

REGISTER OF HERITAGE PLACES – ASSESSMENT DOCUMENTATION

11. ASSESSMENT OF CULTURAL HERITAGE SIGNIFICANCE

The criteria adopted by the Heritage Council in November 1996 have been used to determine the cultural heritage significance of the place.

PRINCIPAL AUSTRALIAN HISTORIC THEME(S)

- 3.18.2 Banking and lending
- 5.4 Working in offices
- 8.14 Living in the country and rural settlements

HERITAGE COUNCIL OF WESTERN AUSTRALIA THEME(S)

- 301 Grazing & pastoralism & dairying
- 302 Rural industry & market gardening
- 306 Domestic activities
- 308 Commercial & service industries

11.1 AESTHETIC VALUE^{*}

The quality of detailing in the strongly modelled facade and the monumental vertical scale of *Bank of New South Wales (fmr), Northam* creates a building of significant interest and presence in the streetscape. (Criterion 1.1)

Bank of New South Wales (fmr), Northam is a fine example of design detail that contributes to the Federation Free Classical style with the emphasis on the verticality, countered by horizontal elements. (Criterion 1.2)

The strongly modelled facade and monumental vertical scale of *Bank of New South Wales (fmr), Northam* is an imposing presence in the streetscape of the Northam business district, reinforcing the notion of a stable institution. (Criterion 1.3)

11.2 HISTORIC VALUE

Bank of New South Wales (fmr), Northam is closely associated with the development of banking facilities in the agricultural regions of the State in the early decades of the twentieth century. The scale of the building reflects the confidence the Bank had for the Northam area and for WA despite the onset of World War I. (Criterion 2.1)

^{*} For consistency, all references to architectural style are taken from Apperly, R., Irving, R., Reynolds, P. A *Pictorial Guide to Identifying Australian Architecture. Styles and Terms from 1788 to the Present,* Angus and Robertson, North Ryde, 1989.

For consistency, all references to garden and landscape types and styles are taken from Ramsay, J. *Parks, Gardens and Special Trees: A Classification and Assessment Method for the Register of the National Estate,* Australian Government Publishing Service, Canberra, 1991, with additional reference to Richards, O. *Theoretical Framework for Designed Landscapes in WA*, unpublished report, 1997.

Bank of New South Wales (fmr), Northam has housed banking functions since its construction in 1915 and has been associated with Northam since 1891 when the Western Australian Bank opened in the town. (Criterion 2.2)

Bank of New South Wales (fmr), Northam is associated with prominent West Australian architects George Herbert Parry and William Arthur Nelson, whose individual work on church, public and commercial buildings is highly regarded, and with the Millington family, who were builders of repute in Northam. (Criterion 2.3)

11.3 SCIENTIFIC VALUE

11.4 SOCIAL VALUE

Bank of New South Wales (fmr), Northam contributes to the local community's sense of place as an impressive early twentieth century building in the main street of the central business district of Northam, and for its financial associations. (Criteria 4.1 & 4.2)

12. DEGREE OF SIGNIFICANCE

12.1 RARITY

Bank of New South Wales (fmr), Northam is a rare example of Federation Free Classical style of architecture applied to a rural branch of the Bank in 1915.

12.2 REPRESENTATIVENESS

Bank of New South Wales (fmr), Northam is representative of a monumental architectural style to symbolise the stability of the institution. The formal and imposing grandeur of the facade, in a rural branch, emphasises the importance of the town of Northam at the time.

12.3 CONDITION

Bank of New South Wales (fmr), Northam is in good condition having been in constant use since construction. Regular maintenance has been applied to areas in constant use.

12.4 INTEGRITY

The original intention of the banking function is intact although the upper floor residential area no longer fulfils that function. *Bank of New South Wales (fmr), Northam,* retains a moderate to high degree of integrity.

12.5 AUTHENTICITY

The *Bank of New South Wales (fmr), Northam,* retains much of the original form and fabric and, overall, the building has a moderate to high degree of authenticity. The alterations to the proportions of the ground floor, particularly the banking chamber, and the entry are markedly different from the original space.

13. SUPPORTING EVIDENCE

Documentary evidence compiled by Irene Sauman, Historian. Physical evidence compiled by Laura Gray, Heritage and Conservation Consultant, in January 2006, with amendments and/or additions by HCWA staff and the Register Committee.

