County: Wynyard
Section: 39Parish: South Wagga Wagga
Allotment: 2Town: South Wagga Wagga
Torrens Title: 1DP905502

Identification:

This allotment was not yet identified in Townsend's April 1849 drawing (Diagram1), but was clearly marked by 1858 (Diagram 2).

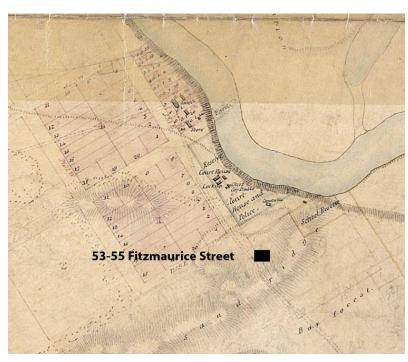


Diagram 1: Wagga Wagga Town lots, April 1849 surveyors plan – Townsend Source: State Archives of NSW. AONSW Map No.6027.

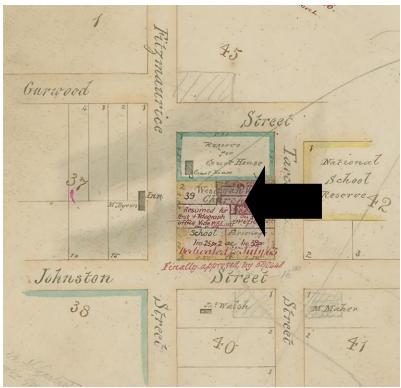


Diagram 2: February 1858 surveyors plan – Fisher Source: NSW Dept. Lands. Crown Plan W.673.730

In 1858 Fisher had reserved three allotments in section 39, for the Wesleyan Church, with the following notations:

Allotment 2 (1 acre) – reserve for Wesleyan Church

Allotment 3 (1/2 acre) – reserve for Wesleyan School

Allotment 4 (½ acre) – reserve for Wesleyan Parsonage

Although the land had been dedicated for these purposes it was not until January 1867 that the Government officially granted allotment 2 of section 39, to the Wesleyan Methodist Church, "for the erection thereon of a chapel". The trustees named therein were the Reverend Stephen Rabone, the Reverend George Hurst, and the Reverend Benjamin Chapman (all of Sydney)¹.

The property dimensions are clearer in the sketch of the block featured in the original grant document (see Diagram 3).

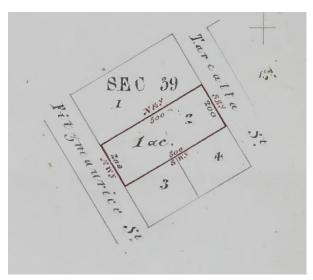


Diagram 3:

Dimensions of allotment 2, section 39 (200 links x 500 links). [100 links = 1 chain] [1 chain = 66ft]

Source: NSW Dept. Lands. Land Grant Vol.69 Fol.154

In January 1875, following the demise of the Reverend Stephen Rabone, the Reverends Hurst & Chapman became the registered proprietors of the property.

Two months later in March 1875 the title was transferred to new trustees, presumably a group of local Methodists. These trustees were, William Riley, Edward Holloway, John Pendleton, Hugh Beattie, John Green, William Denning, Charles Henry, John Armstrong, Henry Whitehead, Thomas Denning, Charles Redman, William Whittle, William Eddy, and Charles Stead

In March 1879 the local trustees sold part of the land to the Commercial Banking Company of Sydney as detailed in Diagram 4.

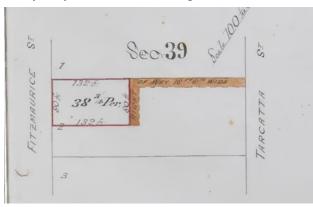


Diagram 4:

Dimensions for part of allotment 2, section 39 [80ft x 132ft, with 16ft 6" right of way] – as transferred to CBC. Now Lot 1 DP905502.

Source: NSW Dept. Lands.

Certificate of Title vol.413 fol.129

The Commercial Banking Company retained the property until February 1998 when the property was transferred to Mepeti Pty Ltd. This transaction was quickly followed by a five year lease to the National Australia Bank, which expired on the 21st January 2003.

In April 2011 the property was transferred to PRD Nationwide. The latter had recently purchased Ray White Real Estate Wagga, with the merger to take effect from the 1st May. The new business relocated to the newly purchased premises² around the same time.

History of the Commercial Bank

The Commercial Banking Company of Sydney (CBC) opened their first branch on the 1st November 1834, in Sydney³.

