



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 strong austere facade and corner response of *National Bank* creates a building of significant interest that is an imposing presence in the streetscape. (Criterion 1.1)

National Australia Bank, Northam is a substantial and fine example of the Inter-war Art Deco style that typifies the austerity of design and construction during the World War Two period. (Criterion 1.2)

The austere facade and solid scale of *National Australia Bank, Northam* are 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

The National Australia Bank was the first eastern states bank to open in Western Australia and the first bank to be established in Northam in 1888, and has been

* 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Canberra, 1991, with additional reference to Richards, O. *Theoretical Framework for Designed Landscapes in WA*, unpublished report, 1997.

closely associated with the development of banking facilities in the agricultural regions of the State to the present (2005). (Criterion 2.1)

National Australia Bank, Northam has provided banking services at Northam from its current site since 1940, where it continued to hold the accounts of many of the early farming families of the district. (Criterion 2.2)

National Australia Bank, Northam was designed by prominent West Australian architects J. Herbert Eales, Eustace Cohen & William G. Bennett, whose individual and combined work on church, public and commercial buildings is highly regarded. (Criterion 2.3)

11.3 SCIENTIFIC VALUE

11.4 SOCIAL VALUE

National Australia Bank, Northam contributes to the local community's sense of place as an impressive mid-twentieth century building on a corner site 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

National Australia Bank, Northam is rare as a substantial and fine rural example of a, an austere Inter-war Art Deco bank.

It is rare as an example of a substantial regional building built during World War Two which was a period characterised by relatively few new building projects, in the private sector.

12.2 REPRESENTATIVENESS

National Australia Bank, Northam is representative of a sturdy functional architectural style in a rural branch, emphasising the importance of the town of Northam at the time.

12.3 CONDITION

National Australia Bank, Northam is in good condition having been in constant use since construction. Regular maintenance has been undertaken.

12.4 INTEGRITY

The original intention of the banking function is intact, although the ground and first floor former residential areas are now utilised for banking and associated activities. The residential function could be reinstated as there has been little structural alteration but it is unlikely to suit current accommodation requirements. *National Australia Bank, Northam* retains a high degree of integrity.

12.5 AUTHENTICITY

Except for the front area (banking chamber) of the building, *National Australia Bank, 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 alterations to windows, external stairs and other, less significant, elements do have an impact on the authenticity of the place.

13. SUPPORTING EVIDENCE

The documentation for this place is based on the heritage assessment completed by Laura Gray, Heritage and conservation consultant and Irene Sauman, Historian, in January 2006, with amendments and/or additions by HCWA staff and the Register Committee.

13.1 DOCUMENTARY EVIDENCE

National Australia Bank, Northam is a single and double-storey brick and tile building constructed in 1940 as a bank and residence to a functional and austere design by architects Eales, Cohen and Bennett.

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 National Bank was the first eastern states bank to establish itself in Western Australia.² A branch was opened in Northam on 30 July 1888, when the Bank purchased a bungalow at 55 Fitzgerald Street and occupied it as residence and banking chambers. The bungalow was set well back from the street front. Sometime between 1888 and 1897, single-storey brick banking premises were added to the front of the bungalow. In 1908, the premises were further enlarged with the addition, at the front, of a substantial two-storey structure, which extended the building to the street alignment.³ The National Bank occupied these premises until 1940, during which time the managers were A. Madden (1888-98), R.A. Strachan (1898-1907), J. Anderson (1907-13), R.A.C. Watson (1913-22) and V.L. Bode (1922-38).⁴ Madden was responsible for providing £4,000 in funds in 1889 for James Byfield's new roller mill, which was claimed to be the single most important industry in the district.⁵

In 1892, Grey Smith, general managing director of the National Bank, visited Perth and noted that the 'surroundings generally appear healthy and hopeful'. He observed that his bank was financing farmers in its new inland branches of Northam, Newcastle (Toodyay) and Katanning, and was providing 40% of the State's total bank advances.⁶

During the Depression, the National Bank was noted for carrying farmers and keeping farm foreclosures to a minimum.⁷ By the second half of the 1930s, the Northam premises and residence, with its various additions, was in need of upgrading and modernising and the site, near the Peel Terrace Bridge, was no longer central to the town's shopping centre, which had moved westward.⁸ In May

1 For the early development of Northam see Heritage Council documentation: P1871 Commonwealth Bank; P1880 The Residency and P1898 Railway Institute Northam.

