

UNION BANK BUILDING

44 Fitzmaurice Street



Front Cover: Fitzmaurice Street with the Union Bank building centre. Courtesy CSU Regional Archives [RW5].

© Geoff Burch – October 2025

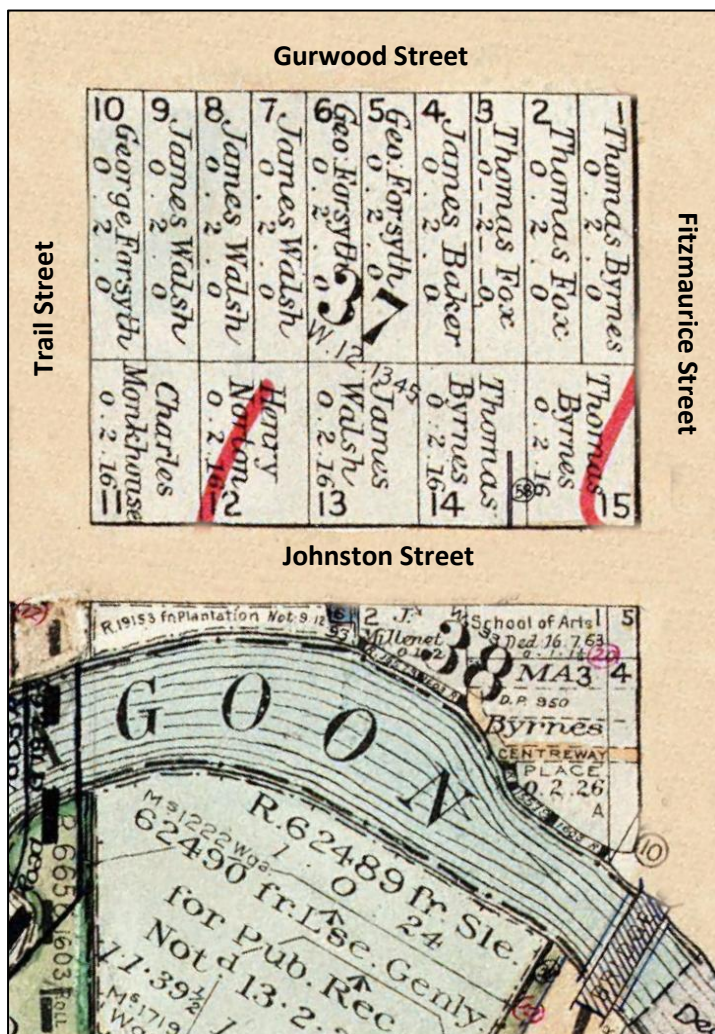
Union Bank - 44 Fitzmaurice Street

The former Union Bank building at 44 Fitzmaurice Street is located on a part of allotment 15, section 37, in the town and parish of South Wagga Wagga.

Allotment 15

Allotment 15 was originally purchased from the Crown by Thomas Byrnes on the 12th November 1855, for the sum of forty pounds. The property had an area of two roods and sixteen perches, with a frontage of three chains [60.4M] to Fitzmaurice Street and a frontage of two chains [40.2M] to Johnston Street.¹

Thomas Byrnes also purchased allotment 14 on the same day, for the sum of twenty five pounds and fifteen shillings. Allotment 14 had the same dimensions as allotment 15.²



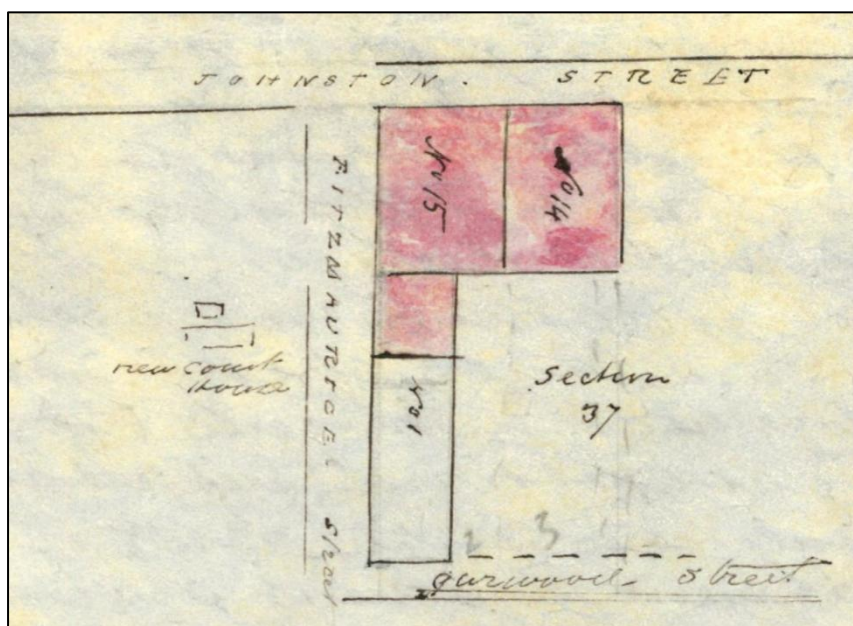
Left: Extract from town plan showing the layout of section 37 and the allotments purchased by Thomas Byrnes in 1855 [1, 14 & 15]. Courtesy NSW Land Registry Services. HLRV.

On the 5th January 1863 Thomas Byrnes mortgaged allotments 14 & 15 of section 37, and a part of allotment one section 37, with George Forsyth.³

¹ NSW Land Registry Services. Title Deed. Year 1856, number 605.

² NSW Land Registry Services. Title Deed. Year 1856, number 606.

³ NSW Land Registry Services. Title Deed. Book 81, number 347.



Left: The lands mortgaged by Thomas Byrnes with George Forsyth in January 1863. Courtesy NSW Land Registry Services. HLRV.

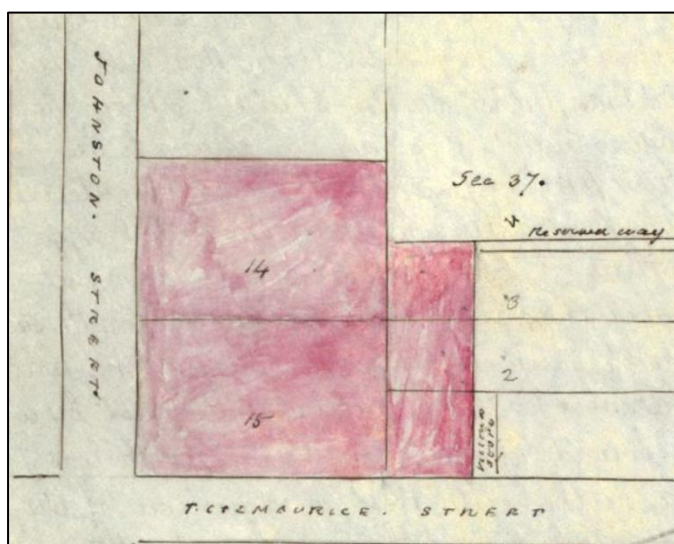
The Australian hotel building extended along Fitzmaurice Street, across the junction of allotments 1 & 15.

In June 1864, Thomas Byrnes, a butcher of Wagga Wagga, made an agreement with Robert John Higgins, for the latter to purchase the Australian Family hotel property, with all of its contents – stock of trade, furniture, equipment, etc, - plus the business and the license, for the sum of seven thousand pounds. The agreement required an immediate deposit of two thousand and five hundred pounds, followed by three subsequent payments of fifteen hundred pounds at intervals of nine, fifteen, and twenty one months. During that period interest, at the rate of nine percent was payable quarterly. The agreement included a clause that Thomas Byrnes, or his executors or heirs, could continue to occupy a small house and premises on the property, from which he [Byrnes] conducted on a butcher shop, for a period of one year at a rent of ten shillings per week. The agreement also required that Byrnes, or his executors or heirs, “forthwith” complete the flooring of the balcony of the Australian hotel “till it meets that portion of the balcony on the premises now occupied by Mr Mitchell, saddler.” The premises occupied by Mitchell were a part of the Australian Family hotel complex. The new floor was to extend from the Victoria Store to the existing balcony floor, which would place Mitchell’s business at the southern end of the building, facing onto Fitzmaurice Street. The agreement did not require any changes to the balustrade. Byrnes was bound to ensure that the existing licensee, John Joseph Fennell, vacated the property once the deposit was paid. The land conveyed consisted of all of allotments 14 & 15 plus a part of allotments 1, 2 & 3. The allotment 1 parcel of land had a frontage of 63ft and 8in to Fitzmaurice Street and a depth of 66ft [1 chain]. The northern boundary was a common boundary with the Victoria Store. The segments of allotments 2 & 3 aligned with allotment 1 to create a neat rectangle running east-west. Each component had a depth [east-west] of 66ft and a width of 63ft and 8in.⁴

On the 28th January 1865, the 1864 agreement between Byrnes and Higgins was formalised in a title deed.⁵

⁴ NSW Land Registry Services. Title Deed. Book 88, number 388.