Their first presence in Wagga Wagga, was in the mid 1850's per the agency of Mr Frederick Anslow Tompson, from his store at the rear of what is now Romano's hotel⁴. From the latter half of 1861 Tompson lobbied the bank to establish a branch in Wagga Wagga, but his approaches were consistently rejected by the bank's board. The only bank with a branch office in Wagga Wagga at this time was the Australian Joint Stock Bank (AJS). Tompson highlighted a degree of customer dissatisfaction with the latter, and warned of the possible establishment of a branch by the Bank of New South Wales, but it would be January 1863 before the board relented and accepted the recommendation of Tompson to lease a property for £75 per annum⁵.

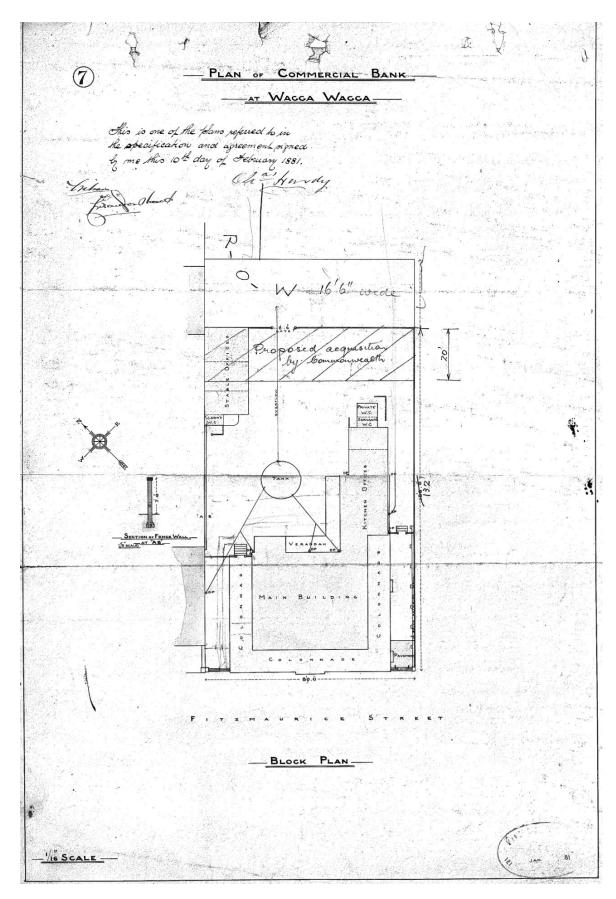
This branch in Wagga Wagga opened on 3rd February 1863 in Kincaid Street, with Mr W. H. MacKenzie as the manager⁶. MacKenzie experienced some difficulties in his new position, complaining about the "inadequacy of the premises" and "the high cost of living". He also suffered financially as a consequence of his involvement with a Melbourne mercantile firm, and was "temporarily relieved of his duties", so that he might "sort out the mess"⁷.

The branch was not successful and on 30th September 1863 the branch ceased operation. It was said to have been primarily due to the threat from bushrangers. The then Chief Superintendent of Police, Captain McLerie, had advised the directors of the bank to take this course of action, believing he did not have the resources to protect the town. In addition to the threat of bushrangers, the issues of inadequate premises, management, and the generally depressed economic conditions, were no doubt all strong influences on the decision to close within seven months of opening⁸. These 1863 premises later formed part of the Club House hotel⁹.

On the 14th March 1874 the branch reopened in premises leased from Mr Ebenezer Shaw, in Gurwood Street¹⁰, and remained there until the move to new premises in 1883. The temporary manager was George H Green¹¹, with Frederick William Gowlland taking over officially some ten days later. Gowlland's first assistant, Alfred Mate, followed shortly after¹². These 1874 premises were on the north side of Gurwood Street, between Fitzmaurice and Trail streets¹³, on allotment 20, of section 1, and consisted of bank premises and residence (brick)¹⁴.

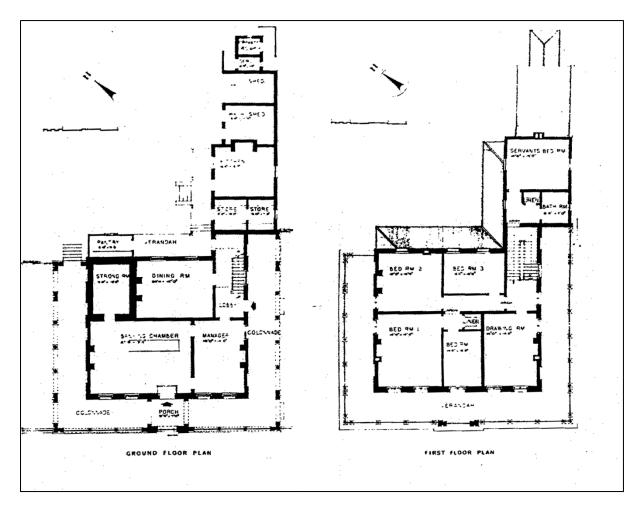
In 1878 the CBC purchased the site we now know as 53-55 Fitzmaurice Street, from the Wesleyan Church, for the sum of £2,500 15 .