2 For a brief history of the development of the National Bank in Western Australia see Heritage Council documentation for P01817, National Bank Narrogin.

3 Information provided by National Banking Group archives, Sydney. The date of the first construction is given variously as 1888-89, 1895 and 1897.

4 'Centenary of the National Bank', *Northam Advertiser News*, 24 October 1958.

5 Garden, Donald S., *Northam: An Avon valley history*, OUP, Melb., 1979, p. 125.

6 Blainey, G. & Hutton, G., *Gold and Paper: A History of the National Bank of Australasia Ltd*, Macmillan, South Melb., 1983, p. 152

7 Blainey, G. & Hutton, G., op cit.

8 *Nautilus* (National Bank staff magazine), 1958, p. 101, cuttings provided by National Australia Bank archives, Sydney.

1939, the Bank acquired title to a 546sqm portion of Northam Town Lot 116 on the corner of Fitzgerald and Grey streets.⁹ The site was occupied by K. Scarff's dealership and auction rooms and F.E. Carter's taxi service.¹⁰ The architectural firm of Eales, Cohen and Bennett was commissioned to design *National Australia Bank, Northam* for the new site. The building was constructed by J. H. Motteram & Sons at a cost of approximately £6,000.¹¹

No tenders or newspaper items relating to the construction or occupation have been located.¹² The date of construction has been taken from National Bank archives, which note the date the old bank building was vacated:

Following the erection of our modern premises in this town, the building previously occupied by us has been vacant since 5/8/40 despite active steps by the Branch manager and this Office to interest buyers or lessees.¹³

Architects Eales & Cohen were in association with William Bennett up to c.1935, and at the time of the construction of *National Australia Bank, Northam*, they were in partnership with Fitzghardinge. It is possible that the plan had been prepared a few years earlier and reflects an austerity due to the Depression rather than the War. Eales & Cohen, in various partnerships, undertook a fair amount of work for the National Bank, both new constructions and additions to existing buildings, but *National Australia Bank, Northam* is not typical of their 1930s work.¹⁴ The austere design of *National Australia Bank, Northam* may have in part been influenced by the lack of building supplies and skilled labour during the War years.¹⁵

The move to the new premises was overseen by manager R.C. Bott (1938-48), and the old premises were eventually sold to Mrs N.V. Chidlow in 1941.¹⁶

In 1948, the manager of *National Australia Bank, Northam* was Fred W. S. Smith (1948-58), who had been born in Northam and planned to retire there. Following World War Two, the Bank was foremost in assisting farmers to expand and apply modern technology and mechanisation.¹⁷ Because *National Australia Bank, Northam* was the first bank to operate in Northam it acquired the business of most of the district's early pioneers and due to its commitment to the farming community it retained many of these families as customers, with the result that, in 1958, it could claim in some cases to be serving the fifth generation.¹⁸

Between 7 January 1949 and 18 September 1959, *National Australia Bank, Northam* managed a receiving office, which operated at Bakers Hill. Renovations to *National Australia Bank, Northam* are reported as having been carried out in

9 Certificate of Title Vol. 1065 Fol. 737, 29 May 1939.

10 *Wise's Post Office Directory*, 1933-34.

11 Information provided courtesy National Australia Bank archives, Sydney.

12 *Building & Construction*, tenders pages, 1932-41; *Northam Advertiser*, 1939-40. There is a gap (1937-54) in the State Library holdings of National Bank annual reports. No street number for the Bank is given in the Post Office or Telephone Directories after 1938, before which the number referred to the old premises.

13 Letter, 'Bank Premises (old) – Northam', 13 Jan 1941, courtesy National Australia Bank archives, Sydney.

14 *Building & Construction*, tenders pages, 1930-1941.

15 *Northam An Avon Valley History*, Donald S Garden, Oxford University Press, 1979, pp 235-37 and "You know you've got a roof over your head": The War service homes scheme' Monica Creek, p. 251 in *On the Homefront Western Australia and World War II* Jenny Gregory (ed), UWA Press, 1996.

16 Information provided courtesy National Australia Bank archives, Sydney.

17 Blainey, G. & Hutton, G., op cit.

18 *Nautilus*, 1958, p. 101, op cit.

1951 and 1963, and presumably later as well, but no details for this work or any since, is available.¹⁹ Physical evidence indicates that changes have been minimal and largely concern window detail and internal alterations.