⁵ NSW Land Registry Services. Title Deed. Book 91, number 808.



Left: The land conveyed to Robert John Higgins in January 1865, which featured the Australian hotel and other buildings. Courtesy NSW Land Registry Services.

In December 1871 there were efforts to convince the then owner, Robert John Higgins, to sell. It had been known by many, for some years, that Henry Moxham was interested to purchase the freehold, but that the asking price set by Higgins (£10,000) was considered too high by Moxham. There was a large mortgage on the property, held by the

AJS Bank, and this entity favoured selling the property at a lower price. Higgins was finally convinced to agree to the sale, and Moxham purchased the freehold, the goodwill, plus the furniture and stock, from the AJS Bank for the sum of £8,225, through the agency of Forsyth & Elliot. These transactions took place in January 1872.⁶

On the 22nd June 1875, the AJS Bank conveyed the property to Auber George Jones. Higgins had defaulted on a payment of the principal, and the bank reached agreement to sell the property to Henry Moxham for the sum of six thousand pounds. Before the property could be conveyed Moxham on sold the property to Auber George Jones for the sum of eight thousand pounds.⁷

In June 1877, AG Jones, a grazier of Wagga Wagga, sold parts of allotments 14 and 15 to John Franklin McMullen of Melbourne, for the sum of three thousand, eight hundred, and fifty pounds. The land conveyed had a frontage of four chains [264ft, or 80.5M] to Johnston Street and a frontage of 134ft 3½in [40.9M] to Fitzmaurice Street.⁸ Jones retained ownership of the Australian hotel complex. McMullen, was the general manager of the Union Bank of Australia, and held the property in trust, on their behalf.⁹

On the 1st March 1888, McMullen conveyed the property to the Union Bank of Australia, for the sum of ten shillings. The dimensions of the property were unchanged from 1877.¹⁰

On the 1st August 1890, the Union Bank sold a part of their holding to the Bank of Australasia, for the sum of three thousand, five hundred and twenty-three pounds, six shillings, and eight pence. The boundary commenced at a point on the western side of Fitzmaurice Street, distant 83ft 11½in [25.6M] from the south-east corner of section 37, before extending north a distance of 50ft 4in [15.3M] along Fitzmaurice Street. The border then ran west at 90° to Fitzmaurice Street, a distance of 264ft [80.5M]. The corresponding western and southern boundaries formed a perfect rectangle.¹¹

⁶ Wagga Wagga Express. 2nd March 1872, p2. / Wagga Wagga Advertiser. 2nd March 1872, p2.

⁷ NSW Land Registry Services. Title Deed. Book 155, number 90. / Wagga Wagga Express. 17th October 1874, p2.

⁸ NSW Land Registry Services. Title Deed. Book 170, number 380.

⁹ NSW Land Registry Services. Title Deed. Book 175, number 152.

¹⁰ NSW Land Registry Services. Title Deed. Book 385, number 337.

¹¹ NSW Land Registry Services. Title Deed. Book 442, number 829.



Above: Three buildings on land purchased by the Union Bank in 1877. The 1885 Union Bank building, the 1888 two storey offices of George Coleman [solicitor] and the three storey brick premises of the Bank of Australasia. Courtesy CSU Regional Archives.



Above: Union Bank in early days with single story building to the right. Courtesy CSU Regional Archives [Hammond album].



Above: The Union Bank building [left] with the single storey solicitor's offices on the right, c.1908. Courtesy Souvenir of Wagga Wagga booklet.

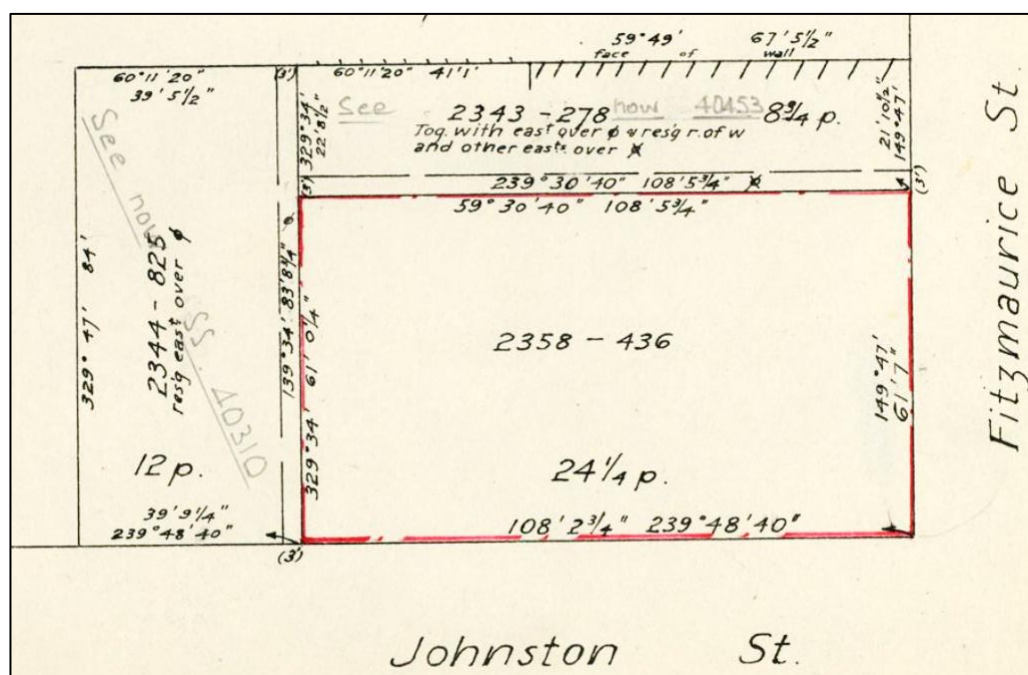


Above: The Union Bank building [left] with the two storey solicitor's offices on the right. Courtesy ANZ Archives.

On the 20th August 1955, the liquidators for the Union Bank [based in England] sold another part of the Fitzmaurice Street frontage to the Mutual Life and Citizens' Assurance Company Ltd, for the sum of seventeen thousand, five hundred pounds. The land sold had a frontage of 22ft 8½in to Fitzmaurice Street and a depth of 108ft 5¼in.¹²

In September 1955, the Union Bank of Australia (under voluntary liquidation) sold the property to the Australia & New Zealand Bank Ltd, for the sum of ten shillings.¹³ The property conveyed had a frontage of 108ft 2¾in [33M] to Johnstone Street, and 61ft 7in [18.8M] to Fitzmaurice Street. The property was now reduced to the south east corner of allotment 15. The larger holding had been subdivided [DP.11066] and the component sold to the ANZ Bank was lot C of the subdivision.

In October 1957 the ANZ Bank converted the deed to Torrens title.¹⁴



Above: The land converted to Torrens title by the ANZ Bank in October 1957. Courtesy NSW Land Registry Services. HLRV.

In December 1955, the ANZ Bank leased a part of the premises to Evadne Jean Fenn Lusher, for a term of five years.¹⁵

In October 1961, the ANZ bank leased office space on the first floor to Albert Charles Edghill and Cecil John Pratt, solicitors of Wagga Wagga.¹⁶

The title was subsequently converted to a computer folio.

Since 2007, the building has been occupied by Boyce Chartered Accountants.

Current title = DP.C.89682 Prior title = volume 7377, folio 129 [See primary applications 20066, 35106, 39682, 40326.]

