

this illiteracy in matters of taste is absolutely rampant. I can give you some illustrations. I was consulted once by a retired tradesman about the decoration of his dining-room. I advised brown-paper walls and a plain frieze above, so that he might hang the room with fine prints and drawings; but I hear he has had the walls painted with panels of life-sized eagles perched on miniature oak trees, against a background of blue lakes and green mountains. I have seen in the library of a peer's house a ceiling divided into square flat panels in each of which was painted a realistic marble bust, mysteriously suspended in a niche of painted gold mosaic. And these are only isolated instances of aberrations of taste which could be paralleled or surpassed by thousands of other examples. Where are you going to begin your system of education? We experts are only voices crying in a wilderness where there is no response, not even an echo."

"Then is there no remedy?" queried the Designer despondently.

"I fear there is none," replied the Critic, "unless you can induce the people, who are cursed with the conviction that they ought to pose as people of taste, to put themselves into the hands of men who have had the proper training and the right kind of experience. When a man wants to decorate his house let him call in an artist to do or supervise the work, and let him accept without hesitation what this artist prescribes. He must treat the artist as he would a doctor, and take the dose given him without making a wry face—in the belief that it will do him good. He must not presume to question the authority of the practitioner, nor attempt to revise or modify the prescription; the treatment will be of little use unless he goes through with it to the end with a sincere conviction that he is receiving the best advice. It would be a kind of faith-healing, you see, and I really think it would have the effect of correcting that bad taste from which he suffers so seriously."

New Premises.

THE NATIONAL BANK OF NEW ZEALAND, LIMITED.

We are showing on this page a perspective drawing (kindly lent by the architect) of the exterior of this building; the contract for the erection having been let to Mr. Henry Ranson—the contract price being £25,000. The building will be erected on the site of the old Bank premises in Grey street; 60 feet frontage to Grey street, depth 90 feet, and the height of building from foundation to parapet will be 80 feet. The exterior has been treated in a bold manner to give solidity. The base of building and wall up to sill course of ground-floor windows will be finished with Malmsbury (Victoria) stone, the balance of exterior will be finished with Portland cement compo. The basement floor will contain vault, destructor, store rooms, cycle room, fuelroom, clerks' lunch-room, motor room, etc.

The ground floor will have approach from street 15ft. 2in. wide, vestibule, hall, main stairs, banking chamber, etc. On the

mezzanine floor will be found the latrines, and the first floor will be devoted to the general manager and his staff, and on the top floor spare offices will be placed together with caretaker's quarters.

The building will be practically fire resisting and earthquake resisting; the floors and stairs being formed of reinforced concrete and the walls of reinforced concrete and brickwork.

The interior of the building will be handsomely finished; the main staircase etc., will be finished with white marble, wrought iron and cedar woodwork. In the construction of this building some 2000 cubic feet of concrete will be required, 1,200 cubic feet of stone, 520,000 bricks, 1,700 sup. yards of Neuchatel asphalt 80 tons of steel girders and bars, etc., etc. The building is being erected from designs, and under the supervision, of Mr. John S. Swan, architect, Wellington, and will be finished about March, 1907.

He who works hard and uses all of a small opportunity, will surpass the man who partly neglects a great one.

German Workmen's Housing.

A GREAT deal is being done in Germany for the benefit of the working people. This is prominently shown in the efforts which are constantly being put forth to provide the labouring classes with suitable dwellings. The large manufacturing establishments, such as Krupp and others, municipal bodies, charitable organisations and private speculators, each and all have done much toward bettering the hygienic conditions and general welfare of the skilled workman and his family in every part of the Empire. Since 1842 the Prussian Government has expended in the mining district of Saarbrucken about £400,000 in favour of the coal miners resident in that region. It was intended at first that the money thus invested in dwelling houses should draw four per cent. interest, but later on a better method which enabled the miner to repay the loan by monthly instalments, unencumbered by interest, was introduced. Similar methods were adopted with success by the Royal Munition Factory at Spandau. The building societies of Gladbach, Barmen, Dresden, and other

