



**HERITAGE
COUNCIL**
OF WESTERN AUSTRALIA

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*

National Bank, Wyalkatchem is a competently designed, well resolved and aesthetically pleasing example of a commercial building designed in the Inter-War Free Classical style with some fine internal joinery in the former residential building at the rear that exhibits characteristics of the Arts and Crafts style. (Criterion 1.1)

National Bank, Wyalkatchem contributes to the aesthetic qualities of the Railway Terrace streetscape, a substantially intact street featuring a number of fine commercial buildings contemporary with, or predating, *National Bank, Wyalkatchem*. (Criterion 1.3)

11.2. HISTORIC VALUE

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Canberra, 1991, with additional reference to Richards, O. *Theoretical Framework for Designed Landscapes in WA*, unpublished report, 1997.

The National Bank pioneered banking in the Western Australian Wheatbelt, where *National Bank, Wyalkatchem* has been associated with the development of banking facilities from 1910 to the present day (2007). The design and scale of the building, and the quality of materials employed in its construction reflect the confidence and stature of the Bank in this State in the interwar period. (Criterion 2.1)

National Bank, Wyalkatchem, the first bank established in Wyalkatchem, and the only one to retain a branch in the town in 2007, has provided banking services from the current site since 1911, when the district was largely undeveloped. The brick building was erected in 1925, during a period of rapid development in the town and district associated with the post-World War I Soldier Settlement and Group Settlement Schemes. (Criterion 2.2)

National Bank, Wyalkatchem was designed by prominent architects Eales and Cohen, and is a good example of their design work for a bank building in the Inter-War Free Classical design style, well executed by builder James R. Parker. (Criteria 2.3 & 2.4)

11. 3. SCIENTIFIC VALUE

11. 4. SOCIAL VALUE

National Bank, Wyalkatchem is highly valued by the community of Wyalkatchem, the surrounding district and nearby towns for its continual banking services and support in good times and bad since operations commenced at this site in 1911, holding the accounts of many families through several generations to the present (2007), when it is the only bank branch in this town. The place has been valued for aesthetic reasons since completion of the brick building in 1925, which is valued also as an important and integral part of the streetscape of the town's main street, contributing to the community's sense of place. The social significance of the place is demonstrated by the Shire's efforts in the 1990s to provide quality accommodation for the bank manager to ensure the bank remained in the town. (Criteria 4.1 & 4.2)

12. DEGREE OF SIGNIFICANCE

12. 1. RARITY

National Bank, Wyalkatchem is an uncommon, possibly rare, example of an interwar bank and manager's residence incorporating the earlier manager's residence. (Criterion 5.1)

Banks were once a common feature in rural Australia, but changes in banking practice from the 1990s led to the closure of many rural branches. *National Bank, Wyalkatchem* is therefore rare as a surviving operational rural bank branch. (Criterion 5.2)

12. 2 REPRESENTATIVENESS

National Bank, Wyalkatchem is a representative example of a bank building in a rural centre in Western Australia constructed in the early decades of the 20th century in a design style exhibiting the influence of classical architecture, popular for such buildings at this period. (Criterion 6.1)

National Bank, Wyalkatchem is an example of a bank and attached residential quarters, representative of the era when the bank manager lived and worked in the same building. (Criterion 6.2)

12.3 CONDITION

National Bank, Wyalkatchem is in good condition as a result of ongoing use and maintenance. The bank chamber and associated offices and stores have been recently refurbished and are in very good condition. The timber framed former residence is in fair condition and is not in use for residential purposes.

Externally the building is in fair to good condition. There is a substantial crack on the western side of the entrance where an internally illuminated National Bank sign has been fixed to the façade.

12.4 INTEGRITY

National Bank, Wyalkatchem has high integrity as it retains its original use as a bank. The former residence is used for storage and unlikely to be used for residential purposes in the future due to the standard of accommodation and the fact that the kitchen is located within the secure area of the bank.

12.5 AUTHENTICITY

National Bank, Wyalkatchem has moderate authenticity. Externally the building is intact although doors and windows to the front façade are recent fittings in original openings and a disabled ramp has been constructed against the face of the building. Internally the banking chamber and adjacent offices and stores are not intact and fittings and finishes are recent. The internal fabric of the timber framed former residence at the back of the building is highly intact with original fireplaces, joinery and door furniture.

13. SUPPORTING EVIDENCE

The documentation for this place is based on the heritage assessment completed by Robin Chinnery, Historian and Rosemary Rosario, Architectural Heritage Consultant in May 2007, with amendments and/or additions by HCWA staff and the Register Committee.

13.1 DOCUMENTARY EVIDENCE

National Bank, Wyalkatchem is a single-storey, masonry, rendered masonry bank building in the Inter-War Free Classical style, with a Marseilles profile terracotta tiled roof. Designed by Eales and Cohen and built by James R. Parker for the National Bank in 1925, it incorporates an earlier timber framed and weatherboard bank manager's residence, built 1921, which ceased to be used as a residence in 1994. The residence has brick additions from 1925.

