



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.

11.1. AESTHETIC VALUE*

ANZ Bank Building, is a good example of the Federation Free style applied to a commercial building. The place is characteristic of other buildings in Carnarvon's commercial precinct. (Criterion 1.1)

ANZ Bank Building is a distinctive part of the streetscape and makes a positive contribution to the character of the town. (Criterion 1.3)

ANZ Bank Building in association with other buildings adjacent and along Robinson Street forms the commercial precinct of Carnarvon. (Criterion 1.4)

11.2. HISTORIC VALUE

ANZ Bank Building is closely associated with the development of banking facilities in the agricultural regions of the State in the early part of this century. The scale of the building and the materials used reflect the confidence the Union Bank had for the area in the early years of the twentieth century. (Criterion 2.1)

Built in 1905, *ANZ Bank Building* represents the growth and development of Carnarvon at the end of the gold boom period. (Criterion 2.2)

ANZ Bank Building is closely associated with the ANZ Banking Group, and the financial life of Carnarvon and surrounding pastoral and agricultural districts. The place was purpose built for its predecessor and has housed its banking functions since 1905. (Criterion 2.3)

ANZ Bank Building was purpose built for the Union Bank. It was also the first bank built in Carnarvon. (Criterion 2.3)

ANZ Bank Building was designed by architect J. J. Talbot Hobbs, and his partners E. H. Dean-Smith & W. J. Waldie Forbes, who were also responsible for the Bank of New South Wales, Carnarvon (1928)

* For consistency, all references to architectural style are taken from Apperly, Richard; Irving, Robert and Reynolds, Peter *A Pictorial Guide to Identifying Australian Architecture: Styles and Terms from 1788 to the Present*, Angus & Robertson, North Ryde, 1989.

(*Homeswest Building*), as well as many other bank buildings throughout the State. (Criterion 2.3)

Local bricks, made by Sidney Stansmore, were used in the construction of *ANZ Bank Building*. Stansmore manufactured bricks used in the construction of several buildings in Carnarvon. (Criteria 2.3 and 2.4)

11. 3. SCIENTIFIC VALUE

11. 4. SOCIAL VALUE

ANZ Bank Building holds significant social value to the Carnarvon community as it contributes to the community's sense of place, having occupied a prominent site on Carnarvon's main street since 1905. The place has figured prominently in the financial life of the community. (Criterion 4.2)

12. DEGREE OF SIGNIFICANCE

12. 1. RARITY

12. 2. REPRESENTATIVENESS

ANZ Bank Building is representative of the Federation Free Classical style used in the design of buildings for the Union Bank of Australia from the late 1890s to the 1920s. (Criterion 6.1)

12. 3. CONDITION

ANZ Bank Building is in good condition. The place has been well maintained due to its continued occupancy and usage as a commercial building.

12. 4. INTEGRITY

ANZ Bank Building has high integrity. The commercial function of the building has been maintained. The original intention of the residential quarters in the rear portion of the building upper floor of the building has been adapted for commercial purposes. The current usage is compatible with the original intention. It is possible for the original usage to be restored.

12. 5. AUTHENTICITY

Overall *ANZ Bank Building* has moderate authenticity. There have been substantial additions and alterations to the original fabric. These works have been done with some sensitivity to the original fabric, are easily identifiable and demonstrate evolution of use. The authenticity of the place is only marginally diminished. The interior of the building has a low level of authenticity.

13. SUPPORTING EVIDENCE

The documentary evidence has been compiled by Irene Sauman, Historian. The physical evidence has been compiled by John Taylor Architect.

13.1. DOCUMENTARY EVIDENCE

ANZ Bank Building is a two-storey brick and iron building constructed in 1905, for the Union Bank of Australia Ltd, to a design by architects Hobbs, Smith & Forbes. Various additions and alterations have been made to *ANZ Bank Building* over the years.

The Gascoyne district was taken up in pastoral leases from about the middle of the 1870s. The Gascoyne-Minilya Road Board was formed in 1882, and the town of Carnarvon was gazetted the following year. The town was named after Lieutenant Carnarvon who was the Secretary of State for the Colonies from 1873-1877. It developed as the port and service centre for the Gascoyne region.

Carnarvon was connected to Geraldton and Perth by telegraph in 1884. By 1885, there were a number of houses, two hotels and three shops at the townsite and, by 1890, over 60 town lots had been sold. The region was declared a municipality in 1891, with a population of 266 in the town and 305 in the district.¹ At the turn of the century, a one-mile long jetty was built on Babbage Island, with a tramway providing transport from the jetty to the mainland and the town. By 1911, the population of Carnarvon had grown to 755.²

The Union Bank of Australia established a presence in Carnarvon on 3 June 1902, after the bank's Western Australian inspector identified 'good prospects' at Carnarvon, considering the area to be particularly attractive because it was believed to be 'not subject to drought'.³

The Union Bank of Australia began life in Launceston in 1834, as the Bank of Tamar. Prospectus for the Union Bank of Australia was issued in 1837. Its development was paralleled by that of the Bank of Australasia. This bank began in Launceston in 1828, as the Cornwall Bank. It became the Bank of Australasia in 1835, and six years later took over the Bank of Western Australia. The Union and the Australasia were both British owned banks and were known in the 1800s as the 'Imperial Banks.' They were well respected and successful.⁴ In 1898, the Union Bank of Australia had eighteen branches in Western Australia and the Bank of Australasia had seven.⁵

In the twentieth century, the market share of the Union Bank and the Bank of Australasia declined while other banks grew. After several failed

1 Findlay, Merrill, *Carnarvon: Reflections of a Country Town*, Shire of Carnarvon, 1983, pp. 7-80.

2 *ibid.*

3 'Carnarvon - historical background' supplied by ANZ Bank Group Archives, Melbourne.

4 Merrett, David, *ANZ Bank: A history of the Australia & New Zealand Banking Group Ltd & its Constituents*, Sydney, Allen & Unwin, 1985.

5 *Wise's Post Office Directory*, 1898-1920.

attempts, they finally merged, becoming the Australia and New Zealand Bank on 10 October 1951. In 1970, the ANZ Bank took over the English, Scottish and Australian Bank and became the Australia and New Zealand Banking Group Ltd.⁶

In Carnarvon, Edward Houghton Angelo was the first manager of the Union Bank, assisted by an accountant. The bank occupied a small timber and iron building on Olivia Street, which it leased. Angelo had been with the Union Bank of Australia since 1890. Carnarvon was his first managerial appointment and his salary was £225 per annum, plus £25 allowances.⁷

The site for a bank building was purchased from the Anglican Church, in February 1903, for £320. The land was part of the Church's grant of Town Lot 179 on Robinson Street, granted on 24 November 1892. Sale of the land provided the parish with a starting fund for the construction of their new church.⁸ Portion of Lot 180 was also purchased and included in the site.

The Union Bank did not build their new premises immediately, but waited to see how well their banking business would develop in the district. One of the factors prompting the Union Bank to open at Carnarvon was the promise of obtaining the account of prominent grazier Douglas Hearman. While the Union Bank was the first trading bank to operate in Carnarvon, banking services were already being conducted by Dalgety and Company. Dalgety operated bank accounts (without fees), made advances on land purchase, negotiated cheques, and remitted money to their London and Australian branches.

Apart from Hearman's account, early Union Bank business consisted of accounts transferred from Perth and Bunbury branches. The first half yearly profits were £121 in August 1902, rising to £1100 in February 1905, as the bank won more business in the pastoral industry. The Bank also purchased small amounts of gold from alluvial mines in the Bangemall area, and was involved in the sandalwood trade, advancing against wood stored and shipped, under credit with the Hong Kong and Shanghai Banking Corporation.

In 1905, the Union Bank's Melbourne management had discussions with the managing director of Dalgety's to arrive at a 'mutually satisfactory arrangement' concerning competition at Carnarvon. The result of these discussions is not known, but they must have been reassuring to the Bank's management as construction began on the new Carnarvon premises that year.

The Union Bank at Carnarvon was designed by the architectural firm of Hobbs, Smith and Forbes. J. J. Talbot Hobbs arrived in Western Australia in 1887, with the family of John Hurst, for whom he had worked as a

6 Merrett, David, op cit.

7 *Wise's Post Office Directory*, 1900-1906; 'Carnarvon - historical background' op cit.; photograph of Olivia Street building (since demolished) in Memory, F. Scott, *A Town Grows*, Shire of Carnarvon, p. 52.

8 Lands & Survey Department, Land grants and sales records, Battye microfilm No. 594; 'Carnarvon - historical background' op cit; 'Proposed brick church Carnarvon,' *Northern Times*, 14 October 1905, p. 2.

draftsman. He set up practice as an architect and was responsible for many public buildings.

Hobbs appears to have taken over Union Bank work in WA from Melbourne architect, George Inskip, about 1893. Inskip was responsible for the Perth, Fremantle, Geraldton and Albany Union bank buildings. Hobbs was responsible for Union Bank buildings at York and Bunbury, and subsequent renovations and alterations to the Perth and Fremantle buildings.⁹ Hobbs entered into partnership with E. H. Dean-Smith and W. J. Waldie Forbes in 1905. The firm continued to carry out work for the Union Bank, as well as for other banks, including the Commercial Bank (Albany), National Bank (Merredin, Bunbury, Kojonup, Narrogin, Wagin and Perth), Bank of New South Wales (Carnarvon and Perth), and Western Australian Bank (Wagin, Fremantle, and Perth). Their plan for the Union Bank building at Northam shows a similar floor plan to Carnarvon, but with a different facade.¹⁰

A detailed description of the Union Bank building was reported in the *Northern Times*, during construction of the place.

By the courtesy of Mr. S. M. Stansmore (the contractor) and of Mr. Ed. Edgar (the supervisor on behalf of the architects) we were permitted to make an inspection of the new banking premises just approaching completion which have been erected for the Union Bank of Australia, the pioneers of banking enterprise in the North.

The bank occupies an ideal business position in Robinson Street immediately opposite the tramsheds, the stabling at the rear abutting on Francis Street. The building, a two storey one, commands a splendid view of the ocean from its top floor, and from an architectural point of view is a decided acquisition to the business premises of the town. On approaching the bank at the main entrance from Robinson Street, one is struck by the imposing appearance of the structure. The entrance to the banking premises is through a small portico which is surmounted by a pediment having a shield in the centre and Scrolls on either side. Overhanging eaves, supported by cantilever brackets, and projecting 2ft. from the wall, give a finished appearance to the roof, and underneath is a cement frieze with the name of the bank in relief, the intervening space between the lettering being filled in with stucco.

Passing through the moulded doors at the entrance, one is confronted by swing doors, the top panels of which are of 1/4 inch plate glass, with pneumatic springs. These lead direct into the banking chamber, situated on the right hand side of the building. The room measures 26ft. by 20, and its appointments for the conduct of a large banking business are almost perfect. It is splendidly lighted, a large window, 7ft. 6in. by 6ft. 6in., with elliptical arch overlooking the main street, while on the north side are two smaller windows. On the left hand side of the banking chamber is the strong room, 12ft. by 7ft. 9in., fitted with a Chubb's door. The room is fire proof, the ceiling and roof being of concrete. Railway girders were used in the construction of the roof, the cement being placed between the flanges. The manager's room, on the left hand side of the building, has also a door leading into the banking chamber. This room also is ample in its proportions, being 16ft. by 13ft. The principal window corresponds in size and design with the one in the banking chamber. Both windows fronting the main street are surmounted with rustic canopies, and these considerably enhance the general appearance of the building as viewed from the front.

