



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)

- 306 Domestic activities
- 308 Commercial & service industries

11.1 AESTHETIC VALUE*

Agricultural Bank (fmr), Merredin is an elaborately designed rural Agricultural Bank premise and features fine detailing in the Inter-War Art Deco style. (Criterion 1.2)

Agricultural Bank (fmr), Merredin contributes to the streetscape of one of the main streets of Merredin. (Criterion 1.3)

11.2 HISTORIC VALUE

Agricultural Bank (fmr), Merredin was established as a direct result of the 1934 Royal Commission into the operation of the Agricultural Bank, which had been established by the Western Australia Government and was a major factor in the development of the West Australian Wheatbelt. (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Canberra, 1991, with additional reference to Richards, O. *Theoretical Framework for Designed Landscapes in WA*, unpublished report, 1997.

Agricultural Bank (fmr), Merredin was a major provider of financial assistance for the development of the agricultural industry in Merredin and surrounding districts from 1937 to 1968. (Criterion 2.2)

Since 1937, *Agricultural Bank (fmr), Merredin* has been the location in Merredin of various government services, including finance, agriculture, housing and, currently, environment. (Criterion 2.2)

11.3 SCIENTIFIC VALUE

11.4 SOCIAL VALUE

Agricultural Bank (fmr), Merredin is valued for its association with various government services for the Merredin and wider community since 1937, as evidenced by its inclusion in the Merredin Municipal Heritage Inventory. (Criterion 4.1)

Agricultural Bank (fmr), Merredin contributes to a sense of place for the community of Merredin and surrounding area for its services as an Agricultural Bank and for its streetscape heritage appeal. (Criterion 4.2)

12. DEGREE OF SIGNIFICANCE

12.1 RARITY

Agricultural Bank (fmr), Merredin is not rare as an example of the function of a bank, nor is it rare as an example of a building formerly used as a branch of the Agricultural Bank of Western Australia. However, only a small amount of Agricultural Banks were built in the 1920s and 1930s, so examples of the institution have a rarity value in themselves. (Criterion 5.1)

Agricultural Bank (fmr), Merredin is a moderately rare example of the Inter-War Art Deco style applied to a bank. (Criterion 5.1)

12.2 REPRESENTATIVENESS

Although modified to serve as government offices, *Agricultural Bank (fmr), Merredin* is representative of banks established in the late 1930s. (Criterion 6.1)

12.3 CONDITION

Agricultural Bank (fmr), Merredin is in good condition having been in constant use since construction.

12.4 INTEGRITY

Agricultural Bank (fmr), Merredin retains a moderate degree of integrity, with the original form of the two major periods of construction evident, as is subsequent banking function.

12.5 AUTHENTICITY

Agricultural Bank (fmr), Merredin retains a degree of the original 1920s and subsequent 1937 fabric, particularly evidenced by the front façade, although the office partitioning and fitouts are 1970s-1980s contemporary. Subsequent additions, removal of interior walls, and installation of partitions has had some impact. Overall, the building has a moderate degree of authenticity.

13. SUPPORTING EVIDENCE

Documentation for this place is based on the heritage assessment by Irene Sauman, Historian and Laura Gray, Heritage and Conservation Consultant, with additions and/or amendments by State Heritage staff and the Register Committee.

13.1 DOCUMENTARY EVIDENCE

Agricultural Bank (fmr), Merredin is a single-storey brick, render and corrugated iron building created in Interwar Free Classical style in 1937 from two existing 1920s premises.

The townsite of Merredin was established on the Eastern Goldfield railway line. Situated about halfway between Perth and Kalgoorlie, it became an important railway centre and a junction for lines branching out into the newly developing wheatbelt.¹

Following the 1887 Commission on Agriculture in Western Australia by Sir Frederick Napier Broome, advice was provided to the newly appointed Western Australian Government in 1891 that the growth of agriculture had been hampered by the high costs of clearing and improving land, forcing new farmers into costly mortgages or high-rated private loans. Western Australia's first Premier, John Forrest, responded to this report and public request for state aid in 1894 by establishing the Agricultural Bank of Western Australia for the purposes of making advances to farmers wishing to develop new farms. Due to the Gold Boom the state was experiencing an unprecedented population boost at this time, creating an urgent need for agricultural expansion to feed the newcomers.²