In 1964, it was reported that while the town and district had not shown any marked growth in recent years, farming returns had improved and this was reflected in the general prosperity of the business district. *National Australia Bank, Northam* was one of five banking institutions serving a population of around 10,500 at this time. Ross Bartley was manager, and his staff comprised four men and two women. Women had begun to make inroads into bank positions from the late 1950s and this was reflected in the staff ratios at *National Australia Bank, Northam*. In 1959, the staff had consisted of one woman and six men.²⁰ In 1972, four of the seven staff members at *National Australia Bank, Northam* were women, although the more senior positions of manager and accountant continued to be held by men.²¹

In 1981, the Bank merged with the Commercial Banking Company of Sydney to form the National Australia Bank.

In 1988, the National Bank celebrated its centenary with a double-page feature in the *Northam Advertiser*. The manager during this period was Mike Clifford, who had grown up in the Wheatbelt at Bullaring and joined the Bank at Corrigin in 1969. Extended services to the local community in the 1980s included insurance products through National and General Insurance Co., finance products through Custom Credit Corp Ltd., and stock market and investment services through subsidiary C. Goode & Co Ltd. There were six staff in 1988, four of whom were female.²²

National Australia Bank, Northam was included in the Statewide Bank Survey of 1997.²³

Apart from the rendered horizontal panels on each elevation, which have been added since 1983, the only other changes to the street façade have been the changes to some windows and the insertion of air conditioners and an automatic teller machine (ATM). Internal changes over the years have reflected growth and change in banking services and a larger customer base. It is unclear when the place ceased to have a residential function, but this may have been in the 1980s.

It was the experience of regional Australia from 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 which is in contrast to the attitudes to banks in the 19th and majority of the

19 Information provided courtesy National Australia Bank archives, Sydney.

20 *Nautilus*, 1964, p. 59, op cit.

21 *Nautilus*, 1972, p. 43, op cit.

22 *Northam Advertiser*, 3 August 1988, pp. 18-19.

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

20th century.²⁴ The continuation of services by *National Australia Bank, Northam* is in contrast to the closure of other regional banks indicates the role of Northam as a regional centre.

In 2006, *National Australia Bank, Northam* continues to provide general branch bank facilities.

13.2 PHYSICAL EVIDENCE

National Australia Bank, Northam, a single and double-storey brick and tile building, is a utilitarian purpose built bank building representing a functional austere response typical of the period.

National Australia Bank, Northam is located on the southeast corner of the roundabout at the intersection of Fitzgerald Street and Grey Street, bounded by a right of way to the rear, off Grey Street. Fitzgerald Street is the main commercial street of the town of Northam, which is a substantial regional town 97 km east of Perth.

Fitzgerald Street is an extensive commercial strip bounded on both sides for several blocks with continuous predominantly single-storey, interspersed with double-storey, buildings. *National Australia Bank, Northam* anchors and identifies the corner of the central commercial strip at the northeast end. The building is parapeted along the boundary on the southwest side, and there is no setback on both street frontages flanking the truncated corner. The remainder of the Grey Street frontage is set back from the street that slopes down from the rear of the site to Fitzgerald Street. The Grey Street boundary is delineated by a low face brick wall with a panel of zigzag wrought iron above, in front of the building, and a 1.8m high sheet metal fence for the remainder, continuing along the ROW boundary, and including a double width gate. A freestanding brick garage in the rear south corner also forms a parapet on the southwest boundary and aligns with the ROW boundary. There are two immature lilac trees within the Grey Street frontage.

The double-storey frontage of *National Australia Bank, Northam* is balanced, but asymmetrical about the truncated corner. The single-storey section is recessed and faces the Grey Street frontage at the rear of the double-storey section. The front façades at zero setback are simple face brick work with no decorative elements. The base of the building is constructed in a darker face brick than the remainder of the two-storey walls. The pedimented truncated entry is a feature of the building, and is also constructed in the darker toned face brickwork. The unadorned face brickwork, domestic style hipped tile roof, and minimal window

24 David Fischer, 'Rural finance in Western Australia, 1829-1979' in *Agriculture in Western Australia 1829-1979* George H. Burvill (ed) UWA Press, 1979. Also see Donald S. Garden *Northam An Avon Valley History* Melb OUP, 1979, p. 125, 197. Closures 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 a paper titled 'Regional Banking Serves: Money Too Far Away' which can be found at www.aph.gov.au/house/committee/efpa/rbs/rbsrep.htm. As an indication of the prevalence of bank closures in regional areas, the Western Australian 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.

openings provide an austere but substantial contribution to the streetscape reflecting the stability of the nature of the institution.

