

Heritage Property – *Mutual Life Building*



227 King St. S.

Designed by Frank Darling of Darling and Pearson, Toronto; built 1912; addition, 1921
Designated Nov. 19, 1979: bylaw 79-188, “The Mutual Building”

The Waterloo County Mutual Fire Insurance Co. opened for business in 1863. The first of a number of insurance enterprises to be founded in Waterloo, the principals learned about insurance by doing it. The company’s first president was Moses Springer, the first reeve of the Village of Waterloo and the first mayor of the town. An offshoot of that company, the Ontario Mutual Life Assurance Co. was incorporated in December of 1868 and obtained a Dominion charter in 1878. The earliest officers of the latter company were Isaac Bowman and Moses Springer.

Housed at the southeast corner of King and Dupont streets (in what became known as the Insurance Building), the flourishing firm moved first to the Devitt block (behind today’s Bank of Montreal), and then in 1879 to its grand new headquarters at Erb and Albert streets (across from the new town hall). Outgrowing even that building, the Mutual Life Assurance Co. of Canada (now Sun Life Financial) commissioned plans for a site of 6.79 acres bought in 1909 at King and Union streets. That new head office of the company opened in 1912. The continuing growth of the company occasioned a number of substantial enlargements to that property later.

The Mutual Life building of 1912 is impressive for its majestic, even palatial design and its use of rich materials and their detailing. The structure was designed in a modern



Renaissance style, which was built on a high foundation of Ohio sandstone using Roman brick (thinner than standard brick) in a light brown and yellow colour in conjunction with paneled grey stone quoins at the building's corners. Terra cotta, made in England, was imported for decorative features. All ground-floor windows, for instance, have a moulded pediment.

The King Street façade received the most attention from the designer. The entrance is nothing less than grandiose. Large oak doors, at the head of a set of broad stairs, are recessed in the wall and framed by two pairs of fluted ionic columns. The columns themselves on massive bases rise to support a long architrave. The whole forms a grand portico. Above that, a monumental entablature in the form of a segmentally arched pediment contains a blank shield with floral and foliate supports. Over the entrance doors, a tall terracotta lintel shows a shield and foliate decoration. Above that, a grand window opens behind a rather regal balcony, fitted with a curved stone railing and balusters.

To either side of that central block below the building's cornice, a broad frieze, cast with a leaf and floral design, links a series of small attic windows, each aligned with the windows below. Over the frieze, a projecting cornice is carried on modillion dentils. A parapet wall with intermittent balustrading forms a running tiara on each elevation. An extension along Union Street built in 1921 is in harmony with the original architectural style.

Set back within spacious grounds, the building is approached from King Street through a pair of wrought-iron gates, flanked by large, ornamental stone pillars. An open, stone-flagged forecourt then leads from that gateway to the building's front entrance.