

To: COUNCIL

Meeting Date: 11/26/2024

Subject: 24-145-CD, Recommendation to Designate the Property Located at 252 Dundas Street North (Gore Mutual Building)

Submitted By: Bob Bjerke, Chief Planner

Prepared By: Scott Abbott, Planner-Heritage

Report No.: 24-145-CD

File No.: R01.01.158

Wards Affected: Ward 4

RECOMMENDATION(S):

THAT Report 24-145-CD Recommendation to Designate the Property Located at 252 Dundas Street North (Gore Mutual Building) be received;

AND THAT Council approve the recommendation to designate the property municipally known as 252 Dundas Street North, along with its stone retaining wall under Part IV of the Ontario Heritage Act;

AND FURTHER THAT the Clerk be authorized to publish a Notice of Intention to Designate (NOID) for the property municipally known as 252 Dundas Street North in accordance with Section 29 of the Ontario Heritage Act because of its cultural heritage value.

EXECUTIVE SUMMARY:

Purpose

To provide a recommendation to Council in support of the designation of the property municipally known as 252 Dundas Street North (**Figure 1**) along with its notable stone retaining wall (**Figure 2**) under Part IV of the Ontario Heritage Act.

Key Findings

- The property is currently listed on the Heritage Register.
- The property is located adjacent to 120 Shade Street/41 Marion Way (Soper Park), a property designated on the Heritage Register.

- The retaining wall is visually linked to the Gore Mutual building and is a complementary part of the context.
- Staff have undertaken an analysis and have determined the property contains sufficient cultural heritage value to warrant designation under Part IV of the Ontario Heritage Act by satisfying several criteria under Ontario Regulation 9/06 (as amended by O. Reg 569/22).



Figure 1: Front elevation of 252 Dundas Street North (Cambridge Times).



Figure 2: A section of the stone retaining wall along Dundas Street North (Scott Abbott, City of Cambridge).

Financial Implications

The City does provide and pay for the installation of a heritage plaque at a cost of approximately \$500. The City also pays to register the bylaw on title to the property, which is under \$100.

STRATEGIC ALIGNMENT:

Strategic Action

Objective(s): Not Applicable

Strategic Action: Not Applicable

OR

Core Service

Program: Community Development

Core Service: Heritage Conservation

BACKGROUND:

The subject property is located at 252 Dundas Street North in the City of Cambridge. It is situated to the south of Soper Park (**Figure 3, Figure 4**). Its legal description is referenced as: FIRSTLY PART LOT 45 PLAN 443 AS IN WS576235; LOT 46-48 PLAN 443; LOT 16 PLAN D8; PART LOT 17 PLAN 454 AS IN WS588382 & WS586670; LOT 18 PLAN 454; LOT 6 PLAN 458; SECONDLY LOT 19-22 PLAN 454; PART LOT 43 PLAN 443 AS IN D40497, D40472, D40357 & D40318; THIRDLY PART LOT 44-45 PLAN 443 PART 1 58R10328; City of Cambridge.