The Agricultural Bank opened with an office in Perth in leased premises, £100,000 in capital and a staff of two, who were not bankers but were experienced in agriculture. The Bank did not conduct general trading bank business but was mainly concerned with mortgages for farmland. The Bank's first manager was William Paterson, a respected agriculturalist who was appointed by Forrest. Paterson's approach was that of researching, inspecting and supporting responsible ventures rather than extending credit to all comers, which caused some complaint from the public.³

Initially, loans were made for clearing, cultivating and ringbarking to a maximum 50% of the value of the improvements. The loans extended over thirty years with the first five years of the term requiring interest payments only. Because good quality land was being settled at this time the risk in the investment was considered small.

¹ A more detailed history of the early development of Merredin can be found in Heritage Council assessment documentation for Merredin Post Office (4035) and F. A. Law, *The History of the Merredin District*, Merredin Road Board, 1961.

² K Spillman, *Horizons: a history of the Rural and Industries Bank of Western Australia*, UWA Press, Nedlands, 1989, pp. 3-7; 'The Agricultural Commission,' *Western Mail*, 11 April 1891, pp. 11-12; 'The Agricultural Conference,' *The West Australian*, 15 April 1893, p. 3; 'Substantial Encouragement to Agriculture,' *The Daily News*, 12 October 1894, p. 21; 'The Agricultural Bank,' *The West Australian*, 22 January 1895

³ Spillman, *op cit.*, pp. 13-14; 'The Agricultural Bank,' *The West Australian*, 22 January 1895, p. 5; 'The Agricultural Bank,' *The West Australian*, 12 August 1896, p. 6; 'Credit Foncier System,' *Bunbury Herald*, 21 January 1902, p. 2

In 1897, the amount of the loan was increased to 75% and extended to fencing, drainage and construction of buildings and reservoirs.⁴

By the turn of the century, the Bank's success served to fuel public requests for greater access and availability of funds.⁵ The developmental role of the Bank was recognised and in 1902 it was authorised to make advances on a more general basis. Its funding was increased to £400,000 in 1904 and £600,000 in 1905. In 1906, the Bank's operations were further liberalised and its capital increased to £1 million.

During the period 1895-1905, exports of wheat from Western Australia had grown from 188,076 bushels to more than 2.3 million bushels, this growth fuelled by the Bank's ability to enable the establishment of new farms.⁶ In the absence of branches in rural areas, Bank Inspectors were located at various places to check the money advanced was spent on the allocated purpose rather than requesting inspections from the Lands Department, which allowed faster processing of applications.⁷

However by 1908 Paterson raised concerns that funds were being loaned on land of poor unknown quality. Despite this, the Minister for Lands and Agriculture James Mitchell made public calls for an increase in the settlement of new farms, stating the liberalisation of the Agricultural Bank Act "have surely brought it within the reach of every citizen to secure land."⁸

Another political pressure was the ability of Ministers to place personal pressure on Paterson as Managing Trustee of the Bank, a fact highlighted in parliament as early as 1910. In a 1917 Commission on Agriculture, Paterson gave a scathing assessment of the situation in which the Bank was compelled by the liberalisation of the Act to provide credit to all applicants, which was published in 1918:

By the Chairman: Why do you continue making advances of that kind?

Witness [Paterson]: It is the law.

Are you in agreement with that policy?

Certainly not. They make me responsible, of course, and I shall have to stand the brunt of it, but there is the Act. I have had 18 Ministers, and they have all conformed to it.

Mr Venn: Did you ever advocate that the Act should be amended?

Yes, and my last Minister, Mr Johnson, was in agreement with me that it should be amended. When I asked him why he did not do it, he said that he could not because it might lose him votes.⁹

Paterson was censured for his perceived mismanagement of the bank, which was revealed by the Agricultural Commission as having too easily provided loans on poor farming land, and fostering "the tendency to view further State advances not as a privilege but as a right."¹⁰

Paterson died in early 1920, replaced with E McLarty, who also had responsibility for financing the group and soldier settlement schemes, and the activities of the

⁴ Glynn, Sean, *Government Policy and Agricultural Development: A study of the role of government in the development of the Western Australian wheat belt, 1900-1930*, UWA Press, 1975, pp. 42-45. The Bank did not get its own premises until 1919.