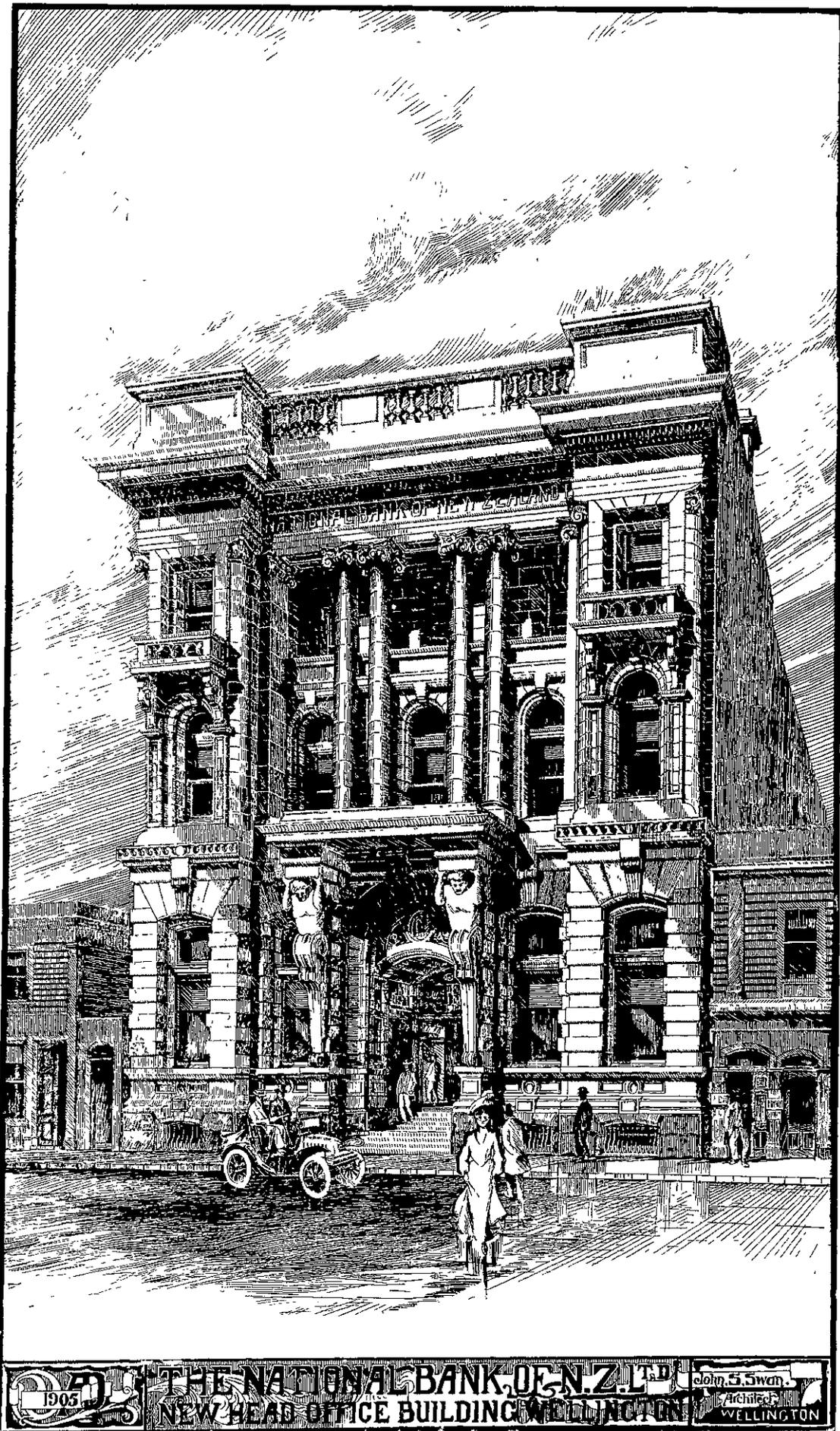
cities of the Empire have also proved to be a success in this regard.

Without question, the Krupp establishment at Essen takes the lead in providing comfortable houses and cottages for the labouring classes. In 1901 the value of the dwellings used exclusively by workmen was £750,000. There were 1,660 houses of two rooms each, 1,869 houses of three rooms each, 448 houses of four rooms each, 170 houses of five rooms each, 63 houses of six rooms each, and 84 houses of seven rooms each, making a total of 4,274 houses.

It is claimed by those in a position to know that the cottage system is superior to flats from nearly every point of view; but in Germany it is not always an easy matter to build cottages owing to the high price of lots, and lack of rapid transit facilities is often against constructing such dwellings in the suburbs of a city, while the factory may by chance be situated in the centre of the same. Another point against the cottage system which presupposes a yard or lawn in connection with it is the fact that there is a greater expense attendant upon keeping up a colony composed of such dwellings. During the past ten years a great improvement has also taken place in the conditions surrounding the dwellings of those labourers who must depend upon themselves for securing suitable places to live in. The increased attention on the part of municipal authorities to sanitary arrangements, and the police laws against too many people occupying one room, have had a salutary influence.

If you wish success in life make Perseverance your bosom friend, Experience your wise counsellor, Caution your elder brother, and Hope your guardian genius.

He who will not accept orders has no right to give them; he who will not serve has no right to command; he who cannot keep silence has no right to speak.



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