The existing building (2011) was built by Charles Hardy circa 1881, and was designed by the Mansfield Brothers, Architects¹⁶. The latter built many banks in rural New South Wales, including those in the towns of Cootamundra, Narandera, Forbes, Tumut, and Adelong. Hardy signed the contract on the 10th February 1881, for the agreed price of £6,030¹⁷.



Above: Ground floor plan of CBC building as signed by Charles Hardy on the 10th February 1881. Courtesy NAB Archives

The foundations of the new Wagga Wagga branch buildings were being marked out by March 1881¹⁸. By September 1881 the brickwork was almost completed and the tradesmen had commenced plastering¹⁹, and in April 1882 the building was described as "almost ready²⁰."



Above: Floor plans – ground and first floors of 1882 building. Courtesy NAB Archives.

On the 23rd May 1882, the first branch manager of the new premises, Mr Gowlland, wrote to head office highlighting several issues with the new premises²¹:

"The size of the building will tax our present or any other two servants inside the house to the utmost.....there is the large colonnade and balcony to be kept clean, 29 windows, the majority of which are 12' high, impossible for a woman to clean. Wood to suit the kitchen range and stoves requires to be cut exceedingly small."

Gowlland left Wagga Wagga at the end of 1891, for Sydney, and was replaced by Mr McDonald from Milton²².

In 1883, when a reporter from the Illustrated Sydney News visited Wagga Wagga, the land immediately to the south of the new Commercial Bank building, and between the latter and the Wesleyan Church, was described as "a vacant piece of ground", on which the government intended to build the new post office²³.

An accompanying drawing (see Diagram 5) shows the outlines of the various prominent buildings that existed at that time, and clearly shows the stables and other buildings at the rear of the CBC premises.

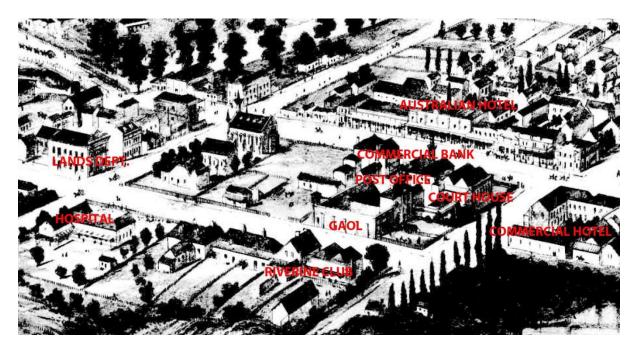


Diagram 5: Sketch of Wagga Wagga town in 1883. Source: Illustrated Sydney News. 17th March, 1883.

In 1893 a financial crisis saw the collapse of a number of banks, including the CBC, which went into provisional liquidation in May of that year, but was trading again by June of the same year²⁴.



Above: An early 1900's photo of the bank. Courtesy Sherry Morris.

In 1937 the building was remodelled at a total cost of £2,800. The architects were Kent & Massie, and the builders were Stuart Bros.



Left: This 1950's staff photo is courtesy the NAB Archives.

Standing (L to R): J. C. G. Clulow, F. K. S. Upton, R. N. Abernethy, O. E. Clifton.

Seated (L to R): Miss Joan Lindsay, H. D. Brook, R. A. Lindsay (manager), R. S. Lindsay.

In 1977 the building was reconstructed with extensive changes to the interior of the lower floor. Unsympathetic additions to the exterior (a 1930's façade and arcade fill²⁵) were removed and the façade restored to its original 1882 appearance, as near as possible. Total cost was some \$300,000²⁶, and the architects were Laurie & Heath Pty Ltd. A very large copy of the architects' original plans features prominently on an internal wall of the ground floor²⁷. The structural engineers were Hughes Trueman, Ludlow, whilst the builders were F M Constructions²⁸.

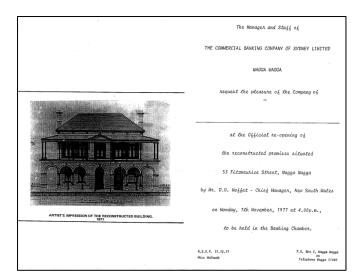


Above Right: CBC Bank building showing the 1930's façade. Courtesy National Trust records as held by the Wagga Wagga City Library. Photo by Jill Morrow.



Left: CBC building following the 1977 renovations. Courtesy NAB Archives.

Up until this reconstruction managers had lived on the premises, but this practice ceased when Mr John Roberts was appointed manager. Roberts had previously been the manager at the Cooma branch of the CBC, but purchased a home on behalf of the bank when he moved to Wagga Wagga in 1977.