⁵ *Western Mail*, 13 July 1901, p. 7; 'The Northam District,' *Western Mail*, 31 August 1901, p. 5;

⁶ Spillman, *op cit.*, pp. 21-22

⁷ 'The Liberalised Legislation', *Western Mail*, 28 December 1907

⁸ Spillman, *op cit.*, p. 28; 'The Call to the land' *The West Australian*, 31 December 1909, p. 3

⁹ 'The Wilson Government,' *The West Australian*, 13 October 1910, p. 7 'The Agricultural Commission,' *Kalgoorlie Miner*, 4 January 1918, p. 4

¹⁰ 'The Agricultural Bank', *Western Argus*, 5 March 1918, p. 19

Industries Assistance Board.¹¹ McLarty worked closely with the Mitchell government's expansion of the Wheatbelt in the 1920s, where land and credit were made available on easy terms and the Bank had difficulty keeping pace with growth. In 1922, the government provided funds for rural premises to enable the Bank to expand. Eight rural branch offices were opened in 1922-23, with cottages provided to accommodate staff, and more field officers were appointed. While these moves allowed closer supervision of securities they also increased expenses.¹²

In June 1930, during the Depression, the Bank was in possession of 493 properties that had been abandoned or had reverted due to non-payment of mortgage. By June 1934 this increased to 1,611 properties. Sales of properties took place, but they were almost invariably at a loss to the Bank.¹³ In March 1936, the Bank had debts of £16,271,983 against securities valued at £11,564,603. In an attempt to recoup unpaid loans, the Bank attempted to gain statutory lien (security) over the sale of first crops produced by farms, leading to a brief rise in the smuggling of wheat.¹⁴

In 1934 a Royal Commission was held on the policies and management of Agricultural Bank. The report was highly critical of the Bank, accusing the institution of raising millions in debt, of lax and incompetent management by current and former managers, and of government compliance in allowing the Bank to fall into a financially vulnerable state.¹⁵ Despite a spirited reply by the Bank's Trustees, and passionate statements by McClarty that the Bank's objectives had been humanitarian rather than harshly financial, the Bank was restructured in 1935 and the Trustees retired.¹⁶

As part of this overhaul of Bank operations, it found that the accommodation at the Kellerberrin district branch was unsuitable and that Kellerberrin was not central to the region. Merredin was considered a better location, where converging branch rail lines made the town convenient for clients.¹⁷

Action was taken to relocate the Kellerberrin office to Merredin. In 1936, the Bank acquired two brick premises on Bates Street (Lot 95) from stationer Henry Goodhill. They were part of a group of three commercial premises with common walls. The exact date of construction of these buildings has not been ascertained, but is likely to have been in the 1920s, given the style of the original façade.¹⁸ The previous owner was publican Thomas Duff, with Henry Goodhill acquiring the property in 1924. In 1929, the central, and larger, of the three premises was leased to the

11 *Northern Times*, 13 March 1920, p. 2; 'Agricultural Bank,' *The West Australian*, 19 March 1920, p. 7, 'Group Settlements', *Western Argus*, 12 February 1924, p. 16

12 Spillman, Ken, *op cit*, pp. 41-47.

13 *ibid.*, p. 47

14 *ibid.*, p. 49-50

15 'Who will be sacked?' *Mirror*, 4 August 1934, p. 1; *Northern Times*, 8 August 1934, p. 3; 'Agricultural Bank,' *The West Australian*, 15 August 1934, p. 16

16 'Reaction to Commission's Report on Agricultural Bank,' *Western Mail*, 13 September 1934, p. 55; *The West Australian*, 25 September 1934, p. 15; Spillman, *op cit.*, pp. 54-55, 58; 'The Bank Commissioners,' *The West Australian*, 8 March 1935, p. 20; *Geraldton Guardian*, 29 August 1935, p. 5

17 *The Merredin Mercury*, editorial 21 January 1937, p. 3.

18 Public Works Dept (PWD) Plans 28194, 'R & I Bank Merredin Branch (Old) Premises & Quarters', SROWA WAS 399 CONS 5986 Item 37/502/0 bk1, 1937-1960.