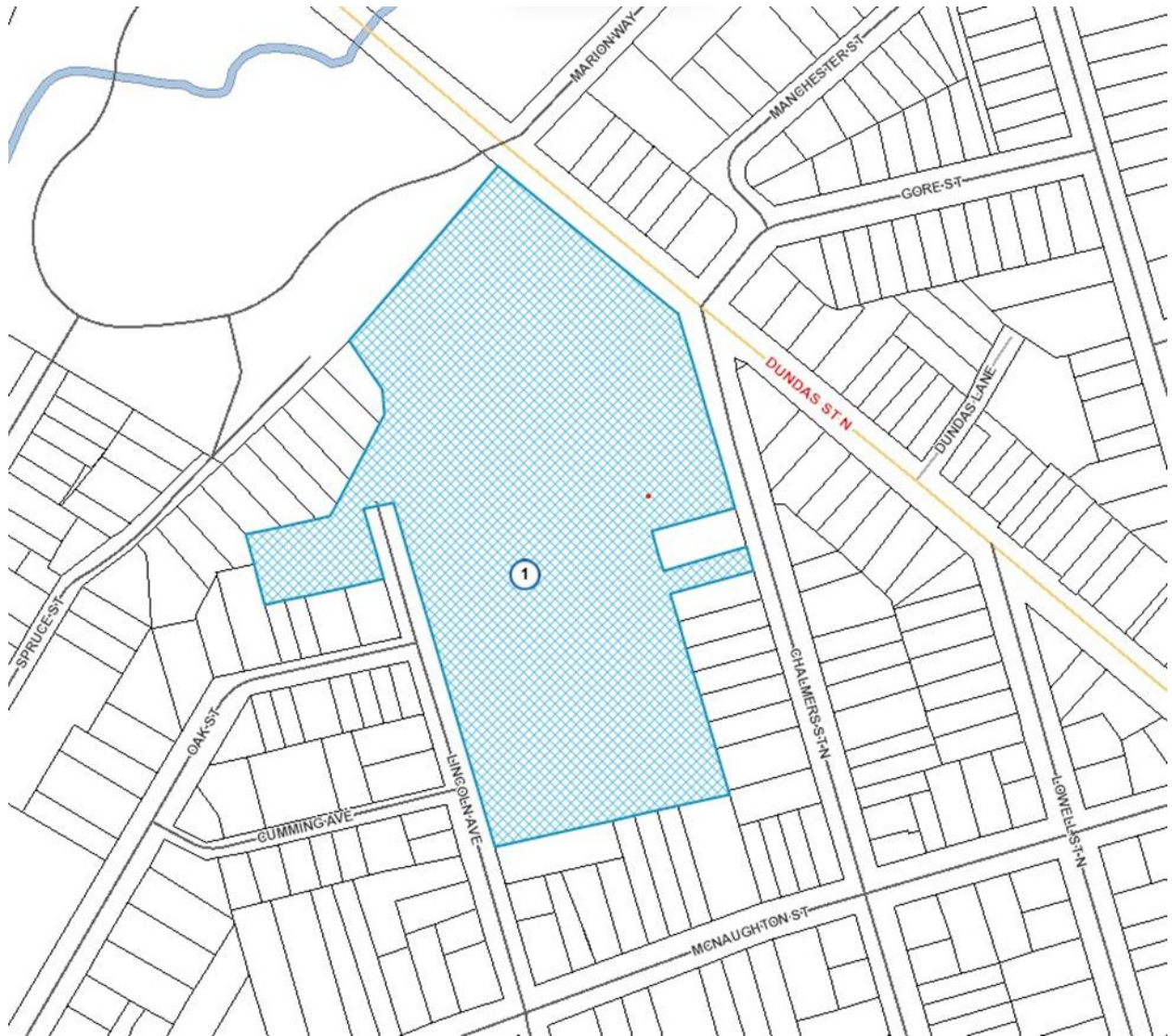


Figure 3: The subject property located at 252 Dundas Street North (City of Cambridge).

The property is listed on the City’s Heritage Register and is adjacent to 120 Shade Street/41 Marion Way (Soper Park), a designated heritage property. Additionally, the property borders two other properties listed on the Heritage Register: 90 Oak Street and 122 Chalmers Street North.



Figure 4: The Gore Mutual building outlined in red on aerial image (City of Cambridge).

ANALYSIS:

Historical Context

Gore Mutual is one of Canada’s few active companies that predates the founding of the country in 1867. Established on June 18, 1839, as the Gore District Mutual Fire Insurance Company in Brantford Ontario, it has operated for over 175 years. Today, the Gore Mutual Insurance Company continues as Canada’s longest-operating mutual insurance provider.

In 1935, the company constructed a new head office on Dundas Street North in Galt, overlooking Soper Park and Mill Creek. Officially opened on May 19, 1936, by Lieutenant-Governor Herbert A. Bruce, the building was designed by Marani, Lawson and Morris Architects. Scottish stonemasons built it using local, hand-picked fieldstone provided by the City of Galt. The building’s impressive stairways and floors were made from Italian travertine and marble, symbolizing the sophistication of a company that had grown to 1,700 members and 300 agents by that time.

Architectural Description

The Gore Mutual building is an example of the Neo-Georgian architectural style, one of the most important styles in the late 19th and 20th centuries in English-speaking countries. With roots in the Arts and Crafts Movement, Neo-Georgian architecture was often described as “the architecture of good manners.” It conveyed authority without being overbearing and was ubiquitous and understated.

Neo-Georgian architecture is characterized by geometric and modular design, making it adaptable for various building types. Though it was first used in private housing, it soon became popular for commercial buildings, including banks, shops, schools, and universities.

Due to its location adjacent to Soper Park, the Gore Mutual building was designed to have an institutional rather than purely commercial character. The building’s park-facing elevation features a prominent portico composed of large, simple elements that are visible from a distance. The walls are built from locally sourced granite fieldstones, squared, and split to create a smooth surface. The architectural features, such as the portico, are made from Queenston limestone. The granite varies in shades of pink, buff, and gray, creating harmony with the park’s stone walls.

The interior includes polished Notre Dame Jaune marble in the Rotunda, with trim in Breche Portor (**Figure 5**). The floor features a radiating pattern of alternating Roman and Antique Travertine. The President’s office has painted plaster walls with panels, while the Board Room features more elaborate fluted pilasters. Above the Board Room door, there is a plaster panel sculpted by Jacobine Jones (**Figure 6**).



Figure 5: Rotunda entrance with marble flooring (Doors Open Waterloo Region).



Figure 6: Plaster panel modelled by Jacobine Jones (Doors Open Waterloo Region).

All furniture and fittings were custom designed for the building under the architects' direction, with landscape work by Gordon Culham. Gordon Joseph Culham (1891-1979), a landscape architect and town planner, was instrumental in the professionalization of both his disciplines in Canada. He helped lead the disorganized practitioners of the 1930s into the modern age and enabled them to assume their professional role in the improvement of Canada's urban centres. In 1955 work began on an addition to the 1935 building. It was designed by the same architectural firm, and built by Italian stonemasons, who closely matched the stone and design of the original building (**Figure 7**).



Figure 7: 1955 addition to original building (Scott Abbott, City of Cambridge).

A final wing was added in 1974, built apart from the earlier buildings and linked to them through a long glass walkway. Architects Mark, Musselman, McIntyre and Combe employed a very modern look, with matte-finished angular surfaces of granite and large, reflective expanses of glass. Inside, a bright atrium serves as entry to both the older and newer Gore buildings (**Figure 8**).



Figure 8: Glass walkway addition (Doors Open Waterloo Region).

Architect: Ferdinand Herbert Marani (1893-1971)

Ferdinand Herbert Marani was a successful Toronto-based architect whose career spanned over 50 years. Early in his career, in 1923, he designed a grand War Memorial Square and General Post Office opposite Union Station in Toronto. His architectural practice flourished due to his collaborations with talented partners and his preference for conservative Classical and Neo-Georgian styles, which were popular with his clients, including insurance companies, hospitals, private schools, and wealthy businesspeople.

In 1939, Marani was elected as a Fellow of the Royal Architectural Institute of Canada, and in 1947, he became a full Academician of the Royal Canadian Academy. The Gore Mutual building was awarded a silver medal at the Toronto Chapter Exhibition of Architecture and Allied Arts in 1937. Marani's other notable works include the Bank of Canada Building in Ottawa (1937-1938), which was recognized as one of the top 500 buildings built in Canada during the last millennium by the Royal Architectural Institute of Canada in 2000.

Stone Retaining Wall

The stone retaining wall along Dundas Street North was constructed in the early 1920s during the ownership of Dr. Augustus Soper, who acquired the property from his father-

in-law, Henry McCrum (**Figure 9**). Historical sources indicate that Soper had many of the large boulders surrounding the McCrum house cut and shaped into stones for a retaining wall and fence, which measured 1,400 feet long and five feet high.



Figure 9: Early 1900s image of the stone retaining wall. The Gore Mutual building has not yet been constructed (City of Cambridge Archives).

In the mid-1930s, the property was purchased by Gore Mutual as the site for its new office. The existing stone fence remained, and the new building was constructed using granite stone similar in appearance to the fence, creating a harmonious visual connection between the two structures.

The stone retaining wall at 252 Dundas Street North holds design and physical value due to its shaped stone construction, serving as a visible remnant of Augustus Soper's influence. Soper also transformed the adjacent Soper Park into a distinctive landscape with a stone-banked creek, swimming holes and other features. Although the wall and the Gore Mutual building were constructed at separate times, the retaining wall is visually linked to the building and complements its architectural style.

Evaluation under Ontario Regulation 9/06 (as amended by 569/22)

Heritage Planning staff are of the opinion that the property warrants designation based on a determination that the property satisfies seven (7) of the nine (9) criteria contained in the Ontario Regulation 9/06 (as amended by the 569/22). According to the legislative changes introduced to the Ontario Heritage Act through the More Homes Built Faster

Act, 2022, properties must meet at least two (2) of the nine (9) criteria under Ontario Regulation 9/06 (amended by the 569/22) to be considered for designation under Part IV of the Ontario Heritage Act.

1. The property has design value or physical value because it is a rare, unique, representative, or early example of a style, type, expression, material, or construction method.

YES – The property possesses significant design and physical value as it represents a unique and early example of Neo-Georgian architecture in Canada. This architectural style is renowned for its elegance, restraint, and modular design. The Gore Mutual building’s design exemplifies these characteristics through its symmetry, use of local materials, and classical elements such as the prominent portico and proportioned facades.

2. The property has design value or physical value because it displays a high degree of craftsmanship or artistic merit.

YES – The Gore Building was awarded a silver medal at the Toronto Chapter Exhibition of Architecture and Allied Arts in 1937. The building’s construction, using local granite fieldstones and Queenston limestone, is notable. These materials were hand selected, emphasizing craftsmanship and the involvement of skilled Scottish stonemasons, making the structure a representative example of high-quality masonry of the period.

3. The property has design value or physical value because it demonstrates a high degree of technical or scientific achievement.

NO – There is no evidence of a high degree of technical or scientific achievement in the construction of the building that would be notable or outstanding during this period.

4. The property has historical value or associative value because it has direct associations with a theme, event, belief, person, activity, organization, or institution that is significant to a community.

YES – The property holds significant historical and associative value due to its direct connection with Gore Mutual Insurance Company, one of the longest operating mutual insurance companies in Canada. Its decision to build a new head office on this property in 1935-1936 reflected the company’s growth and its commitment to the community of Galt. The construction of the building during the Great Depression also speaks to the importance of the institution in sustaining local employment and contributing to the community’s economic resilience.

Beyond the corporate and architectural associations, the property’s proximity to Soper Park links it to Dr. Augustus Soper, a prominent local figure who shaped the park and

surrounding landscape. The retaining wall on the property, originally built by Soper in the 1920s, serves as a lasting connection to his contribution to the community.

5. The property has historical value or associative value because it yields, or has the potential to yield, information that contributes to an understanding of a community or culture.

NO – The property is documented well enough in local historical sources but has not yielded information formerly unknown which would lead to a greater understanding of the community.

6. The property has historical value or associative value because it demonstrates or reflects the work or ideas of an architect, artist, builder, designer, or theorist who is significant to a community.

YES – The property reflects the work of renowned Canadian architect Ferdinand Herbert Marani, whose Neo-Georgian design for the Gore Mutual building is a prominent example of his architectural influence. Marani was a key figure in shaping institutional architecture across Canada, known for his classical and conservative styles.

7. The property has contextual value because it is important in defining, maintaining, or supporting the character of an area.

YES – The property's Neo-Georgian architecture, use of local materials, and proximity to Soper Park create a strong visual and historical connection with the surrounding landscape. The property complements the park and other nearby heritage buildings, contributing to the overall historic and aesthetic identity of the area.

8. The property has contextual value because it is physically, functionally, visually, or historically linked to its surroundings.

YES – The property's use of local granite harmonizes with the adjacent stone retaining wall and Soper Park, while its long-standing presence alongside these heritage elements creates a cohesive historical narrative within the area.

9. The property has contextual value because it is a landmark.

YES – Located on a hilltop and surrounded by elegant gardens, the highly visible Neo-Georgian structure is a local landmark. The building was designed to resemble the wall, echoing its distinctive features. In Cambridge, the wall is well-known, and its close association with the building is evident. Often the wall is visible before the building itself, making both structures significant landmarks. Additionally, the wall serves as a guide, helping people locate Soper Park.

Cultural Heritage Attributes

Commercial Building

- The building's **Neo-Georgian architectural style**, featuring symmetrical design, classical proportions, and restrained detailing typical of the style.
- **Use of local granite field stone** for the exterior walls, with stones split to a fairly even surface and squared, maintaining harmony with the surrounding landscape.
- **Architectural features made of Queenston limestone**, including the portico and other detailing.
- **Close relationship to Soper Park**, contributing to the park-like setting and complementing public green space.
- **Prominent position on a hill**, overlooking Soper Park, enhancing its landmark status in the community.
- **Manicured gardens**, surrounding the building, contributing to the formal and park-like aesthetic of the property.

Stone Retaining Wall

- The **curved southern end** of the retaining wall along Dundas Street North.
- The **stone pillars and metal gate** feature at the north end of the Dundas Street section of the retaining wall.
- The **roughly shaped rectangular granite blocks** of varying sizes used in the construction of the wall.
- The **unshaped stones capping the granite wall**, maintaining the rustic aesthetic of the original construction.
- The visual and historical **linkage between the retaining wall and the Gore Mutual building**, as both structures use similar materials, ensuring a cohesive relationship between the two.

These attributes are essential to the heritage value of the Gore Mutual property and will form the basis for its designation.

EXISTING POLICY / BY-LAW(S):

Ontario Heritage Act

Designation by Municipal By-law

29 (1) The council of a municipality may, by by-law, designate a property within the municipality to be of cultural heritage value or interest if,

(a) where criteria for determining whether property is of cultural heritage value or interest have been prescribed, the property meets the prescribed criteria; and

(b) the designation is made in accordance with the process set out in this section. 2005, c. 6, s. 17 (1); 2019, c. 9, Sched. 11, s. 7 (1); 2022, c. 21, Sched. 6, s. 4 (1).

Notice Required

(1.1) Subject to subsections (1.2) and (2), if the council of a municipality intends to designate a property within the municipality to be of cultural heritage value or interest, it shall cause notice of intention to designate the property to be given by the clerk of the municipality in accordance with subsection (3). 2005, c. 6, s. 17 (1); 2019, c. 9, Sched. 11, s. 7 (2).

Consultation

(2) Where the council of a municipality has appointed a municipal heritage committee, the council shall, before giving notice of its intention to designate a property under subsection (1), consult with its municipal heritage committee. R.S.O. 1990, c. O.18, s. 29 (2); 2002, c. 18, Sched. F, s. 2 (9).

Notice of Intention

(3) Notice of intention to designate under subsection (1) shall be,

(a) served on the owner of the property and on the Trust; and

(b) published in a newspaper having general circulation in the municipality. R.S.O. 1990, c. O.18, s. 29 (3); 2005, c. 6, s. 1.

Contents of Notice

(4) Notice of intention to designate property that is served on the owner of property and on the Trust under clause (3) (a) shall contain,

(a) an adequate description of the property so that it may be readily ascertained;

(b) a statement explaining the cultural heritage value or interest of the property and a description of the heritage attributes of the property; and

(c) a statement that notice of objection to the notice of intention to designate the property may be served on the clerk within 30 days after the date of publication of the notice of intention in a newspaper of general circulation in the municipality under clause (3) (b). 2005, c. 6, s. 17 (2); 2019, c. 9, Sched. 11, s. 7 (4).

Same

(4.1) Notice of intention to designate property that is published in a newspaper of general circulation in a municipality under clause (3) (b) shall contain,

(a) an adequate description of the property so that it may be readily ascertained;

(b) a statement explaining the cultural heritage value or interest of the property;

(c) a statement that further information respecting the notice of intention to designate the property is available from the municipality; and

(d) a statement that notice of objection to the notice of intention to designate the property may be served on the clerk within 30 days after the date of publication of the notice of intention in a newspaper of general circulation in the municipality under clause (3) (b). 2005, c. 6, s. 17 (2); 2019, c. 9, Sched. 11, s. 7 (5).

City of Cambridge Official Plan

4.6 Designation of Heritage Properties

1. The City will regulate as fully as possible the demolition, removal, or inappropriate alteration of buildings of cultural heritage value or interest included in the Register of Cultural Heritage Resources referred to in Section 4.3, and for these purposes, Council may:

- (a) pass by-laws pursuant to the Ontario Heritage Act to designate properties including such buildings or structures to be of cultural heritage value. Council shall not permit the demolition, removal or inappropriate alteration of such buildings or structures for a period of 90 days following application by the owner of such buildings or structures, or such further period of time as Council and the owner may agree upon, unless Council has repealed the by-law designating such property or part thereof;

2. Council will preserve and protect the cultural heritage resources owned by the City and prepare and follow a maintenance program for these resources.

FINANCIAL IMPACT:

There is no cost to property owners associated with designating a property in Cambridge. The property owner of 252 Dundas Street North will be able to apply for a Designated Heritage Property Grant to support the costs of maintaining the heritage attributes of the property.

PUBLIC VALUE:**Transparency:**

The Council agenda is posted on the City's website as part of the reporting process.

ADVISORY COMMITTEE INPUT:

Staff consulted with the Municipal Heritage Advisory Committee (MHAC) on October 17, 2024, through report 24-027(MHAC) and the Committee provided the following recommendations to Council:

THAT Report 24-027(MHAC) Recommendation to Designate the Property Located at 252 Dundas Street North (Gore Mutual Building) be received;

AND THAT the MHAC advise that Council approve the recommendation to designate the property municipally known as 252 Dundas Street North, along with its stone retaining wall under Part IV of the Ontario Heritage Act;

AND FURTHER THAT the MHAC recommends to Council that the Clerk be authorized to publish a Notice of Intention to Designate (NOID) for the property municipally known as 252 Dundas Street North in accordance with Section 29 of the Ontario Heritage Act because of its cultural heritage value.

CARRIED

PUBLIC INPUT:

Council meetings are open to the public.

INTERNAL / EXTERNAL CONSULTATION:

Heritage Planning staff conducted a site visit to the property on September 16, 2024. The CEO of Gore Mutual Insurance was formally notified of the potential heritage designation via email communication. Subsequently, on October 16, 2024, a meeting was held with the Director of Marketing and Communications, during which they expressed enthusiasm about the designation. However, they also conveyed that the designation should not extend to the interior of the building. This designation does not.

CONCLUSION:

Based on the findings that the subject property meets more than (2) two criteria under Ontario Regulation 9/06 (as amended by 569/22), staff are of the opinion that the property possesses significant cultural heritage value to warrant designation under Part IV of the Ontario Heritage Act. Therefore, staff along with the Municipal Heritage Advisory Committee recommend that Council endorse the designation of the property and request the City Clerk to issue a Notice of Intention to Designate the property located at 252 Dundas Street North, in accordance with Section 29 of the Ontario Heritage Act.

REPORT IMPACTS:

Agreement: **No**

By-law: **No**

Budget Amendment: **No**

Policy: **No**

APPROVALS:

This report has been reviewed and approved for inclusion in the agenda by the respective Departmental Manager.

ATTACHMENTS:

1. 24-145-CD Appendix A – Cultural Heritage Impact Assessment on the Dundas Street Pedestrian Underpass
2. 24-145-CD Appendix B – Draft NOID for 252 Dundas Street North