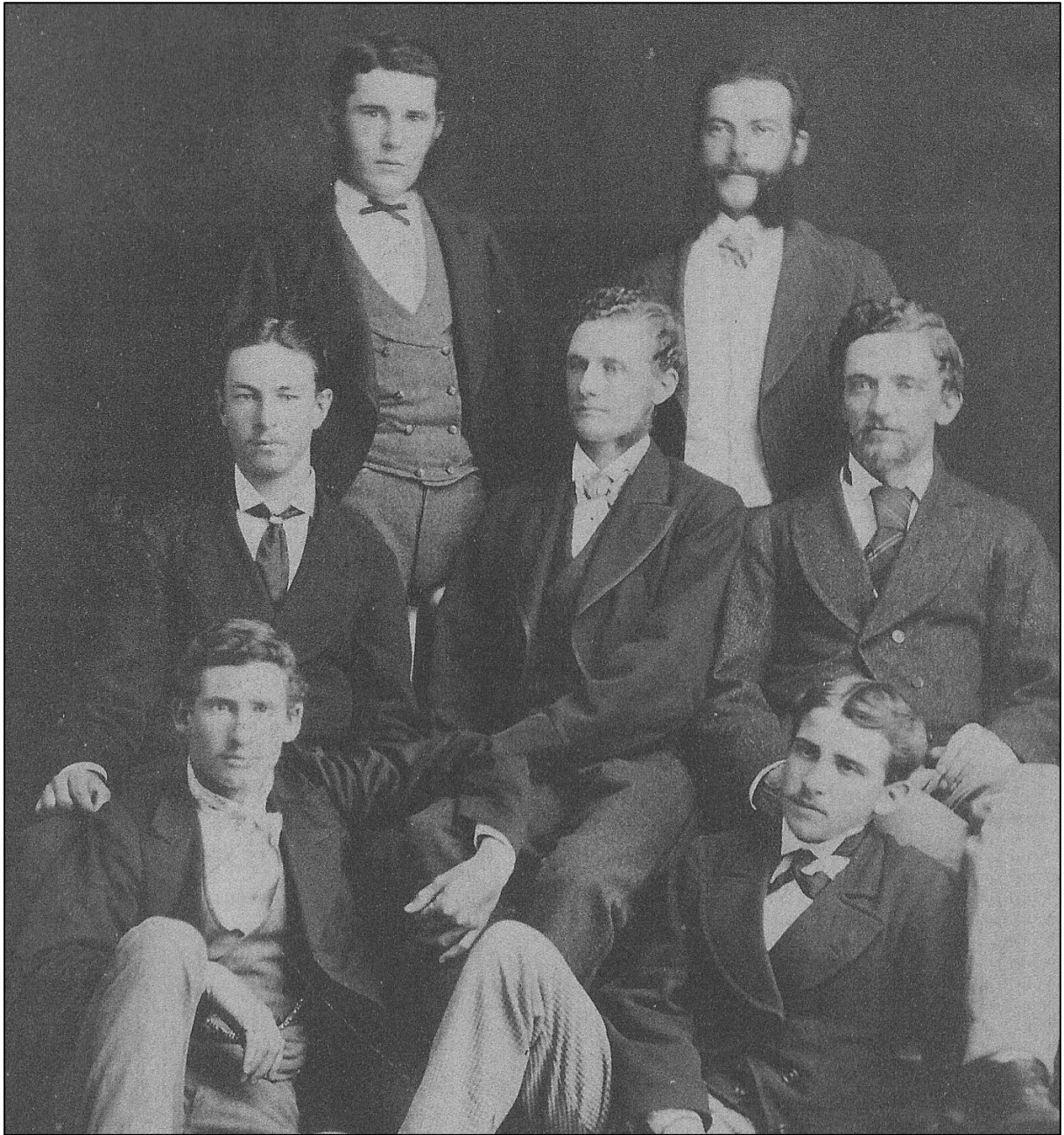
¹² NSW Land Registry Services. Title Deed. Book 2343, number 278.

¹³ NSW Land Registry Services. Title Deed. Book 2358, number 436.

¹⁴ NSW Land Registry Services. Primary application # 39682. / Title Deed. Volume 7377, folio 129.

¹⁵ NSW Land Registry Services. Title Deed. Volume 7377, folio 129.

¹⁶ NSW Land Registry Services. Title Deed. Volume 7377, folio 129.



Above: Union Bank staff in 1876, with Gerald Thomas Baker centre.

The Union Bank Business

In January 1876 the Union Bank gave notice that it had secured premises in Wagga Wagga and that the bank would commence business as soon as these had been altered to accommodate the business.¹⁷

UNION BANK OF AUSTRALIA.
ESTABLISHED 1837.

Paid up Capital...	£1,250,000
Reserve Fund ...	400,000

A BRANCH of this Bank will be opened for **GENERAL BANKING BUSINESS** at Wagga Wagga, in the colony of New South Wales, as soon as the necessary alterations can be made in the Premises which have been taken for the purpose, and of which due notice will be given.

JOHN F. M'MULLEN,
Inspector and General Manager.
Inspector and General Managers Office,
Melbourne, 11th January 1876.

ub.c.

Left: Notice of the Union Bank about to commence business at Wagga Wagga.

In the following month the bank confirmed the business would open on the 14th February 1876 with Gerald T Baker appointed as the first manager.¹⁸

UNION BANK OF AUSTRALIA.
ESTABLISHED 1837.

Paid up Capital...	£1,250,000
Reserve Fund ...	400,000

A BRANCH of this Bank will be opened for **GENERAL BANKING BUSINESS** at WAGGA WAGGA, on **MONDAY**, the 14th instant, under the management of **GERALD T. BAKER, Esq.**

JOHN F. M'MULLEN,
Inspector and General Manager.
Inspector and General Managers Office,
Melbourne, February 2, 1876.

Right: Notice for the opening date of the Union Bank business at Wagga Wagga in February 1876.

The bank's offices were located in a part of the Australian hotel building in this initial period.¹⁹

The Union Bank continued to lease premises in the Australian hotel up until the latter part of 1883.²⁰

The bank carried on business in temporary premises during part of 1883, all of 1884, and a small part of 1885 - awaiting completion of the new building. The temporary premises were located on the eastern side of Fitzmaurice Street, adjoining the premises of Mr J Mitchelmore, draper. On the other side of Mitchelmore's business was that of Messrs Wilkinson, Graves & Lavender, followed by the Masonic Hall.²¹

The Union Bank opened its new premises for business on Monday 9th February 1885.²²

¹⁷ Wagga Wagga Advertiser. 19th January 1876, p3.

¹⁸ Wagga Wagga Advertiser. 12th February 1876, p1.

¹⁹ Wagga Wagga Advertiser. 30th June 1877, p4.

²⁰ Wagga Wagga Advertiser. 24th April 1883, p3; 23rd October 1883, p3; 3rd November 1883, p3.

²¹ Wagga Wagga Advertiser. 17th January 1884, p2.

²² Wagga Wagga Advertiser. 7th February 1885, p3.

To Storekeepers, Builders, and Others.

**MONDAY NEXT, 9TH INSTANT,
At 11 o'clock sharp.**

L. A. FOSBERY and CO. have been instructed by the Manager of the Union Bank to sell by public auction, on the above date, **WITHOUT RESERVE,**

The whole of the
FITTINGS & FURNITURE
of the Old Union Bank Premises, next the Freemasons' Hotel, Fitzmaurice-street, comprising—

Solid Cedar Banking Counter
Partitions, with Grooved Doors, &c.
Large and Small Writing Desks (cedar)
Entrance Lobby, with Swing Glass Doors, Brass Handles
All the Venetian Blinds and Venetian Shutters
Gas Brackets and Chandeliers
Copying Press and Stand
Cedar Bookcases, Pigeon-holes, and Shelves
Office Stools, Chairs
Nearly new Carpet, Clock
Chest Drawers and Bedroom Furniture
Galvanised Iron Tank (400 gals.), with Brass Tap and Stand
Firewood, and sundries.

Terms Cash.

The move to new premises took place in February 1885, and the fixtures from the old premises were sold off in the same month.²³

Left: Sale notice for fittings and fixtures of the old bank premises, in February 1885.