Commonwealth Bank for five years. It was this building, and the shop premise on the south side, that the Agricultural Bank acquired in 1936.¹⁹

Plans were drawn up by the Public Works Department to convert the two premises into one building.²⁰ A contract for the work was awarded on 13 November 1936 to Cook & Wakefield for £1,168.²¹ The conversion entailed the removal of the dividing wall between the two premises and remodelling the interior. The existing strongroom was retained and a large general work area created. The existing office was allocated to the accountant and a new and larger office created for the bank manager. Corner fireplaces were installed in each office. A reinforced concrete façade was added to encompass the two premises. It involved relocation of the entry, new windows and art deco detailing on columns and parapet to create a substantial and dignified façade in the modern style of the period.²²

A notice appeared in the *Merredin Mercury* of 15 April 1937 announcing that the Kellerberrin branch of the Agricultural Bank would close on 26 April and the Bank's business for the district would now be transacted at the branch in Bates Street, Merredin.²³ On 29 April it was reported:

The Agricultural Bank was officially opened in Merredin on Monday last, but although it means a great deal to the town and district, and is another step in the town's advancement, there was no official ceremony.

After the closing of the bank in the afternoon, the manager and staff were invited to the Merredin Club, where they received a very hearty welcome from the vice-president (Mr. J. Arundel) and members and they were all made honorary members...²⁴

The development of *Agricultural Bank (fmr), Merredin* was part of a larger ongoing restructure of the business aimed at identifying, examining and improving marginal wheatgrowing areas that had grown out of the recommendations from the 1934 Royal Commission.²⁵

Ten staff members made the move to Merredin. A new residence for the Bank Manager was under construction, and two existing houses had been purchased for occupation by other bank employees. The houses were not ready when the staff arrived so the Merredin Club offered them temporary accommodation.²⁶ It is not known why a detached dwelling was provided for the bank manager at 1 Hart Street, Merredin, rather than accommodation being part of the conversion of the existing buildings on Bates Street, as the co-location of staff accommodation at the bank premises was still typical in the inter-war period.

Mr L.D. Butterfield was the manager at the time of the relocation to Merredin and was the first to occupy the P17459 Agricultural Bank Manager's House, (fmr), Merredin. His annual report for 1936-37 indicated that the year had been one of the

19 Certificates of Title, Vol. 525 Fol. 122, 29 July 1912 & 19 May 1924, Vol. 1003 Vol. 378, 5 September 1928, Vol 1049 Fol. 958, 28 August 1936.

20 PWD Plans 28194, op cit.

21 *West Australian Government Gazette*, 1937, p. 113.

22 PWD Plans 28194, op cit.

23 *The Merredin Mercury*, 15 April 1937, p. 2.

24 Manager's House, Lot 548 cnr Hart & French Ave & staff quarters, Lot 415 South Ave & Lot 693 Haig Street, PWD file, R & I Bank Merredin Branch (Old) Premises & Quarters, SROWA WAS 399 CONS 5986 Item 37/502/0 bk1, 1937-60.

25 'Marginal Areas Reconstruction Scheme,' *The West Australian*, 4 October 1940, p. 12; Spillman op cit., pp. 65-66

26 *The Merredin Mercury*, 29 April 1937 p. 6.

worst experienced in the district since the drought of 1914. Relief was granted under the Rural Relief Fund and Industries Assistance Board, allowing many farmers to view the future with some measure of hope. The Agricultural Bank was very 'hands-on' with farming operations and not only provided finance but also arranged supply of stock, fodder, seed wheat, etc.²⁷

Butterfield remained as manager at Merredin until 1939.²⁸ During World War II, manpower rationalisation resulted in only one bank remaining open in many rural towns, with bank agencies and branches in leased premises closing. In some cases these did not re-open after the War.²⁹ *Agricultural Bank (fmr)*, Merredin gained staff from the closure of the Agricultural Bank at Kununoppin and was a major banking centre and remained in operation throughout the war years, under the management of Mr M.L. Austin.³⁰ Austin's policy while manager was to push for the re-evaluation of marginal areas, writing down debt on marginal area securities and to increase the use of pastoralism in marginal areas.³¹

In the closing years of World War II, the Minister for Lands and Agriculture Frank Wise considered a long-standing problem with the Agricultural Bank. Established farmers in need of easy access to credit and short term loans for working capital took their business to other banking institutions, while less successful settlers continued with the Agricultural Bank, increasing their mortgage commitment. Gradually a backlog of doubtful accounts and abandoned properties accrued.³²