On the south west side of the building is the main entrance to the manager's private apartments. The hall is 7ft. wide and 30ft. long, and from it a staircase leads to the

9 Ledger books of J. J. Talbot Hobbs, 3 vols. 1888-1904, Public Records Office 2780A /1-3.

10 Architectural plans, Forbes and Fitzhardinge archives, Battye CN83. Note: Bank of New South Wales, Carnarvon, is now *Homeswest Offices, Carnarvon* HCWA File 0468.

drawing room and three bedrooms on the top floor. These rooms measure respectively 20.5 x 13.3, 17.7 x 13.9, 16.7 x 13.9 and 15ft. by 13.3, all being 11ft. 6in. high. The staircase is a most credible sample of joinery work. A passage running at right angles from the hall gives access to the dining room and kitchen, and thence to the buildings, including bathroom, man's room and wash house at the rear. The dining room measures 16 x 14 x 12ft. high, and should be found most convenient. The kitchen and other appointments are quite up to date. Throughout the whole building metal Ceilings (manufactured by Splatt, Wall & Co.) have been used. These have been most tastefully painted, and care has been exercised to ensure harmony of colour in their relations to the various rooms and the lead lights which are fitted to the windows, main doors, and fan lights.

A picket fence surrounds the whole block, and the grounds are now being levelled preparatory to a top dressing of clay being laid... The result is a building which is a credit to the bank [and] the architects (Messrs. Hobbs, Smith & Forbes)...¹¹

The bricks used in the construction were locally made by the contractor.

Mr. Stansmore for some time past has had in operation a complete brick making plant, the bricks used in the new bank premises and other buildings now in course of erection being locally made.¹²

Sidney Stansmore was a Victorian who arrived in Western Australia in 1890, and married a Perth woman. His whereabouts can be tracked through the birth places of his seven children, three of whom were born in WA, the others in Victoria and New South Wales. He worked in the North West c. 1904-1910, and appears to have been a builder by trade.¹³ He was also involved in the preliminary design of St George's Anglican Church, Carnarvon.¹⁴

The exact date of the opening of the Union Bank premises is unclear.¹⁵ E. H. Angelo left the bank in July 1907, to join Morell and Hearman as a partner in their stock and station agency. On his resignation, the local newspaper reported that

Mr Angelo has worked up the business of the bank until now Carnarvon ranks as the third most important branch of the Union Bank in this State.¹⁶

In 1909, the bank's business was described as 'in a flourishing condition', with the heaviest wool clips known being produced that year. The prosperity of the district may have been what prompted the Western Australian Bank to open its Carnarvon office in 1910. In 1929, this bank was taken over by the Bank of New South Wales, and was the only competition the Union Bank had in Carnarvon.¹⁷

A protracted drought in the Carnarvon district, together with the Depression, created losses of £2,357 in the half year to August 1939, for the Union Bank. One bank officer was withdrawn to help reduce operating expenses. The district experienced buoyant conditions during World War Two, with shipping shortages creating heavy demand for locally grown bananas and vegetables. This improved the bank's profits, which were

11 'The Building Trade in Carnarvon: Signs of Progress, re Union Bank', *Northern Times*, 16 September, 1905, p. 2.

12 *Northern Times*, 9 September, 1905, p. 2.

13 *Bicentennial Dictionary of Western Australians*, UWA Press, 1988.

14 St George's Anglican Church, Carnarvon, HCWA file 0460.

15 The information provided by ANZ Group Archives gives the date of the place as 1906.

16 *Northern Times*, 13 July 1907, p. 2.

17 *ibid.*

further enhanced by the closure of the Bank of New South Wales branch in 1942, as a result of wartime bank rationalisation. The Union Bank immediately gained 127 Bank of New South Wales' accounts, and deposits increased by £40,000.¹⁸

The Union Bank of Carnarvon became *ANZ Bank Building* in October 1951, with the merger of the Union Bank of Australia and the Bank of Australasia to form the Australia and New Zealand Bank.