13.1 DOCUMENTARY EVIDENCE

Bank of New South Wales (fmr), Northam is a double-storey brick rendered and corrugated iron building constructed in Federation Free Classical style in 1915 to a design by architects W.A. Nelson and H.J. Parry.

The town of Northam developed as a service centre for the pastoral district in the Avon Valley and as an important railway junction on the Eastern Goldfield line.¹

The Bank of New South Wales was established in 1817, and had opened its first branch in Western Australia, in Perth, in 1883. In 1890, the Bank had 190 branches Australia wide, most in New South Wales, Queensland and New Zealand. During the eastern states depression of the 1890s, the Bank looked to Western Australia for growth, opening four branches in the goldfields. The Bank then began expanding into the agricultural and pastoral areas of the State.²

Around 1909, the Bank of New South Wales opened in Northam in a timber and iron shopfront building on Town Lot 113. The Bank acquired title to the site in July 1910 for £480.³ In 1914, the Bank engaged architects William A. Nelson and George Herbert Parry to design new banking premises for the site. George Herbert Parry (b. 1882) was educated in Western Australia and the UK. After working for a time with the Public Works Department, he joined Michael and James Cavanagh to form the architectural firm of Cavanagh, Cavanagh & Parry from 1908 to 1911. On leaving the firm, Parry worked as a sole practitioner and undertook a number of ecclesiastical, commercial and residential commissions. William Arthur Nelson (b. 1875) was educated in Sydney. In 1896 he took up the position of Chief Draftsman in the Survey Department in Perth. When he later set up in private practice he undertook work for the Bank of New South Wales.⁴

Tenders for *Bank of New South Wales (fmr), Northam* were called on 4 July 1914 and a contract was awarded to Northam builder Jesse Millington at a cost of $\pounds 2,713/1/3.^5$ Jesse Millington, together with other members of the Millington family, including Robert, (contractor) and Simon, (contractor and brick maker), were responsible for a number of Northam's finer buildings.⁶

A report on *Bank of New South Wales (fmr), Northam* appeared in the *Northam Advertiser* a few days before it was occupied:

The new banking premises erected in Fitzgerald St, Northam, for the Bank of New South Wales are now complete, and the bank will move in, in the course of the next day or two. The building is one of the most substantial that has been erected in the

¹ For the early development of Northam see Heritage Council documentation: P01871 Commonwealth Bank; P01880 The Residency and P01898 Railway Institute Northam.

² Holder, R. F. *Bank of New South Wales: A history, 1817-1970*, 2 vols. Angus & Robertson, Sydney, 1970, pp. 215, 392, 411-12, 505-520.

³ Photograph, c.1909 & 'Northam, WA – premises information', courtesy Westpac Banking Corporation archives, Sydney.

⁴ Pitt Morison, Margaret, *Immigrant Architects in Western Australia 1885-1905*, unpublished manuscript, PR13589 Battye Library.

⁵ 'Northam, WA – premises information', op cit; Certificate of Title Vol. 466 Fol. 78, 6 July 1910; *WA Mining, Building & Engineering Journal*, 4 July 1914, p. 22.

⁶ Garden, Donald S., *Northam: An Avon valley history*, OUP, Melb., 1979, p. 153; *Wise's Post Office Directory*, 1915, pp. 995 & 1011.

town, and whilst the design is in the bank architects best style, the workmanship has been faithfully carried out by our local contractor (Mr Jesse Millington). The front elevation to Fitzgerald St is at once unusual and imposing, the tall pillars giving an impression of solidity eminently in keeping with a financial institution. The banking chamber is large and spacious. It has been fashioned on the style of the head office in Sydney, and differs from all the other local banks in that the whole chamber is open to the full view of the public. The ledger-keepers, instead of being shut off by high wooden partitions, are separated from the tellers only by light and graceful copper railings, an arrangement which should make for a better circulation of air in the summer and more light in the winter. A feature of the chamber is the very beautiful roof of fibrous plaster. The manager's room, strong room and other portions of the banking premises are in keeping with the main chamber, and all the fittings are of highly polished jarrah. The residential quarters, situated at the rear of, and above the banking premises, are very commodious, comprising in all seven large rooms, with bathroom, pantry, linen press and other appointments. Balconies at back and front, and along the eastern side will contribute greatly to the coolness and comfort of the home.⁷

The newspaper article went on to note that 'times were bad' and it was to the Bank's credit that it had gone ahead with the building under the current circumstances. In 1915, the Bank of NSW had 347 branches and agencies Australia wide. It was noted that:

Everywhere that man's enterprise has opened new fields of activities, there the bank has gone with its little wooden structure, to be abandoned if the place gave out, or to give way to a noble edifice of brick and stone when circumstances warranted.⁸

The manager was R.W. Anderson from 1916 to the mid 1920s.⁹ On 29 March 1927, the Bank of New South Wales took over the Western Australian Bank, which had been struggling to deal with the demand on its funds during the rapid expansion of the agricultural areas that was taking place in the 1920s. The connection between the two banking institutions had always been close, as the Bank of New South Wales had acted as agent for the Western Australian Bank in the rest of Australia since 1854.¹⁰ The Western Australian Bank had 82 branches and agencies against the Bank of New South Wales' eighteen WA branches, and three times the number of staff. The merger gave the Bank of New South Wales 30% plus of bank business in Western Australia.¹¹

In August 1927, architects Hobbs, Smith & Forbes called tenders for:

Erection and completion of structural alterations, additions, renovations and painting branch premises at Northam, for the Bank of New South Wales, with which is amalgamated the Western Australian Bank.¹²

A contract was awarded to Todd Bros with a price of £1,383.¹³ It is unclear exactly what work was done at this time without an original plan to compare with the existing structure, and later changes have tended to obscure earlier physical evidence, but it is likely that additions at the rear replaced the rear veranda mentioned in the 1915 newspaper report, and that there were internal changes to create more office and public space on the ground floor. This was needed

⁷ Northam Advertiser, 10 February 1915, p. 3; photograph, c.1920, courtesy Westpac Banking Corporation archives, Sydney. Speculation that the façade was altered during renovations in 1927 is unfounded. The description clearly indicates that the façade is as constructed in 1915.

⁸ Northam Advertiser, 10 February 1915, p. 3.

⁹ Wise's Post Office Directory, 1924.

¹⁰ 'Western Australian Bank - history', Battye Library private archives, ACC 591A.

¹¹ Holder, op. cit., p. 632.

¹² Building and Construction, 18 August, 1927, p. 28.

¹³ *Building and Construction*, 8 September 1927, p. 29.

following the merger of the two banks because the Northam Western Australian Bank closed and all accounts and likely most of the staff were transferred to *Bank of New South Wales (fmr), Northam.*¹⁴

In 1931, the Bank adopted the West Australian black swan on its coat of arms, acknowledging the strong connection to the state.¹⁵ The manager at Northam in 1931 was F.J.G. Miller, and in 1939 it was C.M. McLeod, who remained at the helm throughout the war years.¹⁶

During World War II, the Federal Government sought voluntary curtailment of non-essential services through rationalisation, requiring banks to reduce the number of branches in a district. The rationalisation plan was overseen by the Minister for War Organisation of Industry. By early 1942, 489 bank branches had been closed Australia wide. The Bank of New South Wales had closed 35 branches and 108 agencies, but Northam remained open for the duration. Release of manpower for war duties meant extra work for remaining staff, which was increased by the Bank's support for loan-raising activities and the handling of ration coupons.¹⁷

The Bank of New South Wales was the biggest Australian bank prior to World War II. From 1945 until the bank deregulation of the 1980s, policy and practice was highly regulated and the Bank's growth and profits were initially reduced. The Bank boosted its income by taking equity positions in firms selling hire purchase, insurance, merchant banking, stockbroking and the like.¹⁸

It is not certain when the residential function of *Bank of New South Wales (fmr), Northam* ceased, but this may have occurred in the late 1970s or early 1980s if it followed the trend of other rural banks. In 1980, *Bank of New South Wales (fmr), Northam* was classified by the National Trust.

It was the experience of regional Australia during the 1980s that many bank branches closed as banking practices changed due to the use of electronic banking and the centralisation of services. In the same period many farmers were experiencing financial difficulties due to changes in the international markets. Foreclosures and forced sales of properties were not uncommon in regional Western Australia. This conjunction of events often led to a change in attitude to banks in contrast to the attitudes to banks and bank officers in the 19th and majority of the 20th century.¹⁹

Following a change of government policy in the early 1980s, the Bank merged in 1982 with the Commercial Bank of Australia to form the Westpac Banking Corporation, named for the fact that most of its operations were in the Western

¹⁴ Wise's Post Office Directory, 1928; 'Northam, WA – premises information', op cit.

¹⁵ *The Etruscan*, staff magazine of the Bank of NSW, Vol. 16 No. 1, March 1967.

¹⁶ Bank of New South Wales, Report of Directors, 1931 & 1939; *Wise's Post Office Directory*, 1939, 1946.

¹⁷ Holder, op. cit., pp. 856-8.

¹⁸ Davidson, L. Sharon & Salisbury, Steven, *Australia's First Bank: Fifty Years from the Wales to Westpac,* Sydney, University of NSW Press, 2005.

¹⁹ David Fisher, 'Rural finance in Western Australia, 1829-1979' in Agriculture in Western Australia 1829-1979, George H. Burvill (ed), UWA Press, 1979; D.S. Garden, *Northam: An Avon Valley History* Melb UP, 1979, pp. 125, 197. Closure of regional bank branches has been a source of public discussion since the 1980s and all levels of government have contributed to the debate. The House of Representatives Standing Committee on Economics, Finance and Public administration reported on the issue in 1999 in 'Regional Banking Serves: Money Too Far Away', copy at www.aph.gov.au/house/committee/efpa/rbs /rbsrep.htm. As an indication of the prevalence of bank closures in regional areas, the State Government has created a website via the Department of Local Government titled 'Creative Community Banking For Communities Faced With Bank Closures' at www.communitywise.wa.gov.au/tools/banking.htm.

Pacific. The Commercial Bank building at 117 Fitzgerald Street was listed as a Westpac Bank in 1983. Back-office functions became the preserve of women from the 1960s, while the more senior positions of manager and accountant continued to be held by men, and computerisation resulted in centralization and less control at branch level.²⁰ In 1995, Westpac acquired the WA Challenge Bank and later adopted that name for its WA branches.

Bank of New South Wales (fmr), Northam was entered in the Statewide Bank Survey of 1997. In 1998, the place was entered on the Town and Shire of Northam Municipal Heritage Inventory with a management category B, which recommended a high level of protection and encouragement to conserve the significance of the place.²¹

Since 1998, the façade of *Bank of New South Wales (fmr), Northam* has been remodelled with the enclosure of the ground floor veranda with glazing to create a new entrance to the public space of the banking chamber and an area for the Automatic Teller Machine (ATM). In 2001, ramps were installed to the former residential side entrance as part of an ongoing Australia wide programme to provide disabled access to branch premises. The centenary plaque on the stair landing, which commemorates banking services to Northam from 1891-1991, refers to the date the Western Australian Bank began operations in the town.²²

Since 2000, *Bank of New South Wales (fmr), Northam* has been privately owned and is leased by the Westpac Banking Corporation.²³

In 2006, *Bank of New South Wales (fmr), Northam* continues to provide general branch banking services.

13.2 PHYSICAL EVIDENCE

Bank of New South Wales (fmr), Northam, a double-storey brick rendered and corrugated iron building, shows influence of Federation Free Classical style. The bank comprises the original two-storey banking chamber and upstairs residence (1915).

Fitzgerald Street is the main commercial street in Northam, a substantial regional town located 97 kilometres east of Perth. *Bank of New South Wales (fmr), Northam* is located on the southeast side of Fitzgerald Street, in the midst of the block between Grey Street and Gordon Street immediately to the north east of the shopping centre mall and bounded by a right of way to the rear.

Fitzgerald Street is an extensive commercial strip bounded on both sides for several blocks with continuous predominantly single-storey premises interspersed with double-storey buildings. The right of way at the rear affords vehicular access to the car park at the rear of the building. The northeast side setback of the site forms a pedestrian access through to the rear of the site with a ramp in both directions along the side of the building, accessing a side entry.

Bank of New South Wales (fmr), Northam shows evidence of at least three distinct periods of development: 1915 original double-storey bank building; 1927 additions and renovations; and, late 1990s alterations to the entrance and ground floor veranda.

²⁰ Davidson, L. Sharon & Salisbury, op cit.

Heritage Council database; Ball, J., Kelsall, D., & Pidgeon, J., Statewide Survey of Banks 1829-1939: Southern Region, Western Australia, National Trust of Australia (WA), November 1997; O'Brien Planning Consultants, Town and Shire of Northam Municipal Heritage Inventory, 1998, place T60.

²² Physical evidence.

²³ Certificate of Title, Vol. 1983 Fol. 482, 16 June 2000.

Bank of New South Wales (fmr), Northam is symmetrical, and occupies the width of the site, except for the pedestrian access on the northeast side. The front façade has no setback from the pedestrian pavement. The front façade of Bank of New South Wales (fmr), Northam displays some characteristics of Federation Free Classical style. The classical formality makes an impressive contribution to the streetscape reflecting the stability of the nature of the institution. The symmetry, plain surfaces, verticality and the monumental scale of classical proportions are typical of the style. The remaining elevations of Bank of New South Wales (fmr), Northam are less dominant.

Bank of New South Wales (fmr), Northam forms roughly a rectangular footprint. The ground floor houses banking facilities and the first floor of what was originally the manager's residence now provides staff kitchen, toilets, office, air conditioner plant room and storage space.

The front façade of *Bank of New South Wales (fmr), Northam* is a rendered brick construction with a hipped corrugated iron roof. The symmetrical frontage is dominant in the streetscape. The façade is framed by two narrow brick vertical walls with horizontal recessed banding. The central element of the façade is recessed and is divided into three bays by two piers and two pilasters. A veranda is on the first floor. The monumental piers and pilasters are ionic columns with decorative scrolled capitals. The classical base of the frontage is in excess of 1.2m in height, providing balance to the monumental scale of the façade. Also in contrast is the horizontal veranda balustrade of relief geometric designs, in panels between the columns, and the substantial cornice with moulded detailing and decorative parapet above. The parapet is detailed in geometric criss-crosses with vertical rendered elements aligned with the columns below, and the outer edges detailed in moulded arches with decorative stucco plaques.

The side and rear walls are face brick work in stretcher bond, with engaged piers for part of the northeast wall. The corners of the sidewalls closest to the front façade have a narrow strip of horizontal banding carried through from the front façade. The northeast wall also features the first floor veranda that is supported by pairs of slender timber ionic columns with simple vertical timber balusters between. The veranda edge is supported by moulded brackets at regular intervals along the top of the ground floor wall. The original residential entry is towards the rear of the northeast side, in a recess. The end section of the wall beyond the room is stepped out and features a render exterior to the first floor section.

The entry to the bank is central on the Fitzgerald Street frontage in a recessed centre bay. Within the recessed bay, the entry is on the northeast through an automatic sliding glass door. On the opposite wall of the recess is an ATM. The ground floor former veranda flanking the entry forms part of the interior banking chamber on the northeast and the ATM access area on the southwest side, both infilled on the front façade with tinted seamless glazing. The sliding glass door opens directly into the public space of the banking chamber extending deep into the building, with customer support open offices along the northeast wall, and the counter central along the building. Behind the counter, the open space adjoins rooms at the front and back of the banking chamber is the Manager's office, adjacent to the original residential entry. In the public space, there is evidence of a wall once forming a corridor separating the residence from the bank. The Manager's office is accessed from the public area and a small corridor behind a security door, where there is also a storeroom, bathroom and the office adjoining

the area behind the counter, behind the stairs. Upstairs, the landing opens into the first floor foyer with a wide corridor through to a series of steps and a door onto the northeast veranda. Left at the top of the stairs is another set of steps and an archway through to the corridor with two rooms on the right (northeast), one room on the left and the main room straight ahead, at the end of the corridor. The two front rooms have French doors opening onto the veranda. Right at the top of the stairs, a door accesses an expansive room (staff room) across the entire width of the rear of the building, with an ablution facility in the south corner.