National Australia Bank, Northam shows little evidence of structural intervention to the original 1940 building, although physical evidence and photographs of the building in 1940, 1966 and 1983, do indicate some alterations since those times. A 1940 photograph shows that the windows on the single-storey residence facing Grey Street, and the first floor of the same frontage, had louvred timber casement shutters fitted to the windows, vertical format louvred windows on the first floor rear veranda enclosure, and the vertical format ground floor windows were not full height and had metal frames. Although unclear, it is likely there is an opening at the rear of the double-storey section, with entry doors into the residence beyond, in the enclosed entry porch, as also indicated by the opening with decorative wrought iron grille. The 1966 photograph shows that the window shutters had been removed, timber entry doors are in place at the main entry, and there is a small staircase aligned with the corner truncation. By 1984, the ground floor windows have been replaced with timber-framed windows extended to full height, the entry doors are glazed, and semicircular stairs have replaced the original.

Several operational upgrades have taken place since construction, including changes to the banking chamber, access, signage and ATM services. Existing fabric also evidences the removal of a Grey Street window on the ground floor, and the intervention of two openings in that vicinity to accommodate access to the banking chamber, and an ATM. The entire area has been rendered on the exterior, and an intrusive zigzag roofed canopy attached to the wall. Signage panels have been affixed to the walls on the double-storey street frontages, forming a horizontal dado banding to the first floor.

National Australia Bank, Northam is a single and double-storey dichromatic face brick construction with a hipped clay tile roof. The frontage is dominated by the protruding stepped parapeted truncated corner element that signals the entry to the building. The double aluminium-framed glazed entry doors have a clear glass fanlight above, and original metal framed glazed sidelights in a vertical format flank the central doors. Within the entry recess is another set of entry doors, timber-framed and fully glazed. The stairs splay in a semicircle from the truncated entry. The parapet, with 'National Bank Australia' lettering affixed, only extends to a height midway up the first floor wall (windowsill height), where it becomes the baluster for a triangular recessed veranda across the corner, under the main roof. Window openings are minimal, with only the ground floor windows being single in vertical format, with the original smaller double hung sash windows on the same vertical alignment on the first floor level. On the Grey Street frontage horizontal format windows identify the residential section of the building. The window and door openings are detailed with soldier course headers. A window on the ground floor Grey Street frontage has been replaced by a door and an ATM, out of original alignment, and the former grilled opening has been infilled with aluminium framed sliding glass window, as have the louvred windows on the first floor. The original entry opening into the residential entry foyer has been infilled and an electrical box installed. The brick parapet wall on the southwest dominates the street vista from the south. Tall face brick chimneys are dominant on the roofline.

National Australia Bank, Northam forms a roughly rectangular footprint, with the double-storey square form adjoining the single-storey square form. The ground

floor of the double-storey section has housed the banking facilities since construction and although the remainder of the ground floor and the first floor were originally residential, the entire area now houses the banking function.

The entry into the banking chamber is from the truncated corner. It opens directly into the public space of the banking chamber that extends across the corner of the building, parallel with the truncated entry. Another entry is evident on the Grey Street frontage, allowing for disabled persons, and opening into the area that accesses the offices behind the banking chamber. Behind the counter with ceiling height aluminium framed security glazing, is an area that adjoins to an office. From the access on the Grey Street frontage, a corridor to the rear of the building leads past the partitioned ATM room on the left and up a flight of stairs to a partitioned office on the left (original residential entry area). Timber framed bevelled glass French doors lead directly into an office that was originally the living room, with a double doorway infilled opening on the wall of the adjoining dining room. The staircase to the upstairs is on the right. From the stairs, a corridor to the rear has bathroom and laundry on the right (southwest), and the kitchen at the end of the corridor, with an external access on the right, prior to the kitchen, aligned with access to the dining room on the left.

Upstairs, the return staircase opens onto a landing on the first floor that is a corridor to the left (to Fitzgerald Street front of building) and a door on the left, onto an enclosed veranda across the rear of the first floor. The corridor has two rooms on the right (Grey Street frontage), a door at the end, onto the triangular veranda across the truncated corner, and a series of built in cupboards and a short hall on the left at the end, accessing the remaining front room and an office on the southwest side.

