

BANK OF NEW SOUTH WALES.

Established 1817. Incorporated by Act of Council as a Bank of Issue, Discount, Deposit and Exchange.

Paid-up Capital	£2,000,000
Reserve Fund (of which £600,000 is invested in British Government Securities, and the Balance is employed in the business of the Bank)	1,425,000
Reserve Liability of Proprietors (under Act of Incorporation)	2,000,000

Directors:

SIR NORMAND MACLAURIN, KT., M.L.C., *President*.
 SENATOR THE HON. JAMES THOMAS WALKER.
 THE HON. REGINALD JAMES BLACK, M.L.C.
 Auditors—A. G. MILSON, Esq.; HARRINGTON PALMER, Esq. General Manager—J. RUSSELL FRENCH.
 Solicitors—MESSRS. ALLEN, ALLEN & HEMSELEY.

HEAD OFFICE - - - SYDNEY.

THOMAS HUNT IVEY, Manager.

LONDON BRANCH—OLD BROAD STREET.

Directors—R. L. LUOAS-TOOTH, Esq., Chairman; FREDERICK GREEN, Esq. Manager—DAVID GEORGE.
 Bankers—THE BANK OF ENGLAND; THE LONDON JOINT STOCK BANK, LTD.

MELBOURNE BRANCH:

Manager and Chief Officer for Victoria—RODERICK MURCHISON. Solicitors—MESSRS. MALLESON, ENGLAND & STEWART.

New South Wales Branches. C. G. ALFORD, J. T. FORD, and W. J. EDWARDS, Inspectors.

City Branches—Sussex Street, Pitt Street, Royal Exchange.

Southern Branch (Sydney South).		William Street (Sydney East).		Bathurst Street.		Haymarket.	
Ardlong	Burrows	Donliquin	Henty	Moruya	Port Macquarie	Trangle	
Aibury	Camden	Dubbo	Inverell	Mudgee	Quambeyan	Tumut	
Armidale	Campbelltown	Dunagoo	Jerilderie	Mullumbimby	Quirindi	Urala	
Ashfield (Syd)	Casino	Eben	Junee	Murrumbidgee	Richmond	Warialda	
Balmain (Syd)	Cobargo	Bunnville	Kyogle	Narrabri	Rozelle (Syd)	Wellingtton	
Bathurst	Cooffs Harbor	Forbes	Elmore	Narrandera	Ryde	Windsor	
Barraba	Cooma	Glen Innes	Liverpool	Newtown (Syd)	Scone	Wollongong	
Bega	Coolamon	Goulburn	Lockhart	Newcastle	Singleton	Wagga Wagga	
Bonahla	Coomanbla	Grafton	Maclean	Newcastle West	Tamworth	Walcot	
Braidwood	Cootamundra	Grenfell	Manilla	North Sydney	Taralga	Waverley (Syd)	
Browarra	Corowa	Gulgong	Millthorpe	Orange	Taree	Wyalong (West)	
Broken Hill	Cowra	Gundagai	Maitland	Parramatta	Temora	Yass	
Bungendore	Crookwell	Gunnedah	Moama	Penrith	Tenterfield	Young	
Burwood (Syd)	Orow's Nest (Syd.)	Hay	Moree				

Victorian Branches.

HENRY NORMAN, Inspector.

City Branches—East Collingwood, Fitzroy, Flinders Street West and Richmond.

Ararat	Banalla	Oreswick	Geelong	Mallon	St. Arnaud	Warragul
Bairnsdale	Bendigo	Englehawk	Ingleswood	Mansfield	Tullagatta	Warrnambool
Ballarat	Castlemaine	Heiluca	Kyneton	Rochester	Wangaratta	Wodonga
Beechworth	Chiltern	Lincoln				

With Agencies at Malmesbury, and Pipor Street, Kyneton.

Queensland Branches. A. T. HALLORAN, G. J. LEVER, and R. T. HILDER, Asst. Inspectors.

Armano	Bundaberg	Cooktown	Georgetown	Ispswich	Normanton	Toowoomba
Bacardine	Oatras	Grobyon	Geondivinil	Longreach	Rockhampton	Toowoomba
Blackall	Charters Towers	Fortitude Valley	Gympie	Maryborough	Rome	Warwick
Bowen	Clermont	(Brisbane)	Hughenden	Oakey	South Brisbane	Winton
Brisbane	Olebury					

New Zealand Branches.

E. J. FINCH, Inspector.

Amberley	Carterton	Felding	Hastings	Napier	Patea	Timaru
Ashburton	Christchurch	Geraldine	Hokitika	Naseby	Palmerston North	Wanganui
Auckland	Dunedin	Gisborne	Ingleswood	Nelson	St. Bathans	Waverley
Blenheim	Dunedin	Gore	Invercargill	New Plymouth	Stratford	Wellington
Bulls	Eketahuna	Greymouth	Lawrence	Oamaru	Thames	Westport
Cambridge	Eltham	Hawera	Masterton	Palmitia		

With Agencies at Kaponga, Midhirst, Charleston, Edendale, Norsewood, Shannon, Waipatu.

West Australian Branches—Perth, Fremantle, Coolgardie, Kalgoorlie, Lawlers, Boulder City.

South Australian Branches, Adelaide, Port Adelaide.

Fiji Branch, Suva.

