

- (i) Interest accrued on investments.
- (ii) Depreciation charges.
- (iii) The amortization of profits and losses in respect of Government and Local authority stock purchases and sales.

(f) Valuation of investments—All investments are shown at cost with the exception of New Zealand Government stock. On the basis Government stock will normally be held to maturity the bank considers it appropriate to record such stock at nominal value. Differences between cost and nominal value are immaterial and have been transferred to interest received or interest paid at the date of purchase.

2. Commitments:

Mortgages approved but not yet unlifted \$265,685.

STATEMENT OF SOURCE AND APPLICATION OF FUNDS

	1983	1982
	\$	\$
Funds were provided—		
From operations—		
Profit after taxation	91,002	
Depreciation	110,744	
	<u>201,746</u>	
Less: Grants paid	20,000	
	<u>181,746</u>	
From depositors—	6,379,291	
Increase in other liabilities and taxation provisions	295,896	
	<u>\$6,856,933</u>	
These funds were invested in—		
Mortgages and personal loans		
Advances	6,024,000	
Less: Repayments	<u>2,781,699</u>	
	<u>3,242,301</u>	
Government and Local authority stock	1,844,202	
Fixed assets	358,420	
Current assets	<u>1,412,010</u>	
	<u>\$6,856,933</u>	

REPORT OF THE AUDITORS

WE report that we have audited the books and accounts of the Westland Savings Bank for the year ended 31 March 1983, and have obtained all the information and explanations we have required.

In our opinion the accompanying profit and loss account, balance sheet and notes represents fairly the financial position of the bank at 31 March 1983, and the results of the year ended on that date, determined in accordance with the historical cost basis of accounting and in accordance with section 29 (2) of the Trustees Savings Bank Act 1948.

10 May 1983.

MARSHALL and HEAPHY, Chartered Accountants.

2595

GENERAL PUBLICATIONS

CARPENTRY

N.Z. TECHNICAL CORRESPONDENCE INSTITUTE

302 p. 1980 (reprint). Illustrated. \$22.50 plus \$3.60 p & p  
Metricated with more than 450 illustrations, this edition contains a set of fold-out house plans. It also highlights safety and safe methods, elementary first aid, house design and construction. Besides providing a basic text for apprentices in the building industry, Carpentry will also provide a sound guide for tradesmen and home-builders.

A DICTIONARY OF THE MAORI LANGUAGE

By H. W. Williams

507 p. 1975 \$7.50 plus 85c p & p  
The seventh revised edition, augmented by the advisory committee on the teaching of Maori language.

EGMONT NATIONAL PARK

Edited by J. S. Tullett

114 p. 1980. Fourth edition. \$4 plus 55c p & p

This inexpensive publication that can easily be carried about, provides information that will help many people to understand and appreciate the values of Egmont National Park. This information covers such varied aspects as the plants and vegetation, animals, birds and insects, Maori history, the weather, volcanology, tracks, mountaineering, tramping and skiing.

FACSIMILES OF THE TREATY OF WAITANGI

1976. \$12.95 plus \$1.50 p & p

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 1877. (Government Printer.)

FITNESS FOR LIVING

Physical Education in Secondary Schools

DEPARTMENT OF EDUCATION

1980.

Fitness for living involves developing the individual's potential for functional efficiency in all aspects of daily living throughout life. This series, consisting of nine titles, will help the reader to understand the nature of the human body. This in turn will lead to an understanding of the need for a balance between work, rest, food, exercise and keeping oneself in good physical condition.

Book 1: Basics .....	\$2.45 plus 55c p & p
Book 2: through Aquatics.....	\$2.75 plus 55c p & p
Book 3: through Athletics.....	\$2.45 plus 55c p & p
Book 4: through Ball Activities.....	\$2.45 plus 55c p & p
Book 5: through Gymnastics.....	\$3.00 plus 55c p & p
Book 6: through Movement and Dance	\$3.00 plus 55c p & p
Book 7: through Outdoor Education.....	\$2.75 plus 55c p & p
Book 8: through Recreation .....	\$1.75 plus 55c p & p
Book 9: Planning for Fitness of Living.	\$2.45 plus 55c p & p

Set of nine books: \$22.00 plus \$3.60 p & p

FLORA OF NEW ZEALAND, VOLUME III

By A. J. Healy and E. Edgar

220 p. 1980. \$18.50 plus \$1.50 p & p

Volumes I and II of Flora of New Zealand were concerned with native plants. The authors call volume III a "weed flora". The book is an identification manual, intended for agriculturists concerned with weed control, for botanists making vegetation surveys, and for anyone who needs to identify those weedy plants.

GLASSHOUSE TOMATOES

Agriculture Bulletin 370

DEPARTMENT OF AGRICULTