

Heritage Property – Ontario Mutual Life Assurance Company



14 Erb St. W.

Built 1880; designed by David W. Gingrich.

Designated July 23, 2012: bylaw 2012-077, “Ontario Mutual Life Assurance Company”

Established in 1868, the Ontario Mutual Life Assurance Company was the first mutual life insurance company in Canada. The original two-storey Edwardian commercial building was designed by local architect David W. Gingrich. Mr. Gingrich was one of the first professional architects to practice in Waterloo County from 1860 onward. He operated both his building and architectural business from his home office in Waterloo. Other notable buildings designed by Gingrich include the former Waterloo Town Hall located on Albert Street, Castle Kilbride in Baden and Waterloo County Gaol, additions and alterations in Berlin, Ont. (Kitchener).

The original brown brick building still remains sandwiched between the façade and rear additions to the building. The building retains notable character-defining elements on its south (Erb Street) and west (Albert Street) side façades that contribute to its heritage value. The building highlights a stunning cornice with rectangular blocks featuring dentil trim and pediments; a central front entrance with a fine front portico with four large fluted columns and pediments and decorative figurative lions that have stood guard over the building since 1900.

The formation of the Ontario Mutual Life Assurance company took place during a conversation in Fergus, Ont., between James McQueen, (the town clerk and school principal) and J. B. Hughes, a representative of the Waterloo County Mutual Fire Insurance Company. Hughes told influential citizens about the idea and Cyrus M. Taylor, who had founded the Waterloo Mutual Fire Insurance Company, enlisted the support of businessmen in Waterloo. The building was first occupied in 1880 in time for the company's tenth Annual Meeting in April. By 1887 additional space was needed and a one-storey addition was built on the north side. The manager's office was enlarged around 1893 by building a projecting bay to the left of the entrance door.

A number of additions and alterations were made to the building until finally, in 1908, a decision had to be made as to the suitability of once more expanding on the present site or purchasing a new site. The company decided to buy the site where it is presently located, at the corner of King and Union Streets. They moved from 14 Erb Street West to occupy the new building in 1912.

After the Ontario Mutual Life Assurance Company left, the building continued to be used for many years by the insurance industry. The Dominion Life Assurance was one such company. Dominion Life occupied the building from 1913 to 1954. The building also served as a division for the Waterloo Regional Police from 1991 to 2013.