In 1871, Toodyay Road Board became responsible for the area later known as Wyalkatchem (initially spelt Wyalcatchem), derived from the name of a waterhole called Walkatching on the track between Goomalling and Yarragin Station. In the 1870s, pastoralists arrived in the district to take up pastoral leases, and a well was sunk at the waterhole in 1881.¹

¹ Rice, John C. *Wyalkatchem: A History of the District* Wyalkatchem Shire Council, 1993.

In the early 1900s, as gold production declined, many of those who had been attracted to Western Australia during the gold boom sought to settle on the land.² In 1902, extension of the railway from Northam to Goomalling paved the way for the expansion of agricultural settlement. After the Royal Commission on Immigration and Land Settlement (1905) concluded that 15 miles from the nearest railway was the limit for profitable farming of wheat, a new railway policy was instituted to further extend the railway network in agricultural areas. In 1906, the railway line was extended from Goomalling north-eastward to Dowerin.³

In 1908, when eastward extension of the railway from Dowerin was planned, a reserve for 'Temporary Townsite & Water' was set aside west of the later town of Wyalkatchem in the vicinity of the watering place, but it was later decided the proposed siding should be in its present (2007) location, with the townsite adjacent. In 1909, a Progress Association was formed in the Wyalkatchem district, whose aims included lobbying for extension of the railway, as the wagon journey to the nearest railhead with a load of bagged wheat could take up to three days. In 1910, the *Dowerin-Merredin Railway Bill* was enacted, enabling extension of the railway to Merredin on the line to the Eastern Goldfields, with a loop-line through Wyalkatchem, Korrelocking and Kununoppin, including a railway station at Wyalkatchem.⁴

In July 1910, the Progress Association requested 'the Townsite Reserve adjacent' to the siding at 'Wyalcatchem be immediately surveyed into lots suitable for business purposes',⁵ but formal approval for the Reserve was not granted until 4 October.⁶ That month, S. G. Royce undertook to provide banking chambers and residential quarters if the National Bank would establish a branch at Wyalkatchem. He took Edward Moseley, National Bank manager at Dowerin, to inspect the proposed townsite. Alf Lowrey, a local settler, had put in a stake on Goldfields Road where it led to the location of the railway siding and left materials for erection of a small skillion roofed building. Subsequently, on 28 October 1910, bank manager A. E. Freedman arrived with teller Keith Hammond to establish the National Bank at Wyalkatchem, and they commenced business next day in the aforementioned building, until Royce and George Meharry erected a 24 ft x 12 ft (7.3m x 3.7m) prefabricated settler's cottage manufactured by Bunning Brothers for the National Bank partly on the future Lot 30.⁷ On 3 November, when the branch officially opened, blacksmith V. T. Thurston was the first customer. Early customers included most farmers in the large district, which was just beginning to be opened up to agriculture.⁸

The National Bank, the first bank from the eastern Australian colonies to establish itself in Western Australia, had opened branches at Perth and Geraldton in the

2 Glynn, Sean *Government Policy and Agricultural Development: A study of the role of government in the development of the WA wheatbelt, 1900-30* UWA Press, Nedlands, 1975, pp. 53-54.

3 Ackland, R. R. B. *Wongan-Ballidu Pioneering Days* Wongan-Ballidu Shire Council, 1965, pp. 1-5.

4 Rice, John C. op. cit., p.35 and p. 47; and Gunzberg, Adrian and Austin, J. *Rails Through the Bush* Light Railway Research Society of Australia, Melbourne, 1997, pp. 206-08. See also Heritage Assessment of Wyalkatchem Railway and CBH Precinct, RHP 15755.

5 Benjaberring Progress Association, 30 July 1910, quoted in Rice, John C. *ibid.*, p. 48.

6 Rice, John C. *ibid.*

7 Rice, John C. *ibid.*, pp. 51-55; and Information at the place, and from Archives, National Australia Bank Group. Note: The official date of opening was 3 November per Bank records, not 5 November, as stated in Rice. The 10 ft x 12 ft building was of galvanised iron construction, which had become derelict by 1925. (*Wyalkatchem Wheat sheaf*, 10 November 1925)

8 News cutting, Archives, National Australia Bank Group, 3 November 1960.

1860s. By 1882, there were also branches at Albany and Fremantle.⁹ In the early 1890s, the National Bank was the largest bank in Western Australia. It had hoped to expand in the wake of the 1892-93 gold discoveries, before the banking crisis in the eastern colonies in mid-1893, when it suspended payments for eight weeks to work towards reconstruction before re-opening.¹⁰ Subsequently, the bank espoused a policy of contraction rather than expansion. After belatedly opening its first Goldfields branch at Coolgardie in August 1894, five branches were opened on the goldfields in the late 1890s, when this was the only area in which the National Bank expanded, but its share of business on the goldfields was small due to its tardy start.¹¹ In the period 1900-14, as the National Bank regained confidence and initiative, it expanded its business into the new wheat growing areas that were being opened up as the railway network extended, opening new branches at Wyalkatchem, Narrogin, Kellerberrin and a score of other wheat belt towns. As at Wyalkatchem, it was often the first bank to commence operations thus acquiring the business of most of the early pioneers in the respective districts, laying a solid foundation for the future. This growth of business in Western Australia was very important to the National Bank, which would have 20% of its branches in Australia located in this State by 1914.¹²

In November 1910, Reserve 13103 (Townsite-Wyalkatchem) was gazetted, and this became the spelling in formal notices.¹³ By 5 December, there were five timber-framed buildings in Wyalkatchem, including the National Bank building 'on the right-of-way with 9 links [1.83m] over on Lot 30', which 'could be readily removed'.¹⁴ An early tracing showed the main street near the railway as Atkins Street, the railway having been built by Atkins & Finlayson, but the street name was changed to Railway Terrace in January 1911.¹⁵

After the townsite was gazetted, the town lots were offered for sale on 31 March 1911. Four lots where buildings had been erected (Lots 6, 7, 8 and 30) were to be sold at their upset price with the value of improvements thereon being added. Lot 30, fronting Wilson Street, was £15, and the improvements valued at £50 were the most expensive of any on these lots.¹⁶ The National Bank preferred to purchase Lot 5, one rood in area, which had an upset price of £17,¹⁷ reflecting its better position on Railway Terrace, in close proximity to the railway facilities. On 30 December 1911, it was registered in the name of John Anderson, Bank Manager of Northam, on behalf of the National Bank of Australasia Limited, to whom it was transferred by endorsement on 6 February 1912.¹⁸ A framed article about the history of the National Bank branch at Wyalkatchem states that it has been in continuous operation at this site since November 1910,¹⁹ which differs from other sources as documented above. *Wyalkatchem: A History of the District*

9 Blainey, Geoffrey *Gold and Paper* National Bank of Australasia Limited, Georgian House Pty. Ltd., Melbourne, 1958, pp. 81-82, and p. 233.

10 Ibid, pp. 159-64.

11 Ibid, pp. 238-40.

12 Ibid, pp. 241-43.

13 Rice, John C. op. cit., pp. 48-49.

14 Report by Surveyor F. M. Johnston, 5 December 1910, in Rice, John C. ibid, p. 55.

15 Rice, John C. ibid, p. 54.

16 Rice, John C. op. cit., pp. 49-55. Note: Rice (p. 96) stated a new building was erected for the National Bank in 1911, but later stated the 1910 building 'was moved to the main street in 1911.' (ibid, p. 168.), but this is at variance with the Bank records.

17 *Government Gazette* 31 March and 19 May 1911.

18 Certificate of Title Vol. 507 Fol. 187.

19 Information from Bank archives, op. cit.

stated the 1910 building 'was moved to the main street in 1911', but elsewhere referred to 'new 'banking chambers' for the National Bank 'under construction' in October 1911.²⁰ It has not been possible to ascertain whether this referred to relocation of the 1910 cottage or a completely new building. A 1912 photograph of Wyalkatchem shows the cottage style, timber construction bank building with signage bearing the bank's name above the entrance.²¹

From 1911, *National Bank, Wyalkatchem* had receiving offices attached to it, the first and longest lived being Korrelocking (opened August 1911, closed September 1941), followed by Trayning (1920-21), and Koorda (1923-27), which then reopened as a full branch of the bank (1927-93), and Nembudding (1928-30).²² Thus the place serviced the banking needs of people in outlying areas as well as those in Wyalkatchem and the immediate district.

In 1914-15, when severe drought in Western Australia crippled many farmers, the National Bank established a Special Assistance Scheme to assist those who were faced with having to leave their farms, advancing as much as £100,000 in a single year. The Bank became an advocate of scientific farming, and bank managers visited farms to advise on crop rotation, the need to purchase good quality seed, and to recommend farmers move into mixed farming with wheat and sheep production.²³ The National Bank's support and commitment to farmers in this difficult period, and again during the Great Depression, inspired loyalty in its customers, with many families in rural towns and districts such as Wyalkatchem continuing their business with the Bank unbroken through several generations.²⁴

In 1914, work began on a railway line linking the spur line (1912) from Southern Cross to Bullfinch with the Northam-Wyalkatchem-Merredin loop, with Wyalkatchem selected as the junction for the two railway lines, but World War I delayed work on the line, and the section to Bencubbin was not opened until 1917, followed by completion of the section to Lake Brown in 1923. In the 1920s, the Soldier Settlement and Group Settlement Schemes promoted by the State Government led to an influx of British immigrants to Western Australia to take up land. Expansion of agricultural settlement required further extension of the rail network, and the Lake Brown-Bullfinch section of the aforementioned loop line was finally completed and opened in 1929. Construction of the new railway lines stimulated growth in Wyalkatchem and the district, which had been sparsely settled in the World War I period.²⁵

In 1921, additions, of timber construction with an iron roof, were erected at the rear of the existing bank building for use as a manager's residence.²⁶ A portion of the addition is visible in the rear ground of a photograph c. 1921.²⁷

In the mid-1920s, the prosperity and stability of the Wheatbelt in general at this period, particularly the growth of the district around Wyalkatchem, was reflected

20 Rice, John C. op. cit., p. 168 and p. 96.

21 Photograph (1912), Archives, National Australia Bank Group

22 Framed information at the place, site visit, Robin Chinnery, 7 March 2007.

23 Blainey, Geoffrey p. 279. Note: At the end of the war, the National Bank had to write off £40,000 lost on farming accounts in Western Australia. (ibid.)