On the ground floor, the banking chamber and public accessible spaces at the front have concrete floors, a sand finish render to the inside of the exterior walls, internal partition walls, and suspended ceilings. At the Grey Street entry there is a glass block wall and small potted plant area defining the public area from the staff area. Refurbishments of the banking chamber have seen the loss of original features and detailing of the banking area, but not to the same extent in the former residential area on the ground floor, and most of the original detailing is still evident and intact on the first floor. The former living room and dining room area are finished with sand render walls, moulded picture rails, and small simple moulded cornices. The living room has a rendered fireplace with a simple jarrah mantle. A gas heater has been installed into the fireplace. The kitchen has the original fit out with cupboards to three walls and a ceramic tiled stove recess on the south wall, including wire glass inserts, and the recess is flanked by walls with a vertical window comprising five horizontal glazed panes. Original doors, skirtings and architraves are intact throughout both levels of the former residential rooms. The doors are single-panel jarrah veneer; some have been painted. Upstairs, two doors at the front and rear of the central corridor are timber framed with obscure glass glazing. The skirtings are simple jarrah, as are the architraves. The built-in cupboards on the first floor are similarly detailed in varnished jarrah veneer.

The staircase is classic of its period with horizontal emphasis of the flat steel balusters between vertical timber posts. The moulded timber handrail curves around the return wall and is highlighted by a single round light in a metal stand

on the timber ledge at the return. The walls in the staircase area are face brick to dado height, featuring soldier course skirting, and two slender stretcher courses at dado level, as well as quoining and stepping up the staircase.

The first floor rooms are substantially intact and of the original proportions, with no obvious alterations or additions. Hard plaster walls and jarrah floors remain intact. All the main rooms upstairs have a moulded picture rail and simple moulded cornice detail. The two rooms on the southwest parapet wall have highlight aluminium framed windows on that wall. The fireplace in the Grey Street frontage room (above original residential entry) remains intact showing the face brickwork in geometric patterning typical of the period. The original jarrah framed double hung sash windows in sets of two remain throughout the first floor.

The building is in good condition having been in constant use since construction. Changing technology and the public face of the bank has instituted occasional refurbishments. The bathrooms and laundry are c.1970s fit outs. Regular maintenance has been undertaken.

The single-storey garage at the rear of the site is clearly associated with the original construction. It is a face brick building with a hipped clay tile roof as for the bank building.

13.3 COMPARATIVE INFORMATION

The austere corner building bears little comparison to other rural bank buildings, or other corner buildings of the period that are on the State Register.²⁵

Eales Cohen and Bennett were responsible for the 1930s additions to the Forrest Homestead (P00381, registered) in a combination of Colonial vernacular and Arts and Crafts style, and the Applecross District Hall (P1543, registered) in 1934, in Interwar Art Deco with detailed motifs. The firm designed the National Bank Three Springs (P5262) in 1934 in Inter-war Art Deco style, and were responsible for the new bank chamber for the 1906 Federation Filigree National Bank at Mingenew (P5766).²⁶ As Eales, Cohen & Fitzhardinge, the firm designed the Bank of New South Wales, Mullewa (P01660) in 1937, and additions to the Kulin National Bank (P1428) and Tammin National Bank (P2553) in 1938. These banks are all entered on their local Municipal Inventories.²⁷

Two other two-storey corner buildings of the period, which are on the State Register, are the 1940 Coranado Hotel, Claremont (P00492) designed by Marshall Clifton and Reginald Summerhayes in Interwar Functionalist style; and Cronshaw's Store (P00375) in Bunbury, built in 1938 in Modernist style to a design by Oscar Chisholm. Both feature the streamlined and curved shapes of the Interwar styles.

National Australia Bank, Northam is unusual as it is an example of a substantial building constructed during World War Two.

Additionally, *National Australia Bank, Northam* is relatively rare as an example of a two-storey corner bank premise in rural Western Australia. Other examples

²⁵ Ball, J., Kelsall, D., & Pidgeon, J., op cit; HCWA database and assessment documentation.

²⁶ *Building & Construction*, 2 March 1934.

²⁷ *Building & Construction*, 9 April & 17 December 1937, 14 June 1938.

include National Bank in Geraldton; Union Bank in Albany; Commonwealth Bank in Bunbury; and, Commercial Banks in Boulder & Pingelly.²⁸

13.4 KEY REFERENCES

Information provided by National Australia Bank archives, Sydney (02) 8641 3500.

13.5 FURTHER RESEARCH

²⁸ Ball, J., Kelsall, D., & Pidgeon, J., op cit.