In 1953, Hobbs, Winning and Leighton designed a two-storey brick toilet addition to the north-east side of *ANZ Bank Building*, accessed from the original private side entry.¹⁹ In 1967, architects Duncan, Stephen & Mercer designed an extension of the banking chamber, which entailed a single-storey addition on the east side of the place and to the frontage of the 1953 toilet addition.²⁰ In 1972, another single-storey addition was made on the west side of the place.²¹

In January 1989, bank services temporarily relocated to Coreia's Arcade, Carnarvon when further internal renovations were carried out.²² In 1998, the outer leaf of brickwork on the upper section of the west wall peeled off and collapsed onto the roof of the single-storey extension below. The wall has been repaired.

In 1999, *ANZ Bank Building*, continues to provide banking services for the district.

13. 2. PHYSICAL EVIDENCE

Carnarvon is a low-lying coastal town located at the mouth of the Gascoyne River in the Gascoyne Region of Western Australia. *ANZ Bank Building* is located on Robinson Street in the town's centre. The site also has a street frontage along Francis Street.

ANZ Bank Building is a two-storey building of masonry (brick) wall construction. The timber framed roof structure of the original portion of the building and the rear verandah are clad in corrugated iron roof sheet. The roof structures of the awnings and ground floor additions are clad in profiled 'metal deck' sheeting. Floors to the interior spaces are generally timber floorboards with floor coverings to most areas.

A carpark is located at the rear of the building, this area is accessed from Francis Street.

The plan-form of the building has evolved around the rectilinear plan-form of the original 1905 portion of the building. The external walls are primarily of masonry (brick) construction. The walls have been painted and have a rendered & painted plinth around the base. The parapeted gable-end walls of the 1905 portion of the building have chimney stacks incorporated into the apex. The store at the rear of the first floor has

18 ibid.

19 Plans and photographs, 1953-1954, supplied by ANZ Group Archives, Melbourne.

20 Plan, December 1966, supplied by ANZ Group Archives, Melbourne.

21 Photographs, March 1972 and August 1975, supplied by ANZ Group Archives, Melbourne.

22 'Carnarvon - historical background' op cit; Plans, Carnarvon Shire Council.

external walls of timber stud frame construction clad in painted timber weatherboards.

The roof over the 1905 portion of the building is pitched, with parapeted gable-end walls. The roofs over the 1972 and 1988 additions to the building are 'flat' roof forms clad in profiled 'metal-deck' roof sheet.

The 1905 Robinson Street elevation was symmetrical about the projecting entry portico. The portico, with a scroll pediment and rounded arch opening, serves as the public entry to the building - providing direct access to the banking chamber. Awnings clad in profiled 'metal-deck' sheeting extend along the length of the building either side of the portico. A concrete ramp to the left of the entry provides access to the automatic teller machine (ATM) set into the lobby wall. The ground floor elevation is punctuated with large round head window openings.

A passage between the 1972 additions on the west side of the building leads to an entry which served as the entry to the former residential quarters. A segmental arch opening creates a small entry porch. The moulded timber door has decorative leadlight surrounds set into a timber frame that reflects the segmental arch of the entry porch. The leadlight surrounds are a feature internally.

The entry from Robinson Street provides direct access to the banking chamber. Low-height partitioning and service counters have been incorporated to cater for contemporary banking operations. It would appear that a false ceiling has been incorporated above the back portion of the chamber to conceal more recent air-conditioning duct work.

Internal wall surfaces are rendered and painted, and floors are generally covered with vinyl or carpet floor coverings.

The lobby is accessed through an opening at the north corner of the banking chamber. The ATM safe is located in the lobby, and the lobby provides access to the manager's office

At the rear of the banking chamber an opening (through the former strong room wall) provides access to the passage and staircase of the former residential quarters. The timber staircase is a fine example of timber joinery and craftsmanship. Access to the manager's assistant office is at the east end of the passage. Access to the manager's office is available from the assistant's office. A passage branching off the main passage provides access to a fire rated store, office space and to the south verandah.

