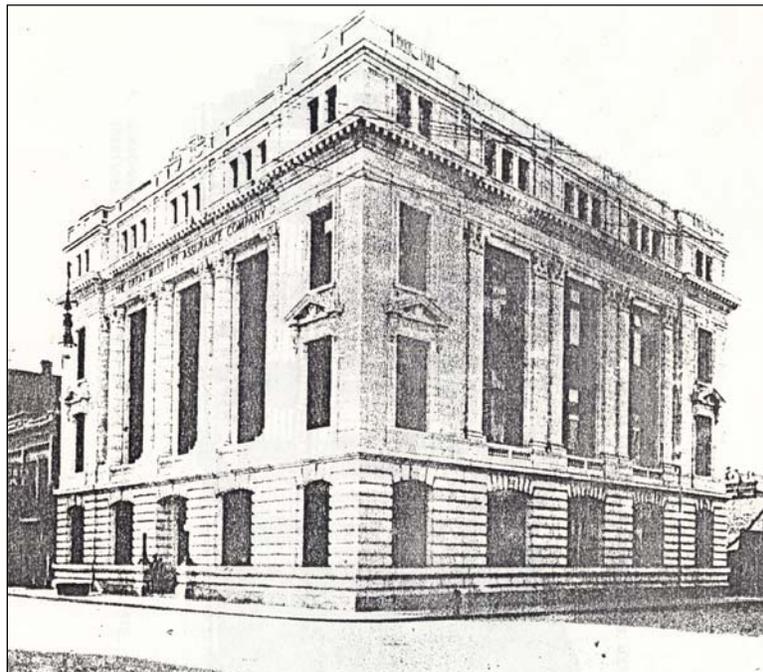
40. "Great-West Life Building; Model of Beauty and Comfort", Manitoba Free Press, 8 July 1911, p. 23.
41. The Bulletin, (June, 1911).
42. "Historical Review", p. 29.
43. Ivan J. Saunders, et al "Early Building in Winnipeg", Manuscript Report, No. 389. (Ottawa: Parks Canada, 1974-7) Vol. VI, pp. 34-5.
44. "Great-West Life Building; Model of Beauty and Comfort", Manitoba Free Press, 8 July 1911, p. 23.
45. "Two New Buildings, Winnipeg", Construction, VI, 4 April 1913, p. 131.
46. Ivan J. Saunders, et al "Early Building in Winnipeg", Manuscript Report, No. 389. (Ottawa: Parks Canada, 1974-7) Vol. VI, pp. 34-5.
47. "Historical Review", p. 39.
48. Ibid., p. 41.
49. Ibid., p. 43.
50. Ibid., p. 61.
51. Henderson's Winnipeg City Directory, 1960 (Winnipeg: 1960).

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Note: These plates are not as in the original report.



Sketch of the Great-West Life Building, 177 Lombard Avenue, ca.1912. (Courtesy of the Provincial Archives of Manitoba.)



Great-West Life Building, 177 Lombard Avenue, Winnipeg, ca.1910. (Public Archives of Canada, No. PR 31520.)

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Lombard Avenue showing the Great-West Life and Grain Exchange Buildings, ca.1910. (Courtesy of the Provincial Archives of Manitoba.)

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Chamber of Commerce Building, 1969. (Courtesy of the Provincial Archives of Manitoba, Architectural Survey.)

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Interior details, no date. ([City of Winnipeg, Planning Department.](#))