24 Ibid, and pp. 338-39.

25 Gunzberg, Adrian and Austin, J. op. cit., p. 207

26 National Bank, Wyalkatchem in Ball, Julia, Kelsall, David and Pidgeon, John 'Statewide Survey of Banks 1829-1939 Southern Region Western Australia' Prepared for the Cultural Environment Committee, National Trust of Australia (WA), November 1997, Vol. 2, Part 2.

27 Photograph, J. Riches collection, site visit, Robin Chinnery and Rosemary Rosario, 7 March 2007.

in an increase in the number and improvement in the quality of buildings erected in the town, where most of the new commercial and public buildings erected were of brick construction.²⁸

In 1925, one of the principal contracts let in Western Australia was for *National Bank, Wyalkatchem*, designed by prominent architects Eales and Cohen, who designed numerous buildings for the Bank in the interwar period, and built by contractor James R. Parker, of Merredin.²⁹ The original 1911 banking chambers building was demolished to make way for the new bank building designed in the Inter-War Free Classical style, with some elements of the Inter-War Academic style on a proportionately modest scale, including an attic motif, and a definite pediment rather than the vestigial pediment that was more usual in the Free Classical style.³⁰ The single storey brick building 'of handsome appearance', comprised 'a large banking chamber, manager's room, strong room, etc., with everything of the most modern design in the way of fittings ... of polished jarrah', which appeared 'very handsome against the white walls of the chamber'.³¹ The strong room door was manufactured by Ratner Safe Company Ltd., of London, Bankers' Engineers, and remains in situ in 2007.³²

The works also included a new brick manager's residence, attached to the rear of the bank and incorporating the 1921 residential quarters. It comprised 'drawing room, dining room, two bedrooms, bathroom, kitchen etc., surrounded by spacious verandahs' on the other three sides,³³ of which the rearmost rooms were the earlier timber framed residential quarters, which had been brought under the single tile roof. Announcing the opening, it was reported 'The edifice will be an improvement to the town', and was 'very imposing to the travelling public' as viewed from the railway passing through the town.³⁴ In the *West Australian*, it was reported the new building 'surpasses all others in beauty and equipment', and the premises, occupying 'a commanding position in the main street... present a very handsome appearance'.³⁵

On 20 October 1925, about 300 people, including members of the Road Board and John Lindsay, MLA, attended the official opening by W. M. Tivey, State Manager of the National Bank. After inspecting the premises, the guests adjourned for refreshments at the local hall, at which V. T. Thurston proposed the toast to the architects and the builder. The Road Board chairman, R. Gamble, traced the history of the branch at Wyalkatchem, from its earliest beginnings 'in a small galvanised iron building (now derelict), to the magnificent edifice of today', and paid tribute to the National Bank, 'the pioneer bank of the Wheatbelt', for its 'invaluable service with farmers especially during the drought seasons' when many farmers would have had to leave their properties had it not been for the bank's assistance.³⁶ In the evening, the bank held a ball at the hall for its guests.³⁷

28 *West Australian* 27 October 1925, p. 5.

29 *WA Mining, Building and Engineering Journal* 30 June 1925, p. 2.

30 Apperly, et al, *A Pictorial Guide*, op. cit., pp. 158-61 and pp. 154-57 respectively.

31 10 November 1925.

32 Site visit, Robin Chinnery, 7 March 2007.

33 *Wyalkatchem Wheatsheaf* op. cit.

34 *Wyalkatchem Wheatsheaf* 20 October 1925.

35 *West Australian* 27 October 1925, p. 5.

36 *Wyalkatchem Wheatsheaf* 10 November 1925; *West Australian* 20 and 27 October 1925.

37 *ibid.*

Following completion of *National Bank, Wyalkatchem*, J. J. Connor, manager (1922-26), continued to live at the manager's residence, as would his successors and their families through to 1994. Most remained at the place for four to five years, although some served as manager for shorter periods.³⁸

The day before the new *National Bank, Wyalkatchem* premises opened in 1925, the Bank of New South Wales opened a temporary premises in Wyalkatchem, becoming the second bank in the town. The bank's long-term premises were subsequently constructed in Honour Avenue, opening in 1927.³⁹ The Commonwealth Bank provided banking services through the post office from 1925, but never opened its own branch in Wyalkatchem.⁴⁰

Early photographs show the detailing of the front facade of *National Bank, Wyalkatchem*, including the arched windows, the decorative parapet extending from each side of the pediment, the gold painted date of construction '1925' and name of the bank, the timber panelled entry doors and the decorative timber-work to the light above them, the brick work and window openings at the west side of the building, the tiled roof and three chimneys.⁴¹ Another photograph (c. 1925-30) shows the detail of the main entrance, where three steps lead up from the footpath to the timber panelled doors, details of the decorative voussoirs and the windows themselves, where the lower rectangular portion is fixed glass with the name of the bank in gold painted lettering, and the semi-circular portion above with three multi-paned windows, the large central one being six-paned.⁴²