The first floor consists of three stores, female and male toilets and a kitchen/staffroom. The store on the south side of the building is enclosed by a stud frame wall structure with alternate louvred and plain glass panels. The two remaining stores are situated on the west side of the passage, the toilet facilities to the east side and the kitchen/staffroom is located at the north end of the passage. The ceiling in the kitchen has an art deco style rectilinear ceiling rose, and generally the upper portions of the windows to the rooms consist of simply decorated leadlight glazing panels.

Since its construction in 1905 substantial alterations and additions have been made to the original fabric of *ANZ Bank Building*:

1953 additions to the original building fabric incorporated the construction of a two-storey toilet block on the east side of the building adjacent to the timber staircase. The ground floor addition being a staff toilet and the upstairs addition a toilet, shower and bath for the residential quarters. A sleep-out (now store) located on the south side of the first floor was constructed some time after 1953.

Ground floor additions in 1966/7 to the east side of the building incorporated an extension to the banking chamber and female toilet, the existing staff toilet adapted as a male toilet facility.

1972/5 works incorporated further additions to the east side of the building, and a large extension of the banking chamber to the west side of the building. Additions to the east side included the construction of an interview room, and modification of the 1966/7 additions to incorporate a lunch room and annexe to the banking chamber. Some time after the 1972/5 works were completed a further addition to the west side of the building incorporated the addition of a lounge adjacent to the dining room.

The 1988 works primarily involved alterations of the residential quarters to cater for the increased commercial capacity of the bank. Apart from the interview room, previous works to the east side of the building were demolished and replaced with ground floor additions which incorporated the manager's office, assistant's office, and plant room. The interview room was adapted to serve as a lobby to the manager's office. The strong room was demolished and a new fire rated store was built into the kitchen. The dining room and lounge at the rear of the building were adapted to incorporate office spaces, and the external store and laundry were demolished. On the first floor two bedrooms were adapted to provide office space, the third being adapted to provide female and male staff toilets. The living room was adapted into a kitchen/staffroom. The sleep-out at the rear provided additional storage space.

ANZ Bank Building is in good condition, it appears that the place is well maintained. Additions and alterations to the place have been extensive. The upper portion of the parapeted gable-end wall on the west side of the building has been reconstructed. A portion of the outer leaf of the masonry wall collapsed on 7 June 1998. Damage to the wall is documented in a damage report compiled by Halpern Glick Maunsell dated 12 June 1998.

13.3 COMPARATIVE INFORMATION

J. J. Talbot Hobbs appears to have taken over Union Bank work in WA from Melbourne architect, George Inskip, about 1893. Inskip was responsible for the Perth, Fremantle, Geraldton and Albany Union bank buildings. Hobbs was responsible for Union Bank buildings at York and Bunbury, and subsequent renovations and alterations to the Perth and Fremantle buildings.²³ Their plan for the Union Bank building at

Northam shows a similar floor plan to Carnarvon, but with a different facade.²⁴

Other Union Bank buildings of similar scale and in the Federation Free Classical style include: Union Bank & Quarters, Goomalling (1924); Western Australian Bank (fmr), Kalgoorlie (1900); Union Bank, Katanning (1911); Union Bank, Beverley (1907); ANZ Bank (c.1910).²⁵

13.4 REFERENCES

Australian Heritage Commission data sheet (Database No: 018817)

Halpern Glick Maunsell, ANZ Bank Storm Damage Report, 12 June 1998.

13.5 FURTHER RESEARCH

24 Architectural plans, Forbes and Fitzhardinge archives, Battye CN83. Note: Bank of New South Wales, Carnarvon, is now *Homeswest Offices, Carnarvon* HCWA File 0468.

25 Ball, J., Kelsall, D. & Pidgeon, J., 'Statewide Survey of Banks 1829-1939, Southern Region, WA', National Trust, November 1997.