

The Bank's living room – painted a custom shade, Porter's Paints Duchess Satin – holds an artwork by Sheila's great-great-aunt, Letisha Bradshaw, a custom Missmith Interiors sofa with Elliott Clarke linen and a rug by Silk Road Handmade Rugs. **FACING PAGE** The Victorian double-brick building was erected in 1891.



# CHAPTER IN TIME

A FORMER BANK TURNED FAMILY HOME IN THE NSW RIVERINA IS ENJOYING A COLOURFUL REVIVAL AS A BED AND BREAKFAST.

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**W**alk down any main street in rural Australia and you'll see they have one thing in common: the most beautiful building is an old bank. The main street of Hay, in the New South Wales Riverina – traditionally Wiradjuri and Nari Nari land – is no exception.

The town's three-storey, double-brick Victorian bank was built in 1891 to house the London Chartered Bank of Australia, and later, the English, Scottish & Australian Bank. In 1973, 30 years after the company left town, the building was sold to Noreen Smith and her sister, Marjorie Houston. The pair lovingly redesigned and renovated it, making it into a home for the first time in its history.

Three generations later, it's the much-loved home of Noreen's granddaughter, interior designer Sheila Smith, her husband, Grant Volz, their baby son, Oscar, and their two Jack Russell terriers, Dottie and Roy.

It's a beautiful story, but it almost didn't happen. Years earlier, Sheila's parents wanted to downsize, so put the place

up for sale. Despite plenty of interest, no-one signed on the dotted line, so it remained in the family. In 2020, to Sheila's surprise and delight, her husband suggested moving back to Hay to make the bank their home.

"I adored growing up in this house and have always had a soft spot for old buildings," she explains. "The original details are so inspiring: high ceilings, large skirting boards, handmade panelling and the cedar balustrade."

After almost a decade of experience in the interior design sector, Sheila got the chance to test her skills by converting The Bank into a contemporary and comfortable home. "It was important to us to make the house feel like ours and not the house I grew up in," Sheila explains. "Now, it's a jolly coexistence of new furnishings, antiques and us."

Adding to the challenge was the bed and breakfast operation on the top floor of the building, which Sheila's mother, Sally, began while the children were away at boarding school. The couple were keen to reignite the business, but it meant more design decisions. >



**CLOCKWISE FROM TOP LEFT** Flowers by Snowbloom are displayed in a Cromwell vase. Sheila's great-great-aunt Letisha's artworks adorn the walls; the ground floor features GP & J Baker Hydrangea Bird wallpaper and a panelled cedar staircase; a portrait of Sheila's mother, painted by the Countess of Dartmouth, hangs in the guest bedroom. **FACING PAGE** An Illawarra flame tree out front.

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An oversized bedhead and Persian hand-knotted rug in the master suite. **FACING PAGE, FROM TOP** Artworks from Russia and a woodblock print of the Uji Riverside in Kyoto hang above an antique nursing chair; sit back and watch the world go by on the verandah.

After moving into The Bank in August 2020, they began with roof maintenance and exterior painting. Next, they restored the exquisite front doors by hand and replaced the original balcony floor. Then they moved inside to repaint, recarpet, reupholster, wallpaper, refresh the window furnishings and add new furniture and art.

“The dining room is one of my favourite rooms as it’s quite unexpected and not too serious,” says Sheila. A grisaille wallpaper mural set above a panelled wall in Porter’s Paints Evergreen Gloss is the backdrop to a large Victorian dining table with seats upholstered in Fermoie’s Botany fabric. “It immediately lifts our guests’ moods,” says Sheila.

Sheila’s interior design mantra is that each room should have character and show a little personality. Wallpapers sourced from all over the world are instrumental in achieving this effect. She chose a William Turner design in a contemporary colour scheme for the main entrance to give a fresh take on a timeless look. Upstairs in the mid-level hallway, Lewis & Wood Beech wallpaper brings the outside in. One of Sheila’s favourite pieces of furniture is the antique chaise longue her godmother had trucked down from Gravesend in the north-west of NSW for her. “We had it reupholstered in a vibrant Anna Spiro fabric and now it reminds me of my godmother – how fabulous!” says Sheila.

Family time is spent in the airy, conservatory-style living room and kitchen, which overlooks the garden cleverly created by Sheila’s mother. Sheila loves this view: “It’s a wonderful mixture of a classic English garden and a trial and error of what will actually grow in the western Riverina’s arid climate,” she shares.

On weekends, when not tending to guests at their B&B (which is separate from the main house), Grant and Sheila love to entertain friends in the house and garden, or share a drink on the bluestone floor of the original bank vault, which now houses their wine cellar. They also enjoy spending time along the Murrumbidgee River – before Oscar was born, they’d often paddleboard down the river with Dottie and Roy to watch the sun rise.

During the week, Sheila runs her business, Missmith Interiors, from the old banking chamber, which has its own entrance and enough room for all her fabric samples and products. The grand double doors leading into the studio, with their arched opening and beautiful coloured leadlights, are a piece of history in their own right.

The Bank is written into history in more ways than one: an article in *The Riverine Grazier* in 1891 described it as “an edifice and the most pretentious piece of architecture in the town, reflecting a visible sign of progress”. These days, The Bank beams out a gracious blend of old and new that perfectly fits the life of its loving owners. *CS*  
To book a stay, visit [bankbedandbreakfast.com.au](http://bankbedandbreakfast.com.au)