During the Great Depression, many wheat-growers found themselves in a precarious situation, as they were heavily indebted to the banks after over-expanding and several poor harvests. The National Bank 'carried all customers who merited aid', thus keeping foreclosures to a minimum.⁴³ Following the successful trial of bulk handling wheat at five rail sidings between Dowerin and Wyalkatchem in 1931-32, wheat bins were established at 53 sidings in 1933-34, with a temporary bin at Wyalkatchem. In 1936, a new type of bin was erected at Wyalkatchem, which became an important bulk handling centre in the district.⁴⁴

In the post-war period, the National Bank grew and expanded rapidly, as it absorbed the Queensland National Bank and the Ballarat Banking Company and opened numerous new branches. By 1958, when the Bank celebrated its centenary, the number of branches had increased from 279 in 1945, to 558, including 60 in Western Australia.⁴⁵

In 1948, 1950 and 1953, renovations were made to *National Bank, Wyalkatchem*, and further extensive renovations were made in 1963 and 1966.⁴⁶ The Bank Archives have not been able to locate any records of these projects, which physical evidence suggests included enclosure of the rear verandah for a sleep-out and laundry area and replacement of some ceilings.⁴⁷ Oral evidence indicates there may have been changes in the use of some rooms in the

38 Outlet history, National Bank, Wyalkatchem, from Archives, National Australia Bank Group.

39 Rice, John C. op. cit. p.266. Rice does not mention any other banks constructed in Wyalkatchem.

40 Registers of Depositors, Wyalkatchem, June 1925 to 1973, held at Wyalkatchem Post Office.

41 Photograph, 'National Bank of Wyalkatchem' reproduced in Rice, John C. op. cit., p. 175.

42 Photograph (1925-30), Archives, Archives, National Australia Bank Group.

43 Blainey, Geoffrey op. cit., pp. 338-39.

44 Wyalkatchem Railway and CBH Precinct, RHP 15755, Assessment Document.

45 Blainey, Geoffrey op. cit., pp. 377-97.

46 National Bank, Wyalkatchem in Ball, et al, op. cit., Vol. 2, Part 2.

47 Site visit, Robin Chinnery and Rosemary Rosario, 7 March 2007.

residence as the room on the north-east side, between the kitchen and the strong room, was serving as a bedroom.⁴⁸

On 3 November 1960, *National Bank, Wyalkatchem* celebrated 50 years of service to the district, which had grown from its small beginnings in 1910, to 'a thriving cereal and sheep raising district with a population of 1475', and reputedly 'one of the most productive wheat areas in Australia on a 'per capita' basis.⁴⁹ In c.1960-65, a photograph shows *National Bank, Wyalkatchem* after the original entry doors had been replaced with an aluminium frame glass swing door and side light, the replacement windows, a light over the entrance, and the lettering and date of construction apparently painted in a dark colour.⁵⁰

In 1981, the National Bank amalgamated with the Commercial Banking Company of Sydney, forming the National Australia Bank. From the 1980s, many bank branches were closed as changes in banking practices were implemented, particularly electronic banking and centralisation of services. This coincided with a period in which many farmers experienced difficulties related to changes in international markets, and foreclosures and forced sales occurred more often. Consequently, attitudes towards banks have often changed from the generally supportive personal interactions that characterised the relationship between banks and their clients for much of the 19th and 20th centuries.⁵¹

In 1994, the bank manager's residence was vacated and extensive alterations were made to *National Bank, Wyalkatchem* to enlarge the banking chamber, and to provide more up-to-date facilities and security. To incorporate the room that adjoined the strong room, an interior wall was removed to create an open area within the bank leading through to the kitchen, which henceforward provided facilities for bank staff, with a passage in the other direction leading through to a new door opening into the manager's room. Walls were also removed to incorporate the living room on the north-west side in the banking chamber. New counters etc. were fitted as part of a major renovation that included new air conditioning, and repainting.⁵² The Westpac branch (formerly Bank of New South Wales) in Wyalkatchem had been closed in 1993, and although the post office continued to act as an agency for the Commonwealth Bank, *National Bank, Wyalkatchem* was the only staffed bank branch in the town. Recognising the negative impact on towns left without any bank branches, the Shire of Wyalkatchem had liaised with the National Bank to try to ensure the continuation of the Bank's branch in the town, including assisting with accommodation. In 1997, when the brick and tile house being rented for the bank manager was put on the market, it was purchased by the Shire to ensure it could continue to provide quality accommodation for the manager.⁵³ The Shire's proactive approach reflects the importance attached to the continuing role of *National Bank, Wyalkatchem* in the town and district.

48 Merle Crute, who resided at the place in the 1960s, conversation with Robin Chinnery, March 2007.

49 News cutting, op. cit., 3 November 1960.

50 Photograph (1960-65), Archives, National Australia Bank Group

51 Fisher, David 'Rural finance in Western Australia, 1829-1979' in Burvill, George H. (Ed.) *Agriculture in Western Australia, 1829-1929* UWA Press, Nedlands, 1979. There has been much discussion and debate regarding closure of bank branches in regional areas, to which all levels of government have contributed. The issue was addressed in the report by the House of Representatives Standing Committee on Economics, Finance and Public Administration entitled 'Regional Banking Services: Money Too Far Away'. (See www.aph.gov.au/house/committee/efpa/rbs/rbrep.htm)

52 Donna Ward, Bank officer, conversation with Robin Chinnery, 7 March 2007.

53 Annual Report, Shire of Wyalkatchem, 1997-98, pp. 25-26. Held at the Shire Offices.

In 1997, *National Bank, Wyalkatchem* was included in the Statewide Survey of Banks.⁵⁴ Subsequently, a ramp for disabled access has been installed at the front entrance to the place. It has not been possible to ascertain whether the original steps are extant beneath this structure.⁵⁵

In 1999, and again in 2004, the place was included in the Municipal Inventory for the Shire of Wyalkatchem.⁵⁶

In December 2006, the place was struck by lightning, damaging much of the electrical equipment, but causing only minor damage to the building itself.⁵⁷

In 2007, *National Bank, Wyalkatchem* is the only bank branch remaining in this town.⁵⁸ It is highly valued for its continuous support to farmers in the district in good times and bad over more than 90 years, which has seen it continue to retain the accounts of many families in the town and district through the generations to the present day.⁵⁹

13.2 PHYSICAL EVIDENCE

National Bank, Wyalkatchem, constructed in 1925, is a masonry, rendered masonry and Marseilles profile terracotta tile bank building in the Inter-War Free Classical style, incorporating an earlier (1921), timber framed and weatherboard clad, former bank manager's residence at the rear.

National Bank, Wyalkatchem is located on Railway Terrace, the main commercial street in Wyalkatchem, a town in the Wheatbelt Region of Western Australia located approximately 164 km north-east of Perth.

Railway Terrace runs parallel with the railway in a north-westerly, south-easterly direction and comprises the main commercial centre of the town. The National Bank is located to the south-east of Honour Avenue, the main road running north from Wyalkatchem to become the Wyalkatchem-Koorda Road, and next but one to a row of early 20th century shops known collectively as Johnston's Buildings. The shops (1921) are contemporary with the Wyalkatchem Hotel (1919, 1925) located further south-west on the opposite side of Honour Avenue.

National Bank, Wyalkatchem is located on a level site comprising an area of 1,012 square metres. The bank is sited abutting the front boundary and with narrow set backs on each side of approximately 4 metres, varying with the irregular floor plan of the building. There are corrugated asbestos cement fences on each side of the building, each with a gate to the side area that comprises mainly sandy soil and shrubs. There is a cracked bitumen sealed path on the south-eastern side with an open concrete spoon drain to collect run-off from the adjacent building.

At the rear of the building is an open yard with an area of grass, a rotary clothes line near to the back wall of the building and the stump of a mature tree that has been felled, nearby. The rear portion of the lot comprises a gravelled yard and in the northern corner there is a fibrous cement clad shed adjacent to a concrete

54 Ball, Julia, Kelsall, David and Pidgeon, John op. cit. Note: This source mistakenly reported the place was 'Out of use' and gave its location as Lot 4, rather than Lot 5. (ibid.)

55 Site visit, Robin Chinnery and Rosemary Roasrio, 7 March 2007.

56 Municipal Inventory, Shire of Wyalkatchem, Adopted 16 December 1999 and 18 March 2004.

57 Donna Ward op. cit.; and site visit, Robin Chinnery and Rosemary Rosario, 7 March 2007.

58 Site visit, Robin Chinnery and Rosemary Roasrio, 7 March 2007.

59 Donna Ward, op. cit.

slab that supports a timber-framed carport with a metal deck roof. There is a mature eucalypt in the back corner of the lot near the shed.

The site is fenced with a range of fencing styles including super-six fibrous cement panels and metal-framed panels. There is a pair of metal-framed gates to the rear of the lot to the right of way.

National Bank, Wyalkatchem comprises two attached but visually distinct sections of building. The front section, constructed in 1925, comprises the banking chamber and associated offices and the rear section comprises a timber framed former residence (1921) with brick extensions (1925).

National Bank, Wyalkatchem, as it addresses Railway Terrace, is a single storey rendered masonry building in the Inter-War Free Classical architectural style. The façade is symmetrically composed around a central recessed doorway with a horizontal rendered masonry awning supported on two brackets over the door. The central recess has a gabled pediment under an unadorned central squared parapet with a flagpole on the top. Under the gabled parapet is a circular motif with the year 1925 in black lettering in the centre. On either side of the entry are arched windows in matching bays flanked by pilasters with a simple frieze, architrave and cornice above. There is a parapet along the top of the façade with an open spiral balustrade design. The render on the façade is marked as smooth faced ashlar and includes voussoirs around the window openings. Although the façade is intact, the original front door has been replaced with a pair of sliding glass doors and the insets to the two arched windows have also been changed. There is a recent disabled ramp obscuring original entry steps that are possibly extant under the structure of the ramp.