Left: Copy of the invitation to the official re-opening of the newly renovated CBC building on the 7th November 1977. Courtesy NAB Archives

In 1981 the CBC and NBA (National Bank of Australia) announced their merger, which eventually became the National Australia Bank (NAB)²⁹.

This NAB branch closed in July 2008, although the ATM is still being maintained (2011).

The Register of the National Estate describes the building as follows:

"Built in 1882, the former CBC Bank (now National Australia Bank) building in Fitzmaurice Street has historical and architectural importance. It is a reflection of Wagga's development in the late nineteenth century when the town was growing as an agricultural centre, and it clearly shows the prominent place of banks in country town streetscapes. It illustrates many of the characteristics of Victorian Free Classical architecture, and was probably designed by Mansfield Brothers and bears strong similarities with other Mansfield banks (eg, Cootamundra, Narrandera, and also Forbes, Tumut and Adelong). Sited on the crest of a hill, the bank is a vital element in the streetscape of the civic centre of Wagga and it complements well the adjacent former post office which is built in the same style and is of similar proportions (the bank, post office and courthouse are also separately registered as a group). Built of stuccoed brick, the bank is two storey, with the banking chamber on the ground floor and the residence above. The ground floor facade's main feature is an arcade with three arches either side of a central entrance arch which is rusticated. The arches have impost and keystone decoration and label moulding; columns with square bases (with cornices) support the arches. Behind the arcade the main front wall is rusticated and the round headed windows have prominent sills which are supported by brackets. On the upper floor is a verandah with columns grouped in threes at the corners; a patterned cast iron balustrade runs along the verandah. In the verandah's centre, above the entrance arch, is a pediment supported on paired pilasters. There is a dentil course just below the verandah roof and another on the eaves of the main roof. The eaves are supported by paired brackets. Slate clads the hipped roof, and symmetrically placed at either end of the roof are chimneys with cornices. The upper floor windows are French and have shutters³⁰."

Editor Note: A special thank you to Brigitte Vroombout and the National Australia Bank, for providing access to their archival material.

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¹ NSW Land Grant Register Vol.69 Fol.154.

² Daily Advertiser. 12th April 2011, p4.

³ CBC Officer's Club – History.

⁴ Wagga Wagga Express. 25th November 1922, p2c4.

⁵ CBC records – history of Wagga Wagga branch. Held by NAB Archives.

⁶ Wagga Wagga Express. 11th July 1914, p6c1-3.

⁷ CBC records – history of Wagga Wagga branch. Held by NAB Archives.

⁸ CBC records – history of Wagga Wagga branch. Held by NAB Archives.

⁹ Illustrated Sydney News. 17th March 1883. Wagga Wagga Express. 11th July 1914, p6c1-3.

¹⁰CBC Officer's Club – Branches.

¹¹ The First Banks in Wagga - Part 2: The Commercial Banking Company of Sydney. Sherry Morris.

¹² CBC records – history of Wagga Wagga branch. Held by NAB Archives.

¹³ Wagga Wagga Advertiser. 29th June 1895, p3c8. Wagga Wagga Express. 2nd July 1895, p3c8.

¹⁴ Wagga Wagga Rate Books – Compilation, Burch.

¹⁵ The First Banks in Wagga – Part 2. Sherry Morris.

¹⁶ Main Street Study. Fitzmaurice Street Precinct, Wagga Wagga. Volume 2: Inventory. – Freeman Collett & Partners Pty Ltd. October 1994.

¹⁷ Wagga Wagga Advertiser. 11th March 1977.

¹⁸ Wagga Wagga Advertiser. 12th March 1881, p2c7.

¹⁹ Wagga Wagga Advertiser. 3rd September 1881, p2c7.

²⁰ Wagga Wagga Advertiser. 13th April 1882, p2c5.

²¹ CBC Officer's Club – History. (CBC Officer's Club – Branches.

²² Gormly Indexes – Banks. Citing SMH, 28th November 1891.

²³ Illustrated Sydney News. 17th March 1883.

²⁴ Wagga Wagga Express. 18th May 1893, p4c1. 20th June 1893, p3c6.

²⁵ Register of the National Estate. At <u>www.heritage.gov.au/cgi-bin/ahpi/record.pl?RNE753</u>. Accessed 5th October 2011.

²⁶ CBC Officer's Club – Branches.

²⁸ CBC documentation obtained by Jill Morrow and held by the WWCL (Local History Collection).

²⁹ CBC Officer's Club – History.

³⁰ Register of the National Estate. At www.heritage.gov.au/cgi-bin/ahpi/record.pl?RNE753. Accessed 5th October 2011.