

it may be said, world-famed insurance companies, the Australian Mutual Provident Society and the National Mutual Life Association have each erected very fine and handsome buildings, in which they themselves do large and flourishing businesses, besides furnishing chambers for a number of professional men; and the National Mutual Building also houses the Commercial Bank of Australia, Limited. Another bank that has for some years been established in Perth is the Bank of New South Wales. In St. George's Terrace will also be found the offices of the Commercial Union Insurance Company and the New Zealand Fire and Marine Insurance Company. Proceeding in an easterly direction up St. George's Terrace, beneath the grateful shade of verdant lilac and chestnut trees, which give to this fine thoroughfare an appearance of the continental boulevards, we pass the Exchange Club, a social and business institution, where visitors duly introduced are hospitably received. The Weld Club, the chief institution of its kind in the colony, has built a particularly fine club house on the river side, overlooking the new Recreation Ground, and there are few clubs in Australia able to boast of such excellent accommodation and such a charming prospect. Opposite the Exchange Club are the Government Offices, including the Post and Telegraph Offices. These form a large and imposing block of buildings, well designed and built, and affording ample accommodation for ministers, heads of departments and their subordinates, who form so large a section of Perth society. These offices were recently enlarged and improved at a total cost of nearly £40,000. The vestibule and interior hall of the General Post Office are particularly fine and imposing, and are much admired. In the centre of the piece of ground adjoining the public offices, and partly concealed from view by a thick clump or row of mulberry trees, is the new Anglican Cathedral, re-

cently erected at a cost of £20,000, and awaiting the construction of a lofty tower to complete it. This is a large and handsome building, of the pointed Gothic order of architecture, in which brick, the chief material used in construction, is employed to singular advantage. The new Bishop, Dr. Riley, resides in Perth, and the parish of St. George's is presided over by a Dean, who is assisted by two curates. There are also three suburban Anglican churches in Perth. Opposite to the cathedral is the Government Gardens, which though not very extensive are charmingly laid out, and form a pleasant resort for the citizens, and are consequently well patronised, especially during the warm evenings in the summer months.

The Government House Domain adjoins these grounds, and this slopes down to the river side and is really beautifully laid out. Government House itself is one of the handsomest and finest vice-regal residences in Australia, and here the present Governor of the Colony, Sir William Robinson, lives for the greater part of the year, and dispenses a discriminating and pleasant hospitality. But we have now got into the principal residential portion of the city, and for the rest of the extent of St. George's Terrace we find a concession of cosy and handsome villa residences, such as would adorn and grace a city of far larger size and pretensions than Perth.

Running parallel with St. George's Terrace is Hay Street, the principal business thoroughfare of Perth. Unfortunately this street, though long, is considerably spoiled by its lack of width. Nevertheless, here also we find some extensive places of business, including the Town Hall and Houses of Parliament, the Mechanics' Institute, and the St. George's Hall, used for theatrical and musical entertainments. Along this thoroughfare

are to be found the principal merchants, storekeepers and traders of Perth.

The Town Hall, capable of containing 1,500 persons, is a leading architectural feature of the city, and in it public meetings, civic balls and dinners, concerts and public entertainments of various kinds are held. Attached to it are suites of civic and private offices, and adjoining it is the House of Assembly, a handsome chamber internally, lighted with the electric light, comfortably seated, and furnished with ample accommodation for the members, press and public. The Legislative Council sits in a smaller chamber in St. George's Terrace, opposite the public offices already described, but amongst the public buildings in contemplation are Parliament Houses. Hay Street West is another residential portion of the city, and its healthy heights, commanding an extensive and beautiful view, are fast being crowned by handsome residences. The East End of this thoroughfare, rather confusingly styled Howick Street, is also devoted to private residences, and has many charms, being plentifully planted with trees, which afford an umbrageous resort in the sunny summer months.

Murray Street, a fine broad thoroughfare, lies parallel with Hay Street, and is chiefly devoted to shops, factories and other places of business. There are several carriage factories and iron foundries in this street, which is destined to be of great commercial importance. Crowning the eastern summit of Murray Street, or rather its continuation, Goderich Street, is the Roman Catholic Cathedral, an imposing building in a commanding position, but awaiting completion. In the same thoroughfare is the Colonial Hospital, a pretty structure which is about to be considerably enlarged and improved. Here out-patients are seen daily by the house surgeon, whilst good accommodation for serious cases is found within the

wards. Adjoining the Roman Catholic Cathedral is the Episcopal Palace, which is not unworthy, from its outward appearance, of its high-sounding name.

We have now mentioned the three principal business and residential streets of the city, but their intersections contain many excellent private dwelling-houses, and the city is rapidly spreading in every direction. The leading suburbs of Perth—South Perth, North Perth, Victoria Park, West Perth and Bayswater—all present attractions, either from their elevated and healthy position, as in the case of Victoria Park and West Perth, or, as in that of South Perth, because of their adjacency to the beautiful river. These suburbs have all been cut up in blocks of convenient size, which are obtainable on very reasonable terms. The price of land is, however, likely to rise both in city and suburbs, and now is the time to buy, as land will certainly never be cheaper than it is at present, and will most probably, and in fact without doubt, ere long be much dearer.

At one time it used to be a reproach against Perth that the hotel accommodation to be obtained there was of a very indifferent character, but times are changed and Perth has advanced with them, and now excellent accommodation can be obtained at the leading hostels, and at reasonable rates. The leading hotels of the city are nearly all within five or seven minutes' walk of the Central Perth Railway Station, and cabs and busses ply constantly to and fro. Many of the leading hotels are furnished with telephonic communication with the City and Fremantle Exchanges, and accommodation can be secured by this means or by that of telegraph.

There are also several excellent boarding houses in the city, where accommodation can be obtained at very reasonable rates.