

There are three well-defined stages of development in the growth of towns in young countries. Firstly, there is the period of tents, and whares of pit-sawn timber, then comes an era when substantial and ornamental dwelling-houses and business premises are the order, and finally there comes the more pretentious buildings of brick and concrete. Hawera, for some time past, has enjoyed the last-mentioned stage, particularly in the matter of business premises, which not only indicates individual enterprise and progressiveness, but also proves the general prosperity of the district. The newest addition to buildings of this class is the handsome premises just erected for the local branch of the Bank of New South Wales, which will shortly be occupied for business purposes. Situated on the old site in Princes street, a few yards from the Post Office, on the opposite side, the buildings command an ideal commercial position. The Bank of New Zealand does business adjoining, and the new concrete building for the Winter Show Company will be only a short distance away. The new bank premises are two-storey and of brick, cement plastered. Side walls are 18in in thickness, and the wall abutting on the main street has a thickness of 27in. The foundations are of concrete, so that the structure is very substantially built. Viewed from Princes street, the designs incorporated in the masonry of this fine work are very impressive. From the main street access is gained to the banking chamber, the walls of which are finished in Keen's cement, and the very pretty Karori ceiling is fixed. The fittings are all of red pine and the counter and desk tops nicely polished. There is a tiled floor in the vestibule; otherwise the finish is similar to the other rooms. A large strong-room, manager's room, etc., are provided. All the back portion of the building is to be taken up for residential purposes by the manager, also the whole of the second storey. In all the principal rooms Karori ceilings are used, and the fittings throughout are very elaborate. The provision made for the inclusion of the latest improvements is quite a feature. Additional attractiveness is added by the artistic touches of the painters and paper-hangers. There are ten rooms for the residential portion. The architects were Messrs Crichton and McKay, of Wellington, Mr J. E. Roe being supervisor. Mr A. B. Burrell was contractor. The brickwork was done by Mr Whittington, plastering by Joll Bros. (Wellington), painting by R. and E. Tingey and Co., plumbing by Mr C. Kneebone, and the timber and joinery was supplied by Quin Bros. Hawera Electric Light Co. have installed their system of lighting. The work all through is very creditable to all concerned.