**UNION BANK OF AUSTRALIA
LIMITED.**

ESTABLISHED 1837. INCORPORATED 1880.

Paid-up Capital	... £1,500,000
Reserve Funds	... 960,000

Together	... 2,460,000
Reserve Liability of Proprietors	3,000,000

Total Capital and Reserve Funds £5,460,000

NOTICE OF REMOVAL.

ON and after **MONDAY, 9th**
instant, the **BUSINESS** of this
Bank will be carried on in the
NEW PREMISES.

GERALD T. BAKER,
Manager.

Wagga Wagga,
6th February, 1885.



Above: Notice of the Union Bank's relocation in February 1885.

Right: Gerald T Baker.²⁴

²³ Wagga Wagga Advertiser. 7th February 1885, p3.

²⁴ Wagga Wagga City Library. Local History Collection. ["Banks" suspended file – Jill Morrow/National Trust Riverina Branch records.]

Gerald Thomas Baker was manager of the Wagga Wagga branch of the Union Bank up until March 1889, when he left to take up a higher position with the bank, in Melbourne.²⁵

Baker had served as an alderman on the Wagga Wagga Borough Council [1880-1883],²⁶ and in 1877 he married Katie Florence Georgina Jones, the daughter of Auber George Jones [proprietor of the Wagga Wagga Advertiser].²⁷ The couple had ten children, the first seven all born in Wagga Wagga.



Left: Gerald Thomas Baker



Right: Katie Florence Georgina Baker [nee Jones]

On the 1st October 1951, the merger of the Bank of Australasia and the Union Bank of Australia Ltd came into effect. The new firm was called the Australia & New Zealand Bank Ltd [ANZ].²⁸

In July 1954 the Australian Mutual Provident Society [AMP] purchased the former Bank of Australasia building, located between the Union Bank building and the Australian hotel building. At that time the building purchased by the AMP was occupied by the ANZ Bank, on a temporary basis, pending reconstruction of the former Union Bank building.²⁹

In 1970 the Australia & New Zealand Bank Ltd [ANZ] merged with the English, Scottish and Australian Bank Ltd [ES&A Bank] to form the more contemporary Australian & New Zealand Banking Group Ltd [ANZ].³⁰

²⁵ Wagga Wagga Advertiser. 23rd March 1889, p2.

²⁶ Sherry Morris. *Wagga Wagga – A History*.1999.

²⁷ NSW BDM's. Marriage registration # 4622/1877.

²⁸ Daily Advertiser. 1st October 1951, p2.

²⁹ Daily Advertiser. 26th July 1954, p2.

³⁰ Daily Advertiser. 22nd April 1985, p31.



Above: Union Bank staff, December 1893. Manager, WA Rogers, centre front. Courtesy Museum of the Riverina. [BGS2009-658]

Union Bank Managers [up until 1937]³¹

1885-1889: Gerald Thomas baker

1889-1892: CWTF Russell

1892-1897: WA Rogers

1897-1898: D Sturrock

1898-1906: WH Ross

1906-1910: WH Allan

1910-1931: EA Garland

1931-1937 plus: VE Lawrence

³¹ Daily Advertiser. 1st September 1937, p4.

The Union Bank Building

When the Union Bank purchased the land at the corner of Fitzmaurice and Johnston Streets, in June 1877, the property featured several buildings. The bank paid the sum of £3,850 for the property, which suggests the buildings were of a reasonable stature.³²

It is difficult to identify if any buildings were located on the land for the period 1870 to 1877 [inclusive]. The rate records list a number of businesses during this period, but they are only identified as being on allotment 15, some of which may not have belonged to the Union Bank. Some of these businesses were located in the Australian hotel building and adjoining building(s).

In 1878 the land listed as being owned by the Union Bank featured seven rateable businesses,³³

1. Late saddlers shop - brick
2. Late general store – brick
3. Solicitor's office – brick [James Robert Garland]
4. Watchmakers shop – brick [John Joseph Farrall]
5. Fruit shop – brick [George Everett] – Fitzmaurice and Johnston
6. Fruit shop – brick [Jemmy Gee]
7. Photo gallery – iron [John R Tanner]

Only one of the above, no.5, was identified as being on land at the corner of Fitzmaurice and Johnston Streets. Earlier rate records suggest that businesses 1 to 3 were all on land not owned by the Union Bank but rather held under mortgage by them. Records for the period 1880-1881 suggest businesses 6 and 7 were on the land owned by the Union Bank. The records for the period 1887-1888 record four businesses on the part of allotment 15 owned by the Union Bank – all in brick premises. The annual value suggests that two of these businesses were located in the same building.

In 1890 the Union Bank sold the northern part of their Fitzmaurice Street holding to the Bank of Australasia. This piece of land had a frontage of 50ft 4in to Fitzmaurice Street. In 1955 the liquidators for the Union Bank sold another 22ft 8½in of the Fitzmaurice Street frontage to the Mutual Life and Citizens Life Assurance Company Ltd. The land retained by the bank had a frontage of 61ft 7in to Fitzmaurice Street. These three frontages combined equalled the 134ft frontage originally purchased by the Union Bank.

The records for 1895 list the bank building and a brick office occupied by solicitor George Coleman. The latter was a separate building – the one that was sold to the Mutual Life and Citizens Life Assurance Company Ltd in 1955.

The early rate records are ambiguous and difficult to interpret definitively. It is reasonable to claim that there were several brick buildings on the land purchased by the Union Bank in 1877. One or more of these were located on the land designated 44 Fitzmaurice Street in 2023. Any buildings on this later day site would have been demolished in 1884 in order to facilitate the construction of the new Union Bank.

³² NSW Land Registry Services. Title Deed. Book 170, number 380.

³³ NSW State Archives. Wagga Wagga Rate Books. [Series NRS-17646-1]



Above: View of Fitzmaurice Street c.1876 – the Union Bank business is conducted from premises adjoining the Australian hotel. The bank's name can be seen on the southern side of the hotel building. The buildings on the far left are those that were demolished to make way for the new bank premises, in 1884. Photo courtesy the Museum of the Riverina [WWC2003-156].

The part of the hotel complex was that on the northern side. After the Union Bank vacated the office it was subsequently occupied by the Rural Bank. In 1937, this property, which now featured a suite of offices, was owned by HE Gissing and occupied by a variety of businesses.³⁴

The simple structure at the corner of Fitzmaurice and Johnston was a fruit shop at one time but was said to have been occupied by George Everett for many years, where he conducted an "*old curiosity shop*." Everett was claimed to be the occupant of the shop when it was demolished in preparation of the erection of the new bank building.³⁵ The rate records for 1882 and 1883 are incomplete, but in 1881 Everett occupied a wood and iron shop on allotment 15, of section 37, which suggests he was the tenant immediately prior to the demolition of the premises.

The tall buildings to the rear of the front row of buildings were the stables of the Australian Hotel that date from the time when Peter McAlister was the proprietor of the hotel and a significant mail contractor and coach service. Peter James McAlister was licensee of the Australian hotel, intermittently, from 1867 till 1889. It is believed the stables were built in the late 1860's.³⁶

³⁴ Daily Advertiser. 1st September 1937, p4.

³⁵ Daily Advertiser. 1st September 1937, p4.

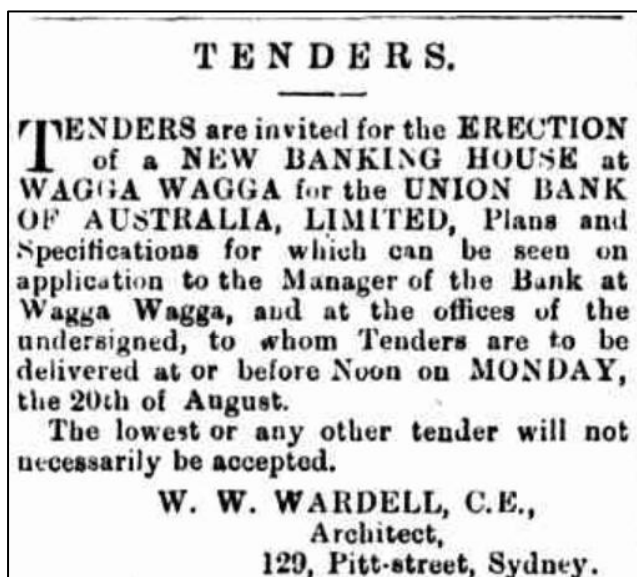
³⁶ Daily Advertiser. 23rd April 1951, p2.



Above: Fitzmaurice Street view during major flooding [between 1876 and 1885]. The southern wall of the Australian hotel displays a sign reading *"The Union Bank of Australia."*

In 1877 the Johnston Street frontage featured a brick stable with four loose boxes, which the bank sought to let.³⁷ It is assumed the stables had serviced buildings that fronted onto Fitzmaurice Street.

In May 1877, it was reported that the Union Bank would shortly commence construction of their new premises at the corner of Fitzmaurice and Johnston Streets. The design was said to be similar to that of the AJS Bank, which a local press report described as *"suggestive of a mercantile establishment,"* in contrast to the new Bank of NSW building, the appearance of which they described as *"if it had been designed for an hotel."*³⁸



Despite the optimism in 1877 it was not until 1883 that moves were made to construct new premises. In August 1883 tenders were sought for the construction of a new bank building, by architect William Wilkinson Wardell.³⁹

Left: Notice seeking tenders in August 1883.

³⁷ Wagga Wagga Advertiser. 29th August 1877, p2.

³⁸ Wagga Wagga Advertiser. 30th May 1877, p3.

³⁹ Wagga Wagga Advertiser. 14th August 1883, p3.

William Wilkinson Wardell

William Wilkinson Wardell was responsible for the design of several prominent buildings in Sydney – including St Mary’s Cathedral and St John’s College at the University of Sydney.

In 1884 Wardell formed a partnership with Walter Vernon, who, as the government architect, designed many fine buildings, including the Wagga Wagga courthouse, the Art Gallery of NSW, and the Mitchell Library.⁴⁰



In November 1883 Charles Hardy was given authority, by the borough council, to commence work on the new bank building.⁴¹ By early December 1883 excavations for the foundations were almost completed.⁴²

Construction was drawn out and it was not until the 9th February 1885 that the bank was able to move into the new premises.⁴³

Left: William Wilkinson Wardell. ⁴⁴



Above Left: William Wilkinson Wardell. ⁴⁵

Above Right: St Mary’s Cathedral

⁴⁰ Daily Advertiser. 22nd April 1985, p31.

⁴¹ Wagga Wagga Advertiser. 1st December 1883, p3.

⁴² Wagga Wagga Advertiser. 4th December 1883, p2.

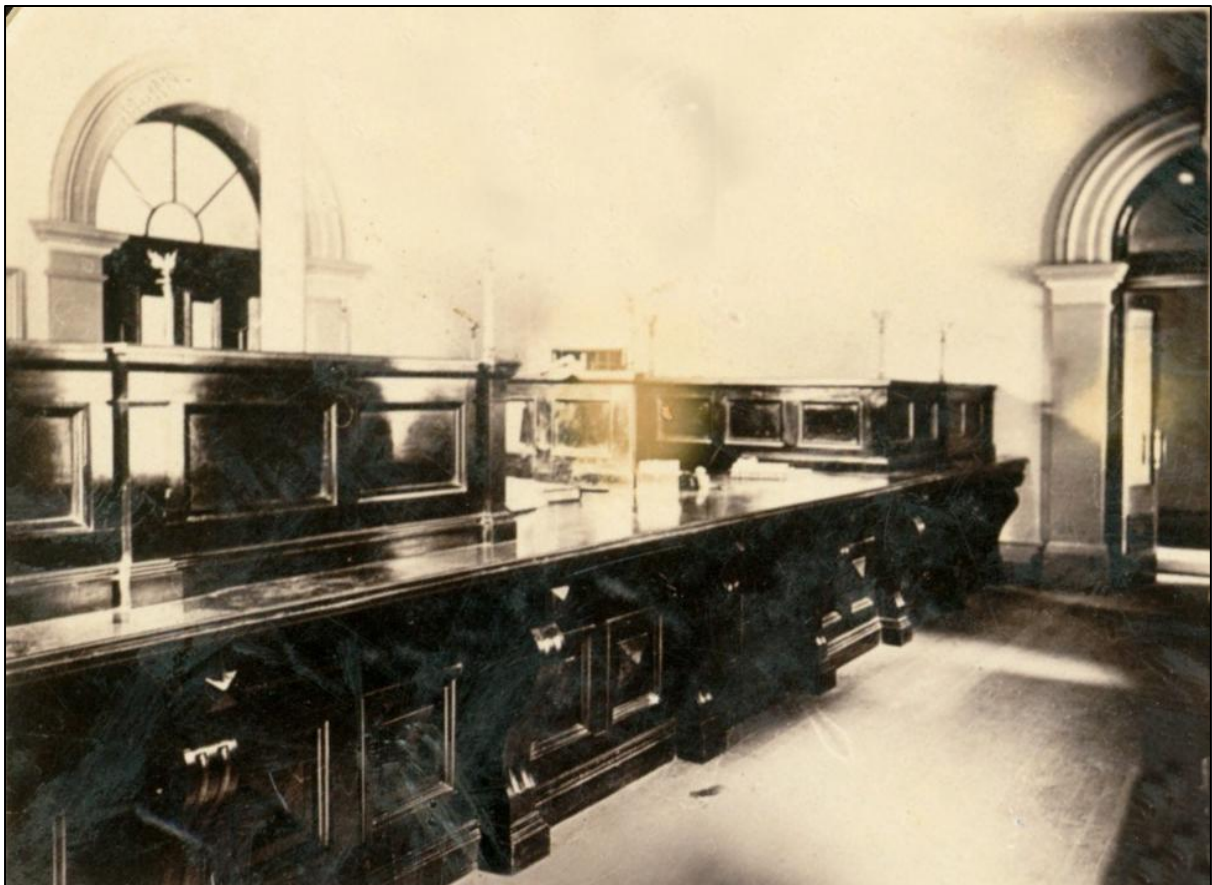
⁴³ Wagga Wagga Advertiser. 7th February 1885, p2.