AGENCIES WITHIN THE STATES:—

TASMANIA—The Commercial Bank of Tasmania, Ltd.
 WESTERN AUSTRALIA—Western Australian Bank.

PRINCIPAL AGENCIES BEYOND THE STATES:—

ENGLAND—Birmingham District and Counties Banking Coy., Ltd.; Lambton & Co. (Newcastle-on-Tyne); Lancashire and Yorkshire Bank, Ltd.; London City and Midland Bank, Ltd.; Lloyds Bank, Ltd.; Manchester and Liverpool District Bank; National Provincial Bank of England, Ltd.; North and South Wales Bank, Ltd.; Nottingham Joint Stock Bank, Ltd.; Simonds & Co., J. & C.; Stuckey's Banking Coy.
 SCOTLAND—The Royal Bank of Scotland.
 IRELAND—National Bank, Ltd.
 HAMBURG—The Standard Bank of South Africa, Ltd.; Deutsche Bank and H. J. Aferok & Co.
 AMERICA, NORTH AND SOUTH, AND CANADA—Standard Bank of North America, Ltd., New York; London, Paris and American Bank; Bank of California; Bank of British North

The Bank allows Interest on Fixed Deposits; collects for its Customers Dividends on Shares in Public Companies, and Interest on Debentures. Undertakes the Agency of other Banks, and conducts all customary Banking business. Also issues Letters of Credit and Circular Notes, negotiable throughout the world.

WESTERN AUSTRALIA.

Department of Lands and Surveys, PERTH.

CROWN LANDS FOR SELECTION.
 GREAT OPPORTUNITIES FOR FARMERS AND GRAZIERS.
 Healthy Climate! Reliable Rainfall!! No Droughts!!!

Hundreds of thousands of acres of land, suitable for mixed farming and fruit growing, are open for selection under the exceedingly liberal Land Laws of Western Australia, which lands are within reasonable access by railways and roads.

Splendid Markets and High Prices for all Products.
 Prominent Liberal Land Laws and Concessions to Settlers.

A FREE HOMESTEAD FARM of 160 acres for £1. Conditions: Personal residence for 5 years, habitable house (value £30) to be erected, boundaries to be fenced, and quarter of the area to be cleared and cropped within 7 years.

CONDITIONAL PURCHASE LANDS.—From 100 acres to 1,000 acres at 10s. per acre, payable in 40 half-yearly instalments at the rate of 3d. per acre. Conditions: Personal residence for 5 years, one-tenth of boundaries to be fenced within 2 years, the whole within 5 years, and improvements to the full value of purchase money to be made within 10 years. Half the value of boundary fence may be allowed in estimating value of improvements. Conditional Purchase Lands may also be selected without the condition of residence, in which case double the value of improvements is required.

CONDITIONAL PURCHASE BY DIRECT PAYMENT.—From 100 to 1,000 acres at 10s. per acre, payable within 12 months, improvements to the value of 5s. per acre required, to be fenced within 3 years, improvements to be effected within 7 years or less, as convenient.

LAND FOR ORCHARDS, VINEYARDS OR GARDENS, from 5 to 50 acres, from 20s. per acre, payable in 3 years. Improvements, including fence, to be completed in 3 years.

FULL PARTICULARS as to conditions, areas, and further methods of obtaining lands will be found in *Selectors' Guide* pamphlet, which, on application to undersigned or the Agent-General for Western Australia, 16, Victoria Street, Westminster, London, will be posted gratis to any part of the world.

SURVEYS are carried out by the State FREE OF CHARGE in most cases.

THE AGRICULTURAL BANK renders monetary assistance to enable settler to effect improvements when land has been substantially fenced.

ON A SELECTOR proceeding to any district for the purpose of selecting land, the nearest Land Agent will supply all information, plans and pamphlets, as well as a guide to conduct him to available land, free of charge. In the event of an application for land being made, with the necessary deposit, a refund of Railway Fare may be obtained, if the deposit on land selected is equal to 50 per cent. more than the amount of the fare; and provided the application for refund is supported by a certificate from a Government Land Agent stating the place from which the selector proceeded for the purpose of selecting.

THE RAILWAY DEPARTMENT grants a special concession in the way of fares and freights for a new selector's family and goods, on production of a certificate of *bona fides* from the Lands Department. Any selector of an area of not less than 500 acres of first-class land may obtain from the Lands Department an order for Railway tickets and freight for his family, goods and chattels, from the station nearest his present or late residence to the station nearest the land selected, the amount to be repaid to the Department by the selector by bills at 12 and 24 months, with 5 per cent. interest added. Until the bills are paid the land cannot be transferred or mortgaged except to the Agricultural Bank.

ANY NEW SELECTOR residing on his land can arrange passages for his wife and family to this State through the Colonial Secretary's Department.

DUTY ON IMPORTED STOCK, etc., owned by new settler, may, in the discretion of the Minister, be paid by the Department, to be repaid by owner in a manner to be arranged.

AGENCIES are established at Menzies, Coolgardie, Kalgoorlie, Southern Cross, Cue, Northampton, Geraldton, York, Northam, Goonalling, Beverley, Newcastle, Bunbury, Katanning, Albany, Bridgetown, Busselton, Narrogin, Wagin, Pingelly.

R. OECIL CLIFTON,
 Under Secretary for Lands.