The external fabric of the bank behind the façade is red face brickwork with painted rendered bands at sill and head height. Brickwork is stretcher bond with cream coloured rolled mortar joints. At the rear of the building, the external fabric of the former residence is timber framed and clad with timber weatherboards. The former back verandah is enclosed with the external walls clad with weatherboard to sill height and battened fibrous cement panels above. A hipped roof extends over the whole of the building with timber lined gable vents to front and back at either end of the ridge. The roof is clad with terracotta Marseilles profile roof tiles. There are four tall face brick chimneys extant with rendered corbelling at the top. Three chimneys are over the front brick section of the building and one at the back over the timber framed former residence.

There are open porches on both sides of the brick building. On the north-western side the porch is timber framed with a concrete slab floor. Posts are 130mm x 130mm square timber and there is a curved timber valence between each of the three bays. A tiled skillion roof extends over the porch with timber battened fibrous cement lining at the end. Under the porch there is a square, timber framed, bay window with weatherboard cladding to sill height and five pairs of small paned casements forming the bay.

On the north-eastern side of the building a similar porch, with a timber boarded floor and a concrete step, is located outside the kitchen. This porch comprises two bays with similar post and valence detail. One end of the porch is enclosed to balustrade height with fibrous cement flat panels.

There are two fibrous cement clad tiled roofed toilets on the north-eastern side of the building and a fibrous cement clad laundry on the northern back corner.

Windows to the brick section of the building are timber framed small paned casement windows. Two windows at the front of the north-western elevation are not original and have recent obscure glazing. Windows have vertical steel security bars fixed externally. Windows to the enclosed rear verandah are recent aluminium framed sliding sashes.

Internally the brick bank building has been extensively altered and refurbished. The main banking chamber at the front of the building has recent finishes and fittings including a timber veneer and granite counter and steel framed and glazed 1.8m high partitions. The ceiling in this area is acoustic tiles and the floor is carpeted. The bank manager's office is located on the eastern side of the banking chamber and this also features contemporary fittings and finishes. The door to the office is recent and the fireplace has been blocked. A recent doorway in the eastern corner of the room leads to a passage to offices and storage areas behind. Behind the bank manager's office is the bank vault, or strongroom, that opens to the main banking chamber. The vault is intact with original doors and fittings. Behind the banking chamber is an office area with recent fittings and finishes to match the banking chamber. The original fireplace has been blocked and the chimney space is now a service duct.

A passage runs from the banking chamber and contemporary offices to the former residence at the rear. On the eastern side of the passage is the kitchen which still remains largely intact with original doors, chimney and mantle-piece extant. The plasterboard ceiling and scotia cornice are recent.

A door at the end of the passage opens into a lobby that provides a transition from the brick bank building to the remaining residential rooms in the timber framed portion of the building. On the western side of the lobby is a bathroom with an original door and casement window, recent tiling, and a bath and basin that may date from the 1920s.

Two doors open from the lobby to the two former residential rooms. The doors are original and distinctive featuring two panels forming a pointed motif at the top, somewhat reminiscent of Arts and Crafts joinery detailing. The two rooms have beige and orange patterned carpet, pink painted battened plasterboard walls and white battened plasterboard ceilings. Both rooms have original white painted fireplace surrounds and pairs of timber French doors with blocked fanlights and original hardware. Both rooms have recent aluminium framed windows in original openings.

The French doors to the two rooms of the former residence open into the enclosed back verandah. This area has carpet on the timber floor. Walls and ceilings are battened fibrous cement and plasterboard and windows are recent aluminium framed. The original weatherboards to the back of the former residence are extant on the internal wall of the enclosed verandah which opens into the laundry at the western end.

National Bank, Wyalkatchem is in good condition as a result of ongoing use and maintenance. The bank chamber and associated offices and stores have been recently refurbished and are in very good condition, however they are not intact and very little original fabric is extant. The timber framed former residence is in fair condition and is not in use. The two remaining rooms of the former residence are substantially intact with original fireplaces, entry doors and French doors.

Externally the building is in fair to good condition. There is a substantial crack on the western side of the entrance where an internally illuminated National Bank sign has been fixed to the façade. The authenticity of the façade has been

reduced by the replacement of entry doors and the construction of the disabled ramp.

