For 90 years, location, design and construction method have sustained the Union Bank Building as one of the most prominent commercial structures in downtown Winnipeg.

This 10-storey office tower at the southwest corner of Main Street and William Avenue is one of the city's earliest examples of the Chicago School of architecture, a style that emerged in the 1890s to complement new construction methods and materials that supported taller, stronger and more fire-resistant buildings.

Indeed, based on information from the Canadian Parks Service, the Union Bank is believed to be the country's oldest surviving steel frame and reinforced concrete 'skyscraper.' It was the second such edifice to be erected in Winnipeg, preceded by the seven-storey Merchants' Bank Building (1900-02; demolished in the mid-1960s) at southeast Main and Lombard.

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But height and aesthetics were not the only attributes to give the Union Bank visibility. Situated next to City Hall and Market Square, the tower has been exposed throughout its life to high volumes of pedestrian and vehicular traffic. Moreover, its north-south profile is accented by its placement on a sharp bend in Main Street.

This building was among a handful of turn-of-the-century construction projects which confirmed Winnipeg had come of age and that investors were bullish about the city's future. Their confidence was not misplaced. The years leading up to the First World War generally were ones of unparalleled growth, fuelled by rapid immigration and prairie settlement. The local population more than tripled and Winnipeg thrived as the West's financial, grain marketing, warehousing and transportation hub.

The city's prosperity was solidly based, unlike a previous boom (1881-82) which put Winnipeg on the international map, but also gave it a shaky reputation because of the extensive financial losses that occurred during the ensuing collapse.

The Union Bank of Lower Canada was among the enterprises which survived that early economic trial. Organized in Quebec City in 1865, the bank expanded to Winnipeg in 1882 and established a niche as a lender of small-scale mortgages and loans. Up to the early 1900s, the firm occupied various rental premises on Bankers' Row, the portion of Main between Portage and William avenues. Like several other financial institutions, however, it eventually opted to establish permanent roots by developing its own property, in this case a combined banking hall and revenue-generating office complex.

The Union Bank was designed by Darling and Pearson of Toronto and Winnipeg, and built for $420,000 by the George A. Fuller and the Thompson and Starrett contracting companies, both of New York City.

The structure has a foundation of 21 concrete caissons sunk to bedrock and a frame of riveted interlocking steel girders manufactured by Dominion Bridge of Montreal. It is clothed in pressed
ochre brick from Lac du Bonnet, Manitoba, plus rusticated terracotta and stone.

Consistent with the Chicago style, the building is divided into three external parts and has a flat roof. Its design is based on the classical column, with most ornamentation reserved for the bottom and top layers, while the more plain middle section displays a symmetrical pattern of windows and wall surfaces.

The main floor and mezzanine are faced with rusticated terracotta and lined with massive arched windows topped by heavy terracotta brackets and cartouches. The second floor is separated from the first by a cornice dotted with balustrades. This level is marked by tall rectangular openings and another heavily bracketed cornice. Flat-headed windows, outlined by terracotta voussoirs and modest sills, punctuate the brick walls of the next seven storeys. As well, quoins extend up the building's north and southeast corners to a third cornice that underlies the embellished attic. The latter's porthole windows are set in ornate terracotta surrounds, while huge brackets adorned with a floral motif support the uppermost cornice. That element is faced by moulded galvanized steel which has been painted to resemble terracotta.

Neoclassical details were employed in the original interior. The banking hall featured marble Ionic columns extending from a patterned marble floor to a nine-metre coffered ceiling highlighted with gold leaf. Engaged pilasters surmounted by a decorative frieze separated the plaster wall panels. There were bronze grilles on the tellers' cages, marble counters, and marble and mahogany customers' tables. Marble also lined the foyer, hallways and other public areas. Office floors were finished in maple with quarter-cut oak and mahogany trim, while ornate ironwork appeared on the open cage elevators and stairways.

Some interior elements have been altered over the years. Work also had been undertaken to reinforce the building's foundation. The original exterior remains relatively intact, however.

Architects Frank Darling and John Andrew Pearson were near the beginning of their remarkable partnership, and had recently opened a Winnipeg office, when they undertook the Union Bank
project. Other buildings in their local portfolio included the Dominion Bank, Canadian Bank of Commerce (main and two branch banks), Dominion Post Office, the Grundy, Travellers', Nanton and Grain Exchange buildings, Imperial Bank of Canada, and Bank of Nova Scotia.

The Ontario-born Darling (1850-1923) studied at Upper Canada and Trinity colleges, then with Henry Langley, before practising with G.E. Street and Arthur Blomfield in London, Ontario. He subsequently returned to Toronto, attracting major corporate and institutional clients. In 1915, he was the first overseas winner of the Gold Medal from the Royal Institute of Architects of England.

Pearson (1867-1940), a native of Chesterfield, England, became associated with Darling's partnership in 1889. He spent several years in the early 1890s helping St. John's, Newfoundland rebuild after a major fire. He and Darling then gained national recognition for their banking halls and office buildings. As well, Pearson was hired in 1916 with J. Omer Marchand to reconstruct the Parliament Buildings.

The Union Bank moved its headquarters to Winnipeg in 1912. Nine years later, it established a two-storey Savings Bank to the south of its office tower. The 1910s were difficult for the enterprise, however. Its many branches became costly to maintain in the face of economic changes, a slowdown in prairie growth, and a trend toward corporate consolidation.

In 1925, the Montreal-based Royal Bank of Canada acquired the Union Bank, then rationalized operations across the West. The former continued to own 504 Main until 1974 and to maintain a branch in the building until 1992 when it relocated to new quarters at Main and James Avenue.