

THE BANK OF NEW SOUTH WALES.

THE accompanying illustrations show the new Bank of New South Wales in Wellington, which has a frontage to Lambton quay of 107ft by a depth of 93ft., while the height above street level is 71ft.

Solidity and boldness are the features for which the various buildings of the Bank of New South Wales are so well known, and it will be seen that the New Zealand head office is no exception to the general rule. Of the Italian Renaissance order, the front is supported on huge granite blocks, rising about eight feet from the pavement, the main feature of the facade being the fine pediment, 44 feet across, supported on six monolithic columns, each 25 feet in the shaft, running through two stories, and finished with Ionic capitals. The pediment is enriched with carving and the Bank's monogram and surrounded with parapet and two large turret-formed terminals. Surmounting the main cornice is a parapet pierced with balustrading, and finished at the extreme ends with large effective terminals. Of the three entrances, the principal leads to the banking chamber, the northern to the inspector's offices, and the southern to the let-off portion of the building. All the vestibules are spacious, being 12ft. in width.

As is evident in the picture, the banking chamber is a magnificent apartment—the lighting by the imposing lead-light dome and rear windows being in the highest degree artistic.

Provision has been made for four tellers and between these and the accountant's room is the bills department. The accountant's room is surrounded with glass, and so placed as to command the whole banking chamber. The manager's room, 21 feet by 14 feet, the securities room (14 feet by 10 feet), and the waiting-room (11 feet by 12 feet 6 inches), are also on the right of the main entrance each being well lighted and provided with hot water radiators.

The staircases are of Carrara marble throughout, and the lift is of the very latest electrical type, beautifully designed and finished with copper bronze. Below the banking chamber are the vaults and rooms where coin and valuable documents are stored. Huge doors are set in immense concrete walls, and inside again there are "grill" protections, which would defy the ingenuity of a Sherlock Holmes to get behind. The ventilation and sanitary arrangements are fashioned on the latest and most approved specifications, while the premises, as a whole, are as much fireproof throughout as a building of the kind could be made.



BANK OF NEW SOUTH WALES, WELLINGTON.

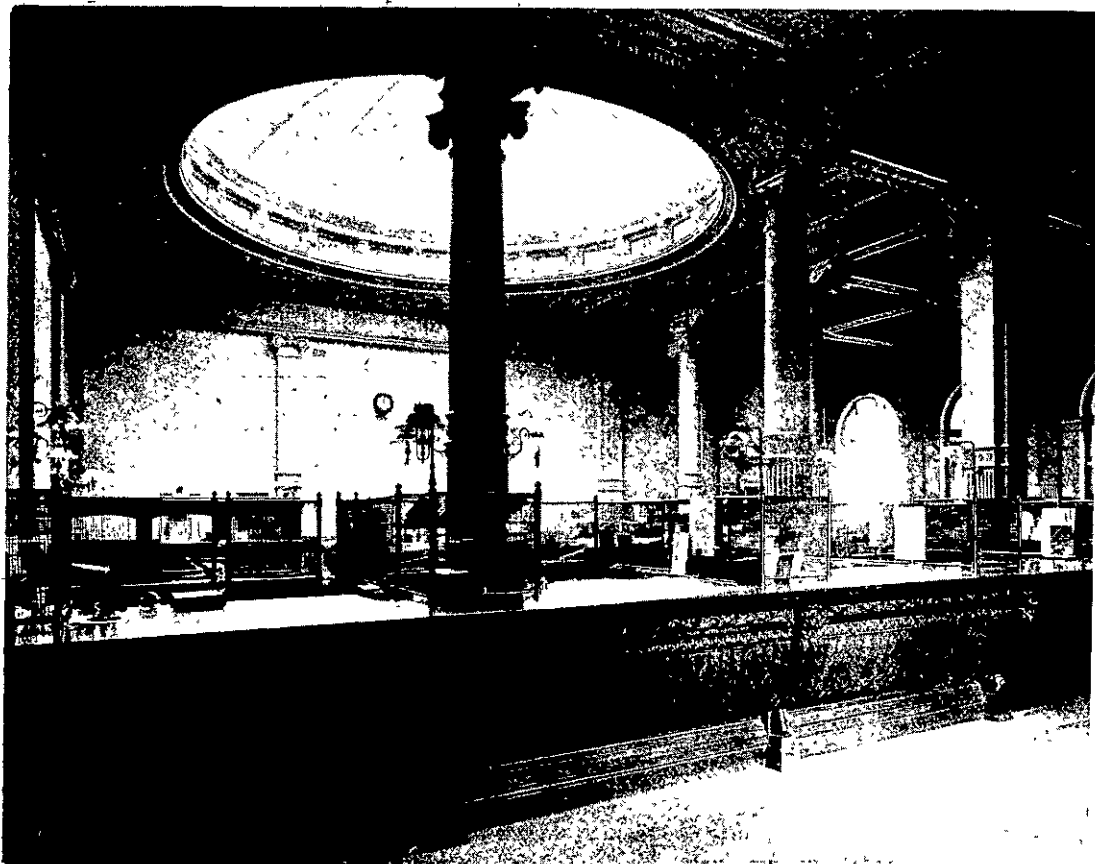
[Hardie Shaw, Photo.]

The Living-Room.

Every house has some room which is used to a greater or less extent as the living-room. This is the place where the family is accustomed to gather in the evening, where the children do their studying

or reading, and the parents discuss the things which are of interest to them. In the majority of houses the living-room is also used as the library, and if the books are properly arranged on low book shelves it will give the room an air of refinement and culture. This room should be the largest in the house, and have the best outlook, having, if possible, a northern

or eastern exposure. This will make it bright and cheery during the winter when it is mostly used. If possible, the living-room should have a large, open fireplace, built so that logs can be burned. A log fire gives the entire room a cheerful, home-like appearance, and will make it a place that is inviting to all the members of the household. The small additional expense incurred in fixing up an ideal living-room is more than accounted for by the comfort derived therefrom, and by keeping the children at home by your own fireside.



THE BANKING CHAMBER, BANK OF NEW SOUTH WALES

[Hardie Shaw, Photo.]

The Functions of Chambers of Commerce.

The American appears as open and frank in business as the Englishman is secretive and suspicious. The American will freely answer any questions about his business, and promptly supply figures in regard to cash prices or expenses of production which would make the average Englishman stare. The American appears to possess no trade secrets, or not to consider any items of his business as being secrets, for he is perfectly willing to, and does, communicate information freely which would be considered secret in England, and enquiries as to which, there, would be sharply resented. In the same way Americans work together, for common purposes, more naturally and easily than Englishmen do in the Old Country. There seems to exist no fear that in meeting together there will be a risk of one informing the other how his business is carried on. It is clear that they will have to improve matters in this respect in England, and that without loss of time. The experience, on the whole, of work accomplished in the London Chamber goes to prove that the American practice is right, and the British wrong. I do not contend that traders should meet with the object of pumping one another. On the contrary, I submit that associating together by no means involves disclosure of trade secrets, and further, that men can meet frequently and effect useful work for themselves and their industry without any disclosure whatever.—KENRIC B. MURRAY in the *Magazine of Commerce*.