The banking chamber and public accessible spaces at the front have timber floors and hard plaster walls. The original decorative pressed metal recessed ceiling and decorative fluted cornices and beam edging remain in situ amongst the air conditioner installations. The beam configuration mirrors the room layout of the first floor above, with no support columns within the banking chamber space (in front or behind the counter). Except for the manager' office, most walls are partitions to suspended ceiling height. Suspended ceilings are in place on the ground floor in the service rooms. The banking chamber and the area behind the counter have the richly detailed pressed metal ceilings, while the Manger's office has a plasterboard ceiling with a decorative cornice and a moulded picture rail.

The first floor rooms are mostly intact and of the original proportions, although a wall has been removed in the staff room – originally two rooms – and a partition wall forms the division onto the first-floor landing. Hard plaster walls and jarrah floors remain intact. The ceilings are plain plasterboard in the four front rooms, with the two front rooms evidencing decorative cornices and the south front room a deep decorative element from the picture rail. The first floor landing and the staff room have suspended acoustic ceilings. The original jarrah timber joinery in the architraves, skirtings and internal four-panel doors and French doors has been retained. One fireplace and mantelpiece remains intact and are typical of the style and period, and a truncated fireplace is boarded over in the plant room. An air-conditioning plant occupies most of the plant room, which evidences cracked walls, and lack of maintenance.

The timber return staircase has turned balusters and newel post details, and is enclosed under the stairwell on the ground floor with jarrah veneer. On the southwest wall of the return stair landing, there is a plaque commemorating 100 years of banking service in Northam: 1891-1991. Staff room and bathrooms have c.1970s fit outs.

The side and front verandas were inaccessible, the original jarrah floorboards are in evidence.

The building is in good condition having been in constant use since construction. Changes in technology and the public face of the bank have resulted in occasional refurbishments. Regular maintenance has been applied to those areas in constant use.

13.3 COMPARATIVE INFORMATION

There are 22 bank buildings on the Register, of which 13 are located in regional areas and one, Commonwealth Bank, Northam (P1871) is located in the Wheatbelt. Three other Wheatbelt banks, namely National Bank, Narrogin (P01817), Commonwealth Bank, Narrogin (P01816), and Agricultural Bank, Merredin (P13491) are currently undergoing assessment.

Both Northam and Narrogin Commonwealth Banks are two-storey premises of similar scale and with comparable facades featuring pillars. The Commonwealth

Bank, Northam (P1871) was constructed in 1923 in Interwar Art Deco style with neo-classical influences. It was registered in 1997. The Narrogin Commonwealth Bank (P01816) was built in 1938 in Interwar Stripped Classical style.

Bank of New South Wales (fmr), Wagin, is a single storey building with pillars and recessed ground floor veranda built in 1912 in Federation Academic Classical style. It was designed by William A. Nelson. In *Bank of New South Wales (fmr)*, *Nelson* has taken the design and extended it into a two-storey structure with greater embellishment. *Kellerberrin Bank of New South Wales (fmr)*, is another single-storey premise which features a prominent portico with pillars. It was built in 1927 in Interwar Free Classical style.²⁴

Other works by G.H. Parry include a number of registered places: Kalamunda Hotel (P1251); Burt Memorial Hall (P2101); St Catherine's Anglican Church, Greenough (P1161); former Hale School building and Boarding House, with PWD architect Hillson Beasley (P2242); and St Peter's Anglican Church & Memorial Hall, Victoria Park (P2225) among others. W. Nelson designed the Moora Town Hall in Federation Georgian Revival style in 1913 (P1599 registered).²⁵

The Millington family were responsible for the construction of a number of buildings in Northam, including the Queen Anne style residence Curdnatta (P10881 registered), built by Robert Millington in 1911; Carami (P10879), built in Federation Queen Anne style c.1899 by Simon Millington as his own residence and entered on the Town of Northam MHI at category B; and Sir James Mitchell's two-storey residence (P1881) built in 1905 in *Federation Free classical* style by Simon Millington and entered on the Town of Northam MHI at category A.²⁶

Bank of New South Wales (fmr), Northam is a fine example of Federation Free Classical style applied to a rural bank building.

13.4 KEY REFERENCES

No key references.

13.5 FURTHER RESEARCH

²⁴ Ball, J., Kelsall, D., & Pidgeon, J., op cit.

²⁵ Heritage Council database and assessment documentation.

²⁶ Heritage Council assessment documentation and Town of Northam Municipal Heritage Inventory Review, 2004.