⁴⁴ <https://art.catholic.org.au/2021/04/26/william-wardells-ladye-chapel>

⁴⁵ <https://art.catholic.org.au/2021/04/26/william-wardells-ladye-chapel>

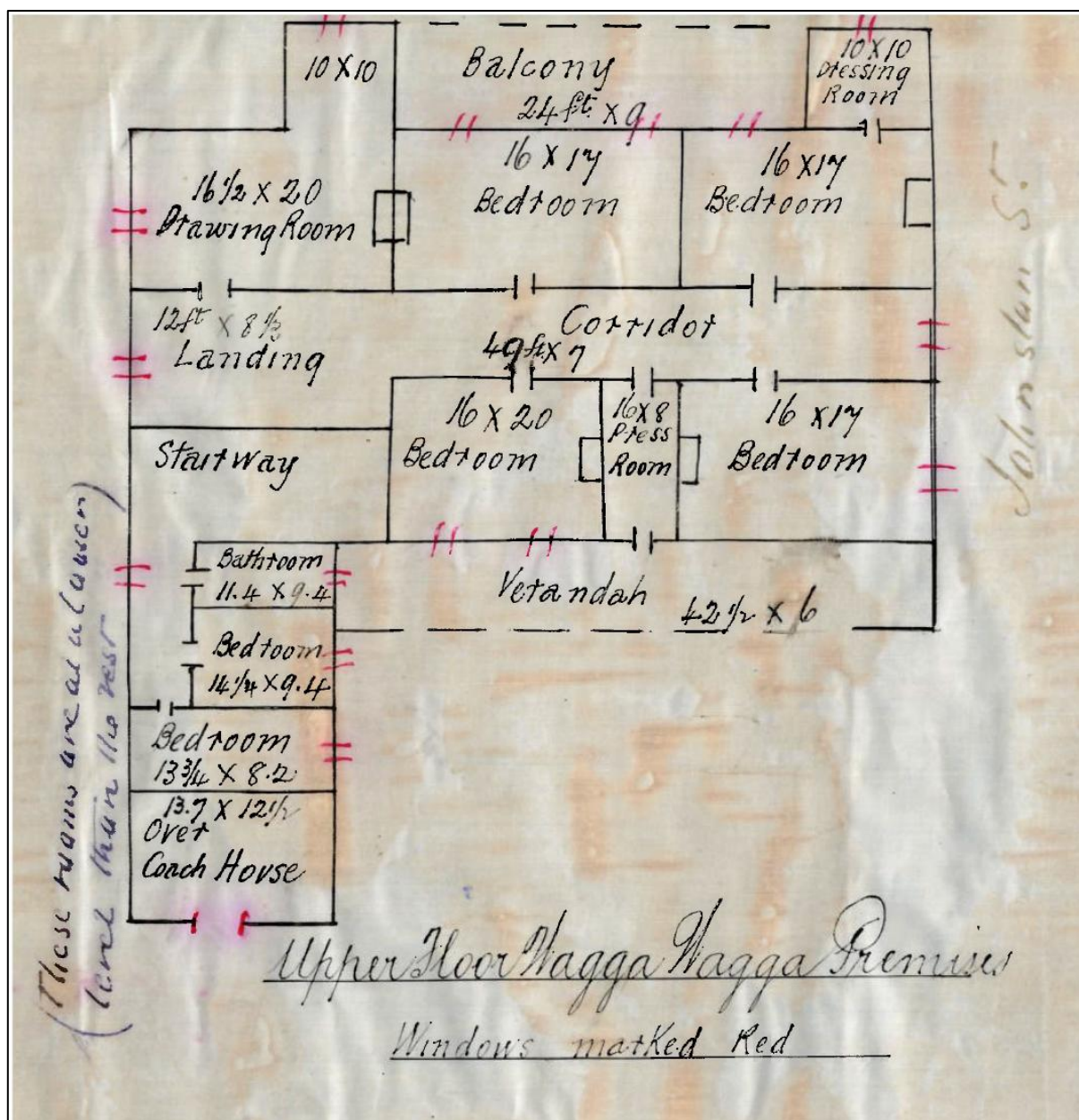


Left: The new Union Bank building in 1885.⁴⁶



Above: A rare internal view of the Union Bank premises, c.1893. Courtesy Museum of the Riverina. [BGS2009-658]

⁴⁶ Daily Advertiser. 12th December 1976.



Above: A floor plan of the first floor level, presumably as it was pre-1953. Courtesy ANZ Archives.

In 1953 the upstairs residence was converted into offices.⁴⁷ Tenants of the new offices included Lusher, Young & Stellway [solicitors], GP Turner & Co. [accountants], and Joseland & Gilling.⁴⁸

Work on the former Union Bank building was continuing in September 1954, when the two inch thick door of the strong room was removed, to be taken to the ANZ's Sydney office to form part of a small company museum. A report claimed the door had protected the strong room since the 14th February 1876. The back of the door was covered with hand written comments, in pencil, from various bank staff. A press report quoted a number of the comments, the earliest one quoted being from October 1895.⁴⁹ Presumably, the existing safe door in 2025 dates from c.1954.

The original cast iron staircase that led to the top of the tower was also dismantled in 1954 and sent to Sydney. A description read as follows,⁵⁰

“An even older staircase was pulled down last week. This led to the Union Bank tower, now being renovated. When a 'Daily Advertiser' reporter called yesterday, it was completed dismantled, with the parts numbered for consignment to Sydney. The foreman in charge (Mr. Max Armstrong) said the stairs were thought to have been cast in England and were more than 80 years old. An examination of the delicate iron tracery showed a high degree of skill and finely curved mouldings which revealed craftsman-like precision.”

Renovations in 1984-1985 coincided with the Wagga Wagga branch's centenary and were designed by Joseland Gilling Company, with Maurice Evans responsible for concept design and Trust liaison, Kenneth Reynolds for design development, and Gordon Walker as project director.

Gordon Walker, through the firm, had a connection to William Wardell the architect of the original building. In 1953 and 1954 Walker was based in Wagga Wagga, working for the architectural firm, Joseland Gilling, who were responsible for the 1953 modifications. Walker remained in Wagga Wagga for some ten years, during which time he assumed proprietorship of the Wagga Wagga business. His offices was one of those created on the first floor level of the bank in 1953.

Walker subsequently left Wagga Wagga to work for Joseland Gilling Company in Sydney and returned to Wagga Wagga in 1984 to oversee the latest renovations, on behalf of the firm.

The connection to Wardell dates back to when Wardell ended his association with Vernon in 1890. Wardell was succeeded by R Joseland. In 1919 F Gilling joined with Joseland, after the connection with the Vernon family ceased, and the new firm became Joseland & Gilling.⁵¹

The 1984-1985 renovations took some twelve months to complete. Work commenced in May 1984 when the bank temporarily moved into premises on the opposite corner [former Fosseys building]. The building had a National Trust classification, and the project was regularly inspected by representatives of the Trust.⁵²

⁴⁷ Daily Advertiser. 26th May 2000, p29.

⁴⁸ Wagga Wagga City Library. Local History Collection. [“Banks” suspended file – Jill Morrow/National Trust Riverina Branch records.]

⁴⁹ Daily Advertiser. 15th September 1954, p2.

⁵⁰ Daily Advertiser. 10th December 1954, p2.

⁵¹ Daily Advertiser. 22nd April 1985, pp29-31.

⁵² Daily Advertiser. 14th November 1985.

The \$900,000 project was completed in 1985, and the official opening took place on Thursday 18th April 1985.⁵³

In May 2000, the building [freehold] was offered up for sale at a cost of \$585,000 [excluding GST]. The building spaces were described as *“a main banking chamber of around 500 metres square, a mezzanine of around 150 metres square and a first floor split-level of around 320 metres square.”* The bank chamber featured seven partitioned offices, a strong room and stairs that lead to the upper levels.

The mezzanine level, which overlooked the bank chamber, featured three offices, a strong room, a store, and a balcony.

The first floor consisted of an old residence area that led to a modern area with male and female toilets, a switch room, and a plant room for the air conditioning. The old residence area consisted of a store, a training room, a large staff kitchen area, and three large offices. There were no car parking spaces attached to the property.⁵⁴

The National Trust [Riverina branch] provide the following description of the building,⁵⁵

“The two storey Italianate stuccoed brick corner bank building built in 1884 by local contractor Charles Hardy it is similar to others designed for the bank by architects, Blackman & Parks, or Sulman & Power. The only apparent alteration externally is the enclosure of the first floor residence balcony by a wall having three shuttered windows remaining completely in character. Windows are large single pane double hung type with heavily moulded surrounds. The double entrance doors are each ten panelled flanked by arched windows of Georgian influence. The corner tower is three storeys with circular windows and classical balustered parapet top. Other roofs are hipped form with terracotta tiles. The banking chamber appears to have undergone alterations. “

Fitzmaurice Street Façade.

The Fitzmaurice Street façade has been considerably altered over time. The chimney that protruded through the roof ridge has been removed. The upstairs balcony has been filled in with a solid wall featuring three evenly distributed double hung sash windows. These windows are rectangular with louvred shutters on either side. The former iron lace balustrade has been removed.

The arcade on the ground floor has been filled in - the Italianate balustrades between the piers of the curved arches have been removed and replaced with a central double door entry featuring a semicircle fan light with a decorative infill and prominent semi-circle arch moulding with ornamental key stone. A pair of matching fixed multi pane Venetian windows, one either side, with semi-circular fan lights, feature identical mouldings. The three fan lights feature louvred vents.

The building is asymmetrical, with square and circular geometric shapes dominating. The low profile roofs are hipped with a valley at the rear. The roofs are finished with terracotta tiles.

The box like tower and a matching geometric shape on the opposite end of the building protrude out from the main north south body, creating the space for the original arcade and balcony, between these two bays.

⁵³ Daily Advertiser. 22nd April 1985, pp29-31.

⁵⁴ Daily Advertiser. 26th May 2000, p29.

⁵⁵ Wagga Wagga City Library. Local History Collection. [“Banks” suspended file – Jill Morrow/National Trust Riverina Branch records.]

The four faces of the tower top are identical, with an Italianate balustered parapet encircling the four sides. A ball finial sits astride each of the four corner piers. Each face of the tower features a moulded oeil de boeuf incorporating four key stones.

The main entry was originally through large double doors on the right hand side of the building. This has been replaced with a rectangular double hung sash window, which matches the corresponding window at the base of the tower. These windows feature a protruding sill supported by ornamental corbels with a breast plate in between the corbels, and with a matching hood awning.

A broad string course divides the ground and first floor elements. A smaller string course sits below, resting on the key stones of the various arches. Both courses extend around the corner into Johnston Street but finish at the western edge of the tower wall.



Above: Fitzmaurice Street façade in August 2019. Courtesy Google Maps.

Johnston Street Facade

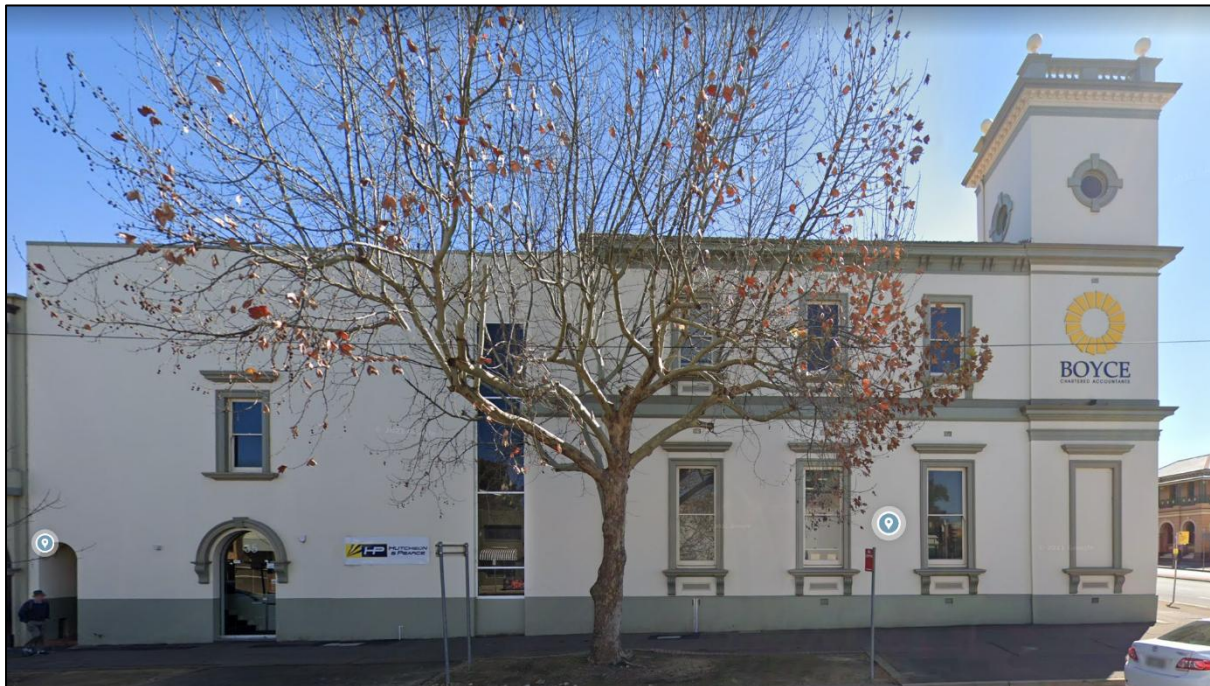
The Johnston Street façade is dominated by six double hung sash windows - three on the ground level and three on the first-floor level. The window profiles are rectangular with prominent mouldings. The ground floor windows are taller than those above, and each lower window aligns vertically with its first-floor partner. All six windows feature a protruding sill supported by ornamental corbels with a breast plate in between the corbels. The ground floor windows feature matching hood awnings.

A broad string course moulding divides the two floors. The protruding eave features a simple entablature supported by plain dentil pairs.

The tower features a blind window on the ground floor. The corresponding blind window on the first floor has been filled in.

An original chimney that adjoined the tower, on this side of the building, has been removed.

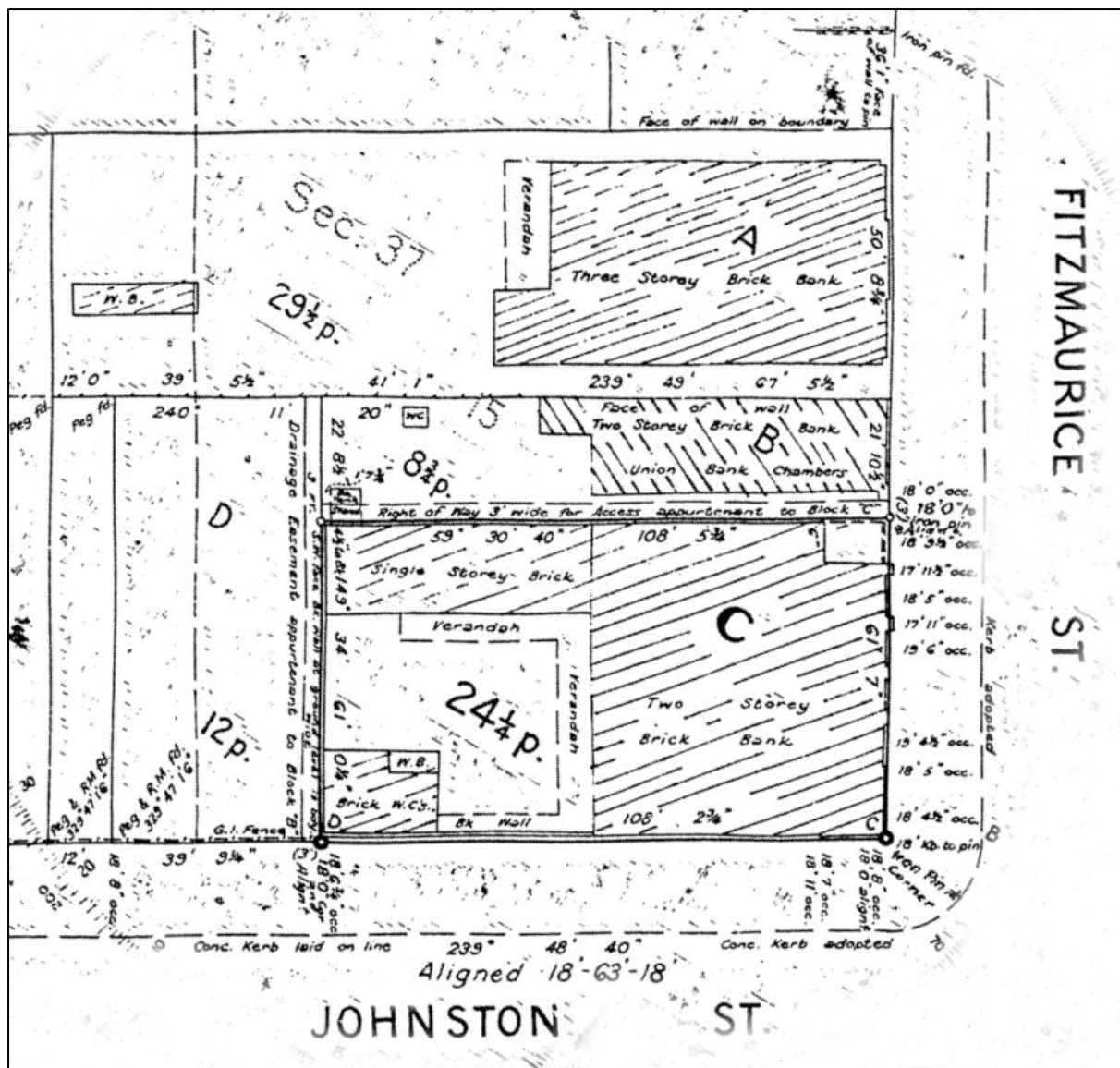
The 1985 rear extension is clearly distinguishable, featuring an entry door [round arch moulding with ornamental key stone and corbels], and an overhead window that matches the original style. A strip of glass defines the joining of the two sections and butts up against what was originally the external verandah.



Above: Johnston Street façade in August 2019. Courtesy Google Maps.