As a result, the Agricultural Bank was restructured in 1945 into a full trading bank to allow the organisation to meet the post-War challenges of less emphasis on agricultural expansion and more on industrial development. The organisation was renamed the Rural & Industries Bank (R & I Bank) to reflect these changes. A Board of Commissioners was appointed and staff with banking experience were recruited to deal with the changes and put proper banking operations into place. The years 1946-48 saw a rapid improvement in the Bank's financial accounts.³³

Agricultural Bank (fmr), Merredin was converted into an R & I Bank in October 1945.³⁴ Septic sewerage was installed in all Merredin bank premises in 1953.³⁵

A number of R & I Bank branches and agencies were opened in country towns in the post-War years, occupying whatever premises were available, including shops and unused town halls. In the 1960s, dedicated bank buildings were constructed as the Bank's business increased, including opening suburban branches.³⁶ Merredin saw a rapid turnover of Managers at Merredin during this period: S.R. East (1953-

²⁷ Agricultural Bank, *Report on operations*, 1937 p. 11, 1941 p. 13, Merredin report. The years 1937-41 are the only ones where a separate report for district offices was included in the annual reports.

²⁸ Agricultural Bank, *Report on operations*, 1937-40, list of branch managers at end of each report.

²⁹ Ball, J., Kelsall, D., & Pidgeon, J., *Statewide Survey of Banks*, op cit, p. 26.

³⁰ Agricultural Bank of Western Australia, *Report on Operations*, 1940-45, op cit.: Spillman, op cit., pp. 71-72

³¹ Spillman, op cit., pp. 72-73

³² Glynn, Sean, *Government Policy and Agricultural Development*, op. cit., pp. 42-45.; Spillman op cit., pp 73-74; 'Rural Bank,' *The West Australian*, 28 September 1944, p. 4;

³³ Spillman, Ken, op cit, pp. 94-104.

³⁴ *ibid.*, p. 96

³⁵ PWD file, R & I Bank Merredin Branch (Old) Premises & Quarters, Item 37/502/0 bk1, op cit.

³⁶ R & I Bank, *Annual report and financial statement*, 1968-69, p. 22; Spillman op cit., p. 118

54); W.M. Aikenhead (1955-57); N.N.C. Scott (1959-64); V.M. Townsend (1965-66); and J.R. Sutherland (1967).³⁷

In 1968, new bank premises were built at Merredin, further west on Bates Street, and *Agricultural Bank (fmr), Merredin* was vacated in November 1968.³⁸ In 1972, the interior of *Agricultural Bank (fmr), Merredin* was remodelled for occupation by the State Housing Commission (SHC): brick additions were added at the rear and the timber front doors replaced with aluminium. A plaque was attached at the entrance:

State Housing Commission
Merredin Regional Office
opened 23rd November 1972
by
Hon A W Bickerton MLA
Minster for Housing, Fisheries and Fauna
Member for Pilbara
Original construction Agricultural Bank
Architects State Housing Commission of WA
Alterations Contractor R.K. Ward & Co.

The SHC started in 1919 as the Workers' Homes Board, to provide low cost housing for working people. The Board became the SHC after World War II. The opening of an office in Merredin was part of a decentralisation programme that saw 21 regional and branch offices operating throughout the State by the mid 1970s. Local offices allowed for more effective management of the Commission's resources and clients.³⁹

In 1994, the R & I Bank changed its name to the Bank of Western Australia, trading as BankWest.⁴⁰ In 1995, the Bank of Scotland (after 2001, Halifax Bank of Scotland) became the primary shareholder of BankWest, but was later disposed of to CBA.⁴¹

In 1994, *Agricultural Bank (fmr), Merredin* was listed on the Art Deco Significant Building Survey and in 1997 the place was included in the Statewide Bank Survey, where it was described as 'one of the most elaborate designs for an Agricultural Bank premises and therefore rare and significant'.⁴² In 1999, *Agricultural Bank (fmr), Merredin* was entered on the Shire of Merredin Municipal Heritage Inventory with a recommendation to encourage the protection of the front façade.⁴³

In 2005, the Department of Conservation and Land Management (now Department of Environment and Conservation) occupied *Agricultural Bank (fmr), Merredin* as one of their three district offices in the Wheatbelt region, managed from a regional office in Narrogin.⁴⁴

³⁷ R & I Bank, *Annual report and balance sheet, 1953-55 and Annual report and financial statement, 1956-67*, list of branch managers at end of each report.

