

Particular accounting policies used which significantly affect the measurement of the Bank's profit and its financial position, are set out below:

- (a) *Depreciation*—Fixed assets are being depreciated on a straight line basis at rates which will write off the cost over their estimated useful lives to estimated residual values. The principal write off periods are:
- | | |
|---|---------------|
| Buildings | 40–100 years. |
| Computer and office calculating equipment | 10 years. |
| Furniture and fittings | 10–15 years. |
| Other fixed assets | 3–15 years. |
- (b) *Personal loan interest*—Interest on personal loans is apportioned over the term of the loan, using the "Rule of 78" method.
- (c) *Taxation*—Taxation charged against net profit includes both current and deferred tax. Deferred taxation arises from timing differences related to:
- Interest accrued on investments.
 - Depreciation charges.
- (d) *Valuation of investments*—Investments are recorded at cost. Both New Zealand Government and local authority securities are normally held to maturity and their value on redemption approximates cost.

Valuation of land and buildings—The latest Government valuation of land and buildings at 31 March 1979, totalled \$14,682,369.

1885

GENERAL PUBLICATIONS

EXTERNAL TRADE REPORT AND ANALYSIS 1974 AND 1975

DEPARTMENT OF STATISTICS

64 p. 1978.

\$2

This volume contains basically, analysis of the overseas trade of New Zealand. The tables in this report are presented so as to reflect the changing patterns and levels of exports and imports and as such will be of special interest to official advisors, policy makers, industry, and the public alike.

FACSIMILES OF THE TREATY OF WAITANGI

1976. \$12.95

A valuable volume of old New Zealand records comprising:

The Declaration of the Independence of New Zealand.

The original draft of the Treaty by Governor Hobson.

A series of copies of the Treaty itself as finally adopted and signed by the chiefs and witnesses.

The preface and facsimiles are reproduced from lithographic originals first printed in 1877. (Government Printer.)

FAMILY GROWTH STUDY

DEPARTMENT OF HEALTH SPECIAL REPORT SERIES No. 48

77 p. 1976.

\$4

The preliminary report on the Family Growth Study made in the Hutt Valley presents the initial analysis of the data collected.

Provides data on contraceptive practice, pregnancy planning, family size ideals and expectation, and sterilisation. Gives a bibliography and the eight sections of the questionnaire. Will be of great value to Government departments and groups and organisations involved in the health and social welfare work of New Zealand communities.

FOLK DANCE DIRECTIONS—STANDARD 2—FORM

DEPARTMENT OF EDUCATION

122 p. Reprint. 1976.

\$1.50

From the time of its first printing in 1957, this book has proved to be a very handy reference for teachers.

The contents are divided into Junior (or simple), Intermediate, Advanced and Social Dance sections.

Price \$1.35c

BY AUTHORITY: P. D. HASSELBERG, GOVERNMENT PRINTER, WELLINGTON, NEW ZEALAND—1979

FISHING METHODS AND DEVICES OF THE MAORI

By Elsdon Best

National Museum Bulletin No. 12

264 p.

\$15.95

Another in the series of the Best publications, it has been reprinted without revision so that the basic studies may be accessible in the original style.

This particular bulletin still remains the only comprehensive account of most aspects of Maori fishing. The descriptions of methods employed in fishing given here are still quite basic for any future studies in this field since no first-hand observations can now be made. The detailed fishing methods outlined are accompanied by descriptions of the artifacts used, together with associated chants, magic formulae, special observances, and fishing lore.

FOREST LORE OF THE MAORI

By Elsdon Best

DOMINION MUSEUM BULLETIN No. 14

421 p. 1977.

\$17.95

Printed without textual alteration, the work provides an important basis for any study of old-time Maori economics and perhaps more importantly of his attitude to what was a major part of his environment. It will be of more general interest today than when first written, since it stresses so fully the uses made by the Maori people of their natural resources, and supplies basic material for further studies in ethnobotany and ethnozoology. The reverence which the old time Maori showed towards natural resources mirrors the modern concern for ecological principles.

FIVE Bx PLAN FOR PHYSICAL FITNESS

DEPARTMENT OF EDUCATION

32 p. Reprinted. 1977.

60c

Originally produced by the Royal Canadian Air Force, this exercise programme is designed for men.

The 5Bx plan is a scientifically designed approach to physical fitness which can develop an adequate level of reserve energy needed for vigorous positive well being and zestful living.

The exercises can be done by yourself, at home, in your spare time, at your own rate of progress, without discomfort, and in only 11 minutes a day.

(For women see the xBx Plan for Physical Fitness.)

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