This four-storey structure on the west side of Garry Street between Portage and Graham avenues was built for the Mortgage Company of Canada when Winnipeg was at the peak of its domination over the prairie economy, and property developers were scrambling to keep up with demands for quality office space.

During this period, mortgage companies were the second largest financial institutions in Canada, next to banks which were restricted by their charters from engaging in real estate lending. The Mortgage Company of Canada was one such firm which managed to prosper despite the boom-bust cycles of early western land markets.

The firm’s new office block was erected beside a competitor, the Canada Permanent Mortgage Company at 292-298 Garry, and two blocks west of Winnipeg’s Bankers’ Row on Main Street. It was designed by Ralph Benjamin Pratt and Donald Aynsley Ross, and built by the Kelly-Simpson Construction Company for $72,000.
Pratt, an English immigrant, arrived in Winnipeg in 1892. He was an architect for the Canadian Pacific Railway, then in 1901 became the top architect for the fledgling Canadian Northern Railway, responsible for design of many stations and shops along the new transcontinental line. The Winnipeg-born Ross studied in Toronto, then worked as a mining engineer in British Columbia before joining Canadian Northern in 1901. By 1905, he was the railway’s terminal engineer, a position from which he supervised construction of the Pinawa Channel Dam on the Winnipeg River and the Union Station in Winnipeg.

The Pratt-Ross partnership began in 1906, undertaking design or supervision of railway, hotel, office and residential projects across Western Canada. In Winnipeg, their portfolio included the Electric Railway Chambers, Deer Lodge Hotel (later a military hospital), the Rosemount apartments, residences for Hugh Sutherland and Sir Daniel H. McMillan, and buildings for the Breen Motor Company and Leonard-McLaughlin Motors. They were also structural engineers and mechanical equipment supervisors for the Winnipeg Auditorium.

Their design of 290 Garry is based on the Classical Revival style. They employed fire-resistant, concrete-steel construction with facings of brick and stone.

The symmetrical façade features Tyndall ashlar stone up to the second-storey sills, topped by a complete entablature. Three large round-headed arches, with carved keystones and projecting cartouches, surround the entrance and two main floor windows. The three upper window bays are separated by fluted and plain stone pilasters, with Doric capitals supporting an architrave between the third and fourth storeys. Brickwork frames the upper storey windows; projecting brick panels highlight the middle floors. The top entablature has dentil blocks, a metal cornice and stone parapet. Brick facing and plain windows appear on the building’s other three elevations. The north wall is recessed in the center.

The Mortgage Company of Canada remained at 290 Garry until 1955. It shared the block with the Belgian Consulate from 1923 to 1955 and other tenants, primarily real estate, insurance, financial and legal firms. More recent occupants have included the Winnipeg Sun and immigrant services associated with the International Centre of Winnipeg.
Since the early 1960s, the interior has been altered several times although the marble wainscoting and staircase remain untouched.

The building is now owned by two doctors, P.R. Walton and R.C. Grafton, who have commissioned the architectural firm of Marshall Haid Associates to direct extensive upgrading of the interior office space, windows, and electrical and heating systems to provide offices for their practices and for rental purposes.