13.3 COMPARATIVE INFORMATION

Design Style and Bank Buildings: The HCWA database includes five places as having been designed in the Inter-War Academic Classical style. Four are bank buildings: *National Bank, Wyalkatchem*, WA Bank (fmr), Northam, ES&A Bank & Quarters (fmr), Three Springs, ANZ Bank & Quarters, Wickepin. 'Statewide Survey of Banks 1829-1939 Southern Region Western Australia' also recorded the two-storey Bank of Australasia (fmr), Northam, in this style. Mainly used in Queensland, New South Wales and Victoria, it was generally an urban style employed for large public buildings such as art galleries and libraries, city halls, churches and war memorials, as illustrated in *A Pictorial Guide to Identifying Australian Architecture: Styles and Terms from 1878 to the Present*.⁶⁰ The places on the HCWA database and Bank of Australasia (fmr), Northam, do not have the largeness of scale that is characteristic of the style, and do not demonstrate all the key indicators of the style, with a colonnade being a notable omission. The design of each borrows elements from the Inter-War Academic Classical style as is characteristic of the derivative design style known as Inter-War Free Classical, whose practitioners combined elements and motifs from a broad range of classical architectural styles, on occasion interweaving other decorative themes, e.g. Arts and Crafts or Art Deco. The Inter-War Free Classical style was employed for a wide range of buildings, including large urban buildings, smaller institutional buildings, such as banks, and domestic buildings. The HCWA database lists 21 bank buildings in this style, of which two have been Entered on the Register of Heritage Places, *Office of the Department of Agriculture, Busselton*, and *Homeswest Building, Carnarvon*, neither of which continue in operation as a bank. *National Bank, Wyalkatchem* is a representative example of the design style as applied to a bank in a rural town, incorporating some elements of the Inter-War Academic Classical style, in particular a pediment, which was more often vestigial in the Inter-War Free Classical style, and an attic motif.

The Register of Heritage Places includes 25 banks, two of which are located in the Wheatbelt: *Butterly House* (1870), Toodyay, and *Commonwealth Bank, Northam* (1923). The Current Assessment program includes a further 22 banks, of which 10 are located in the Wheatbelt, of which five were built post-1925, including Bank of New South Wales (fmr), Kellerberrin (1927), and National Bank, Narrogin (1928). Most banks built in the Federation and interwar periods continued to include the manager's residence, which gradually ceased in the post-World War II period, as it became more common for bank managers and others to reside away from their business premises. At *National Bank, Wyalkatchem*, when the new bank building was erected in 1925, it incorporated the earlier residential quarters, whereas it was most common for banks to erect a completely new building.

By the late 1990s, the manager's residence at bank buildings, including *National Bank, Wyalkatchem*, was no longer in use for its intended purpose. In the late 20th century, many bank branches in both suburban and rural areas were closed. In the early 21st century, older bank buildings that continue to serve their intended use have become increasingly rare. *National Bank, Wyalkatchem* is

⁶⁰ Apperly, et al, op. cit., pp. 154-57.

one of a relatively small number of places that has continued to provide banking services from the same site for more than 90 years, and which continues in operation for its intended purpose in 2007.

The only other permanent bank building known to have been constructed in Wyalkatchem is Bank of New South Wales (fmr) in Honour Avenue. This is a single-story cement-rendered brick and iron commercial building in the Inter-War Free Classical style, erected in 1927 to replace a temporary 1925 premises across the road. It also includes a brick manager's residence attached to the rear of the bank building, which is highly authentic and in good condition. The place is no longer in use as a bank, and the bank building has undergone significant internal changes. In 2004, it was in use as a telecentre and private residence.⁶¹ Bank of New South Wales (fmr) is in the current assessment program as part of the Wyalkatchem Civic Group.

Architects Eales and Cohen who designed *National Bank, Wyalkatchem*, were well-established architects, responsible for the design of many commercial, ecclesiastical and residential buildings in the city and country areas. They carried out much of the work commissioned by the National Bank in the period 1920-40, some of which was undertaken during their association with William Bennett and their partnership with Fitzhardinge, including the Inter-War Art Deco style *National Bank, Northam*.⁶² In 1924-29, in addition to *National Bank, Wyalkatchem*, which is a good example of their design work for bank buildings, they were responsible also for the designs of banking premises at Merredin and Dalwallinu, additions and general renovations for the National Bank, Dowerin, and alterations to the National Bank, Murray Street, Perth.⁶³

Conclusion: *National Bank, Wyalkatchem* is a good example of the bank design work by architects Eales and Cohen, and a representative example of the Inter-War Free Classical design style. The place may have some rarity value for the incorporation of the earlier residential quarters in the 1925 building. *National Bank, Wyalkatchem* is one of a small number of banks continuing in operation from the same site from the pre-World War I period through into 2007.

13.4 KEY REFERENCES

National Bank, Wyalkatchem in Ball, Julia, Kelsall, David and Pidgeon, John 'Statewide Survey of Banks 1829-1939 Southern Region Western Australia' Prepared for the Cultural Environment Committee, National Trust of Australia (WA), November 1997, Vol. 2, Part 2

13.5 FURTHER RESEARCH

Archives at National Australia Bank were unable to locate any specific records relating to the early bank buildings on the site pre-1925, or plans of the place at any date, and the primary source of information in the 'Statewide Survey of Banks 1829-1939 Southern Region Western Australia' was not available. The place is not among the plans by Eales and Cohen held in Battye Library, and the Shire of Wyalkatchem does not hold any plans of the place. Further research

⁶¹ Shire of Wyalkatchem Municipal Inventory, March 2004, record WMMI085.B

⁶² *WA Mining, Building and Engineering Journal* Tenders section, 1920-26; and *Building and Construction* Tenders section, 1927-40.

⁶³ *WA Mining, Building and Engineering Journal* Tenders section 1924-26; and *Building and Construction* Tenders section, 1927-29.

may reveal additional information about the place, including the manager's residence.