³⁸ R & I Bank, *Annual report and financial statement, 1968-69*, p. 22.

³⁹ State Housing Commission, *Annual Report, 1973*, pp. 42-43 & 1974, p. 39.

⁴⁰ Information provided 21 September 2006 by John Anderson, BankWest Manager, Merredin.

⁴¹ Certificate of Title, Vol. 1004 Fol. 562 and DLI records still record the Commissioners of the Agricultural Bank Ltd as the owners of Manager's House.

⁴² Geneve, Vyonne, *Significant Buildings of the 1930s in Western Australia*, National Trust, Perth, 1994; Ball, Kelsall & Pidgeon, *Statewide Survey of Banks*, op. cit.

⁴³ Whelans Consultants, *Shire of Merredin Municipal Heritage Inventory, 1999*, Place 78/19 Homeswest Building.

⁴⁴ Physical evidence; www.naturebase.net/calm-offices.html.

In 2017, *Agricultural Bank (fmr), Merredin* is occupied by Avon Youth Community and Family Services as a drop-in facility and outreach site.⁴⁵

13.2 PHYSICAL EVIDENCE

Agricultural Bank (fmr), Merredin comprises a single-storey brick, render and corrugated iron building created in Inter-War Art Deco style in 1937 from two existing premises.

Agricultural Bank (fmr), Merredin is located on the east side, at number 33, of Bates Street Merredin, the secondary commercial street in Merredin. The bank is located on the north side of Cummins Theatre, which dominates the streetscape to the east, near the intersection of Coronation Street. The street is wide with a central median strip and angled parking in front of the place.

Agricultural Bank (fmr), Merredin has a symmetrical frontage occupying the entire width of the site. There is a pedestrian access way along the south side. The front façade is at zero setback from the pedestrian pavement. The site is rectangular, and the rear boundary adjoins a right of way affording vehicular access to the rear. There is a steel framed garage on the north side of the yard, and along the south side there is an extension, and a similar but smaller extension on the north side, both adjoining the rear of the original building. There are no plantings on the site. The side and part of the rear boundaries are delineated by 2 metre high steel framed corrugated iron fencing and a gate at the right-of-way entry.

The front facade of *Agricultural Bank (fmr), Merredin* displays characteristics of the Inter-War Art Deco style. The use of classical themes and the symmetrical frontage is typical of the style, together with the simplified classical idioms, as demonstrated by the street frontage of the place.

Agricultural Bank (fmr), Merredin shows evidence of at least five periods of development; 1920s: two commercial buildings; 1937: façade altered to incorporate a single frontage on two semi-detached buildings, which were then incorporated as one on the interior; 1954: partition fitouts, extra windows in south wall; 1961: north side ablution extensions at rear; and, 1972: south side rear extension.

Agricultural Bank (fmr), Merredin is a single-storey brick and render construction with a corrugated iron roof. The street frontage is rendered in its entirety and features a central recessed section with Tuscan columns with decorative relief capitals flanking the central entry. Flanking the columns on the main façade are two vertical recessed pilasters, also with decorative relief design at the head. The windows balanced on each side of the front wall are in sets of two and are similarly vertically dominant. The simple stepped parapet features moulded cornice detailing, some of which is highlighted in a contrasting colour providing a horizontal balance. The rendered façade sits on a face brick plinth base. The original door has been replaced with an aluminium-framed glazed door and sidelights. The front windows are eight-paned double hung sashes, as are the south wall windows. The rear windows are similar although larger in configuration and twelve-paned. A number of intrusive air conditioning units have been installed into the window openings on the side wall, and bracketed in position of two of the four front windows. The 1972 extension is evident on the south wall where the difference in the red face bricks is apparent. The roof, visible from the rear of the site, informs of the original

⁴⁵ Avon Youth Community & Family Services website, accessed 27 July 2017, <https://www.avonyouth.org.au/index.php/merredin/>

two buildings, with a substantial gable over the north section, and a hipped roof over the south section, both concealed at the front by the 1937 front parapet. The north and south extensions each have skillion roofs from boundary parapet walls. The roofs are clad with corrugated iron and the more recent extensions with pre-painted corrugated galvanized sheeting.

Agricultural Bank (fmr), Merredin forms roughly a square footprint with the north and south extensions forming a 'U' shape. The 1920s building forms the main structure and is predominantly offices, with a partitioned fitout that may date from the renovations of 1972 or from the 1980s. The central front entry opens directly into the public space delineated by a counter. There are partitioned offices on the south side (right) and similarly on the north side (left). Behind the counter space is a timber framed glazed partition that is typical of most of the partitioning, including the conference room along the south side. Behind the offices along the north side is the original strong room, a small storeroom and tearoom with access across the rear of the portioned spaces to the conference room and other ancillary rooms on the south side. The extensions are only accessible from the exterior at the rear of the site. They were not accessed during the physical inspection.

The entire 1920s north and south sections have timber floors, hard plaster walls on the interior of the exterior walls and in the strong room, while most other walls are partitions that vary in height from 2 metres to the underside of the suspended ceiling. The partitions behind the counter area and in the conference room are timber framed with glazed sections above the timber-panelled dado. The remaining partitions are flat sheet lined, possibly with plasterboard. The ceilings are suspended acoustic panelling at two levels, with the lower ceiling sections likely providing air conditioning and service spaces. Ceiling mounted fluorescent lighting proliferates. The back-to-back truncated fireplaces in the north side front and second front rooms are detailed typical of 1937 fitout, with jarrah mantles and decorative horizontal and vertical face brick detailing. There is no evidence of the fireplace on the south wall as shown in c.1954 plans.

13.3 COMPARATIVE INFORMATION

Banking in Western Australia - General

The documentary evidence indicates that Banking services developed rapidly as a result of gold boom period of the 1890s, with the Agricultural Bank established in 1894. *Agricultural Bank (fmr), Merredin* offered financial services for farmers from 1936 until it became the R & I Bank in 1945.

The State Heritage database lists a total of 150 banks built during the period 1890-1945, of which 20 are listed on the State Register of heritage Places (RHP). Of this group, only one is directly associated with the Agricultural Bank system. The banks within this group most comparable to *Agricultural Bank (fmr), Merredin* as banks servicing a rural location or as banks associated with the Agricultural Bank system include:

- P405 *Office of the Department of Agriculture Western Australia* (RHP): a single storey brick building in the Inter-War Free Classical style, which ran as an Agricultural Bank from 1931 to 1956. Closely associated with the Group Settlement Scheme.
- P468 *Homeswest Building* (RHP): a single storey masonry building in the Inter-war Free Classical style with Inter-War Art Deco elements. The place is significant for its landmark quality, associations with architect Talbert Hobbs and the Bank of New South Wales.
- P2759 *National Bank, Wyalkatchem* (RHP): a single storey, masonry building. The place is significant as an enduring local institution, operating at the site since 1911. The place is considered a fine example of Inter-War Free Classical style with elements of Arts and Crafts style, designed by the architectural firm Eales & Cohen.
- P1350 *Commonwealth Bank, Katanning* (RHP): consists of a two-storey rendered brick building in the Inter-War Stripped Classical Style with Art Deco influences. The place is a rare example of its style and represents the suite of banks built for the Commonwealth Bank from 1928-1940.
- P1871 *Commonwealth Bank, Northam* (RHP): a two storey bank in the Inter-war Stripped Classical style. The building is a significant part of the streetscape as a sturdy yet transitional style of architecture and for its associations with the government employment programmes of the 1930s.
- P1872 *Bank of New South Wales (fmr), Northam* (RHP): a double-storey brick rendered building in the Federation Free Classical style. The place is significant as a fine rural example of the Federation Free Classical style, associations with architects George Parry and William Nelson, and for demonstrating the development of Northam.
- P1938 *Bank of New South Wales (fmr), Perenjori* (RHP): consists of a single storey, timber framed and weatherboard clad bank and residence built in the Inter-War Georgian Revival style. The bank was constructed as a response to the revival of gold mining in the locality.
- P4575 *Commonwealth Bank (fmr), Bunbury* (RHP): a double- and single storey bank in the Inter-war Stripped Classical style. The place is significant as demonstrating design accomplishment in the Classicism aesthetic, as well as demonstrating the development of Bunbury.

The following comparable places are also on the Assessment Program:

- P740 Westpac Bank Building (fmr)
- P1371 Bank of New South Wales (fmr), Kelleberrin
- P2593 English, Scottish & Australian Bank Ltd (fmr)
- P2758 Bank of New South Wales & Quarters (NSW) (fmr)
- P13456 Commonwealth Bank (fmr), Geraldton
- P14206 Wyalkatchem Civic Group

Agricultural Bank of Western Australia

A history of the Agricultural Bank by Spillman (1989) has identified the following rural towns where branches of the Agricultural Bank were established:⁴⁶

- Bruce Rock
- Bunbury
- Busselton
- Denmark
- Geraldton
- Katanning
- Kellerberrin
- Kununoppin
- Lake Grace
- Manjimup
- Merredin
- Narrogin
- Northam
- Salmon Gums

The Postal Directories for the period do not contain listings of the individual Agricultural Banks, instead only listing the head office in Perth.⁴⁷ A search of the State Heritage database for places with the keyword 'Agricultural Bank' returns 134 places. By cross-referencing these results with the locations listed above the following places associated with the Agricultural Bank are identified:

- P405 *Office of the Department of Agriculture Western Australia* (RHP): discussed above
- P1804 *Courthouse Museum, Narrogin* (RHP): established in 1894 as a government school, this stone and brick building was then converted into a court house in 1905 and then into a branch of the Agricultural Bank c.1925. The place is a significant example of the practice of recycling government buildings as a small community develops.
- P10668 Bruce Rock & Districts Club: established as a branch of the Agricultural Bank in 1925
- P681 R & I Bank: established in the Shire of Denmark in 1938, this place still functions as a Bankwest branch.
- P13173 Clive Street Precinct: contains a Bankwest at the corner of Clive and Dore Street, once the site of the Katanning Lands Office, which in 1922 became a branch of the Agricultural Bank.
- P2602 Agricultural Bank (fmr), Kununoppin: established in 1936.
- P12656 Bankwest, Lake Grace: established in 1938, reconstructed in 1956.

⁴⁶ Spillman, *op cit.*, pp. 41, 65-66

⁴⁷ 'Post Office Directories' State Library of Western Australia Website, accessed 31 August 2017, <http://slwa.wa.gov.au/explore-discover/wa-heritage/post-office-directories>

- 1501 Agricultural Bank (fmr), Manjimup: established in 1939.

Inter-War Art Deco Style

Agricultural Bank (fmr), Merredin was constructed in the Inter-War Art Deco style. The State Heritage Office database lists a total of 186 buildings constructed in the Inter-War Art Deco style, of which 44 are listed on the RHP. Of this group of 186 places, a total of 16 are banks. The entries most comparable to *Agricultural Bank (fmr), Merredin* as banks servicing a rural location include:

- P1350 *Commonwealth Bank, Katanning* (RHP): discussed above
- P1871 *Commonwealth Bank, Northam* (RHP): discussed above
- P14788 *National Australia Bank, Northam* (RHP): a single and double-storey brick and tile building in an austere Inter-War Art Deco style. The place is significant as a well-made and rare example of the style applied to a bank, as well as its associations with architects J Eales E Cohen and W Bennett, and for demonstrating the development of Northam.
- P749 *Westpac Bank Building (fmr)*: a single storey brick and rendered construction in the Inter-War Art Deco style, the building features a symmetrical façade, parapet, stepped banding, horizontal elements, decorative moulding and metal framed windows.
- P11508 *Bank of New South Wales & residence (NSW) (fmr)*: comprises a brick and iron building on a corner lot with a number of Inter-War Art Deco elements. Features include a parapet with stepped brick detail and a rendered façade.

Conclusions

The comparative evidence indicates that *Agricultural Bank (fmr), Merredin* is not rare as a bank built during the late nineteenth to early twentieth century. The place is not rare as a surviving example of a former Agricultural Bank, however only a small amount of Agricultural Banks were built in the 1920s and 1930s, so examples of the institution have a rarity value in themselves. As an example of Inter-War Art Deco style applied to a bank, this place has a moderate rarity.

13.4 KEY REFERENCES

R & I Bank archived plans held in the State Records Office, as referenced. These include detail drawings of the decorative features of the Bank's façade.

13.5 FURTHER RESEARCH