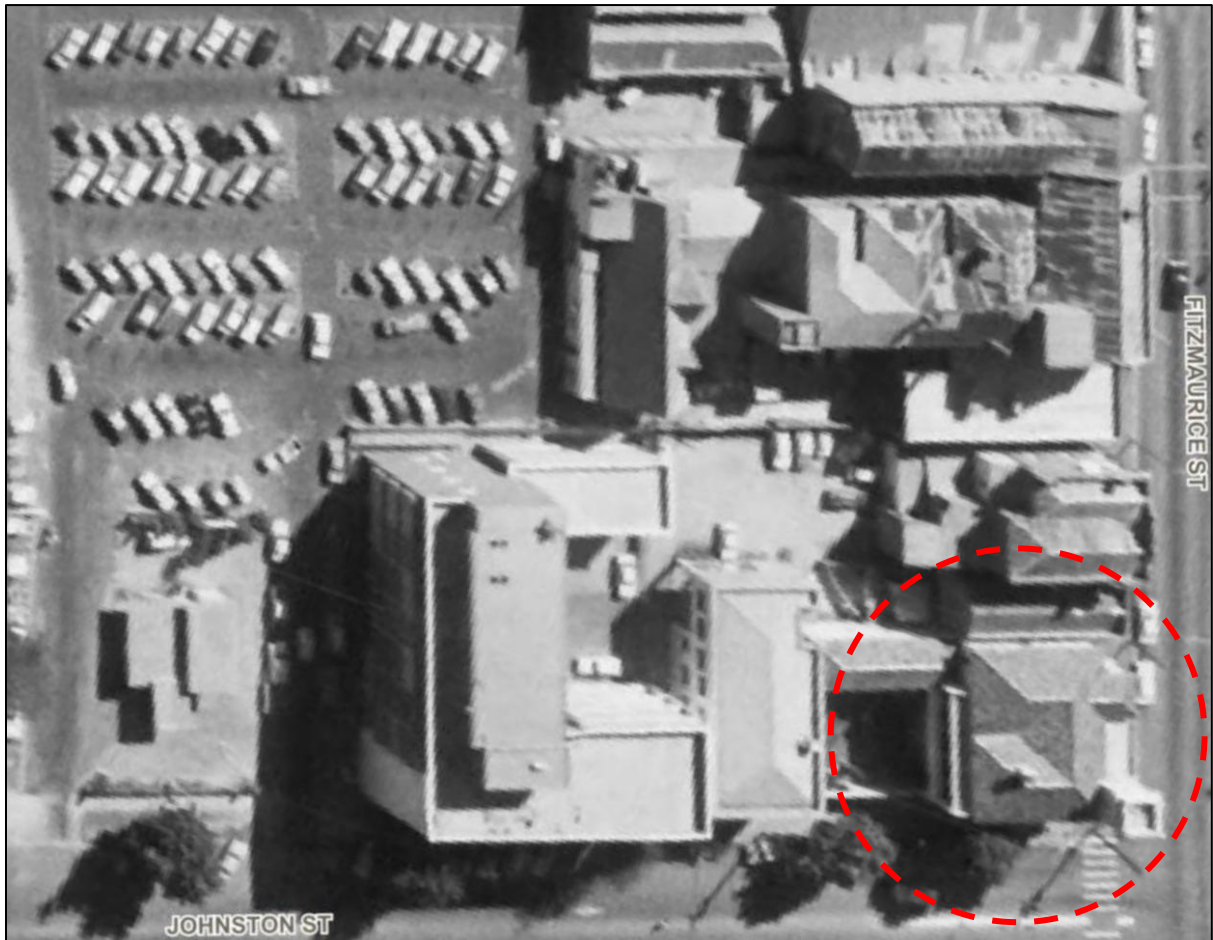


Above: A 1944 aerial view of the south-east corner of section 37 with the Union Bank building highlighted. Courtesy Wagga Wagga City Council. Intramaps.



Above: A 1954 plan of the south-east corner of section 37 showing the then existing building footprints, including the external verandah to the rear. Courtesy Wagga Wagga City Council. Intramaps. [DP0089682p1]

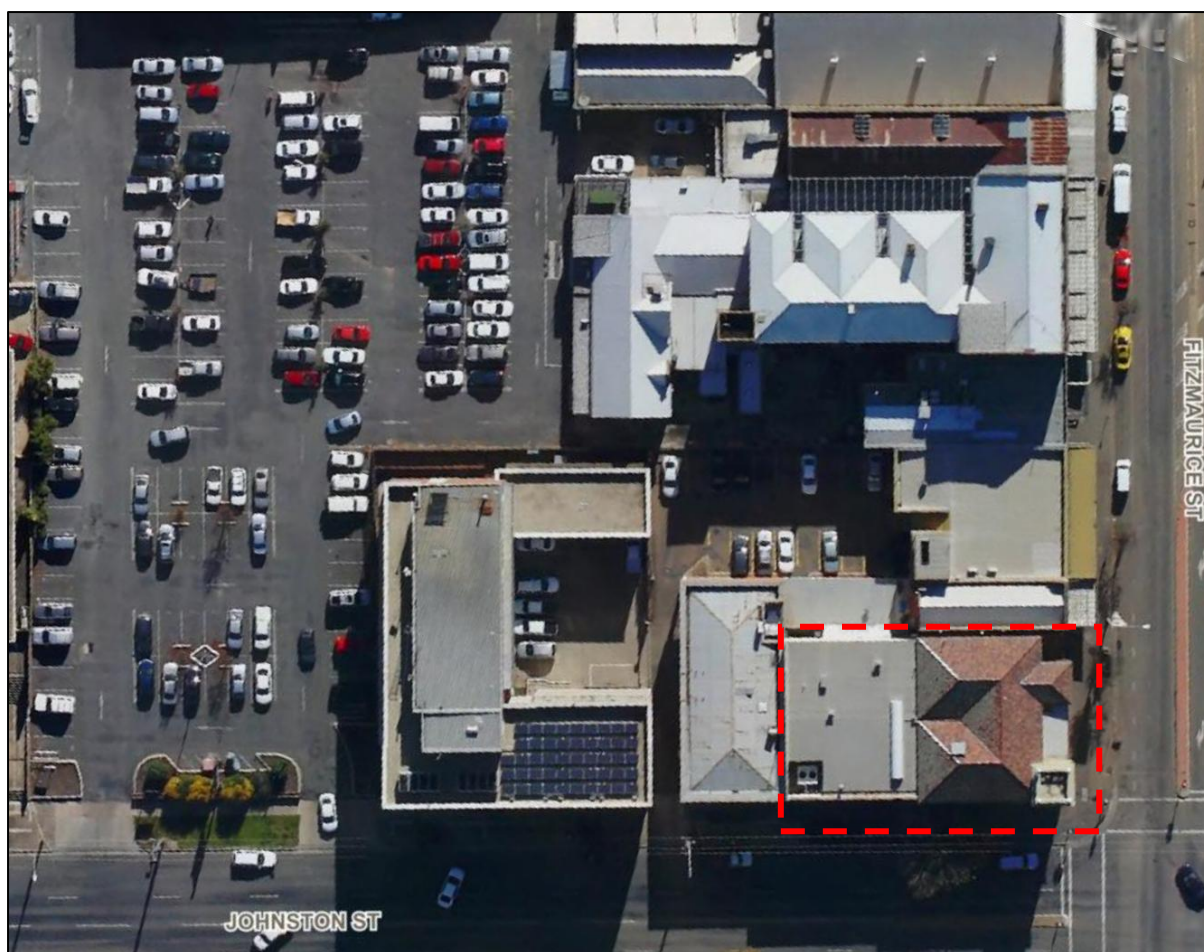
The 1985 renovations included an extension to the rear of the main building that took up all of the available free space. The addition is clearly distinguishable when viewed from either the Johnston Street façade, or from a contemporary aerial view.



Above: A 1971 aerial view of the south-east corner of section 37 with the Union Bank building highlighted. Courtesy Wagga Wagga City Council. Intramaps.



Left: The original 1885 building with its first-floor balcony and ground floor arcade. Courtesy Sherry Morris.



Above: A 2012 aerial view of the south east corner of section 37 with the Union Bank building highlighted. Courtesy Wagga Wagga City Council. Intramaps.



Above: Fitzmaurice Street west – from Gurwood Street back to Johnston Street.



Above: Fitzmaurice Street west – from Australian hotel back to Union Bank.