

A Walk to Remember...

Block 3, Lot 18 & 19

The Credit Union

The lot on the corner of Broadway and Pacific stayed vacant until 1903 when William Andrew (W.A.) Smith, partner of Andy Foulds in the lumberyard down the street built a two-storey brick business block on this corner. In making alterations to the building some 60 years later, the names 'Warren Lemon and Jack Ellis 1903' were discovered written in the studding, obviously having been involved in the construction.

The 'opera house' was an imposing structure with the upper part being used as a hall for dances and concerts that was accessed by a side door to the south. The lower floor, with two entrances served several purposes over the years. The Merchants Bank of Canada occupied the lower south half of the building. The bank had arrived in Carnduff in 1902 and located briefly in the A.H. Foulds Hardware building, and temporarily by the home of manager, J.J. Galloway. In 1909, the bank relocated once again, moving up the street to its own building where it remained for the next 57 years.

When the Merchants Bank moved from the south side of the building, ample space became available for the relocation of the Post Office from the J.H. Taylor store. In 1912 with a change of government in Ottawa, the move was made and Andrew Barnes became the first postmaster in this location. He served in that capacity for the next 28 years until his death in 1940. Herb Emrick replaced Mr. Barnes and in 1954 Mr. Emrick built the first stand-alone Post Office for the growing community of Carnduff on the site now occupied by the Gazette Post-News.

The north half of the building was used by Ruddell & Gibson General Merchants. Mr. Gibson sold his share of the business to Sid Ruddell, brother of his original partner, Sam. The two brothers continued to run the store for several years as Ruddell Bros. The brothers rebranded their store as 'The Arcade' in later years and this banner would display proudly over the window, by the time Richard Ernest Albert (R.E.A.) Stinson bought the business in 1908.



Stinson's The Arcade in Smith's Block (c. 1910)

Mr. Stinson ran The Arcade until 1914 when he had the 'opportunity' to sell. An enterpriser, who was purchasing many general stores along the Estevan line, arrived on the scene offering good money for the business. This newly established chain was called 'The Grain Belt', but rather than operate the stores, auction sales were held in each location to liquidate the stock. The Arcade, like many others was closed in this fashion, and the grifter left the country with the proceeds. Various other entrepreneurs carried on business in this location over the years including a harness shop, McFadden & Hayes, and a men's store managed by Capp Stevens from Deloraine, Manitoba.

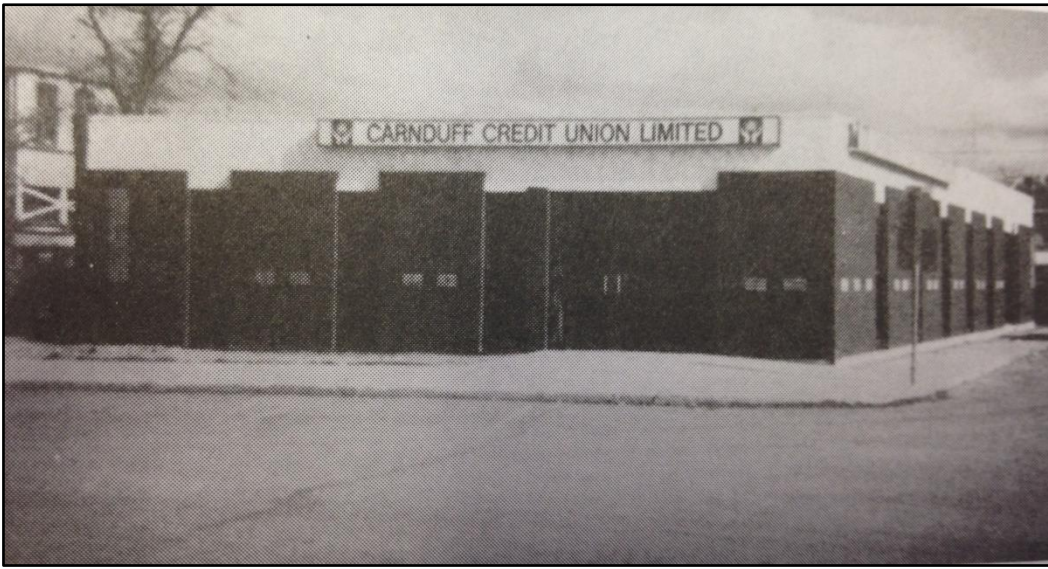
The upper floor of Smith's Block was a concert hall for the community with a stage and side dressing rooms, located at the west end of a large room. A drop curtain for the stage was decorated with the ads of the many businesses operating in town in the early days. The hall was used for dances, meetings and community events throughout the years including as a gathering place for a public service to mourn the passing of King Edward VII on May 20, 1910. A vast difference from

the treatment the monarchy often receives today, Mayor W.T. Lockhart ordered that all businesses in the community close for three hours that day to ‘show due and proper respect to His Late Majesty.’

By 1912 W.A. Smith was residing in Hamiton, Ontario although it is not known exactly when and to whom he sold Smith’s Block. After a variety of tenants, the building was vacant for a period of time before being bought by Harvey Eyers. Mr. Eyers converted the ground floor into a furniture and fancy goods store, with other tenants utilizing space, including Marg Casemore who ran her hair salon in it. As other entertainment facilities were developed in town, use of the concert hall diminished and the upstairs was converted into suites.

The last tenant in the Eyers’ Block was McComb Automotive Supply. Arriving in December 1975, McCombs occupied

the main floor for roughly a year, when they were forced to move with plans for the Eyers’ Block to be demolished. In 1977 the building was torn down and the foundation poured for the new Carnduff Credit Union building. The credit union, had seen considerable growth over the years, including a satellite branch established in Glen Ewen, and was in need of more space in Carnduff. On October 1, 1978 the move was made to this location.



Stinson’s The Arcade in Smith’s Block (c. 1910)

Competitive and technological challenges pressured all in the financial services sector. A decision was made to amalgamate with Spectra Credit Union, then under the name Estevan Credit Union. On July 1, 2013 this evolution took another step forward as Spectra Credit Union completed a merger, becoming a partner of Affinity Credit Union. Fortunately, the commitment to small towns that fostered the credit union remains, and with it so do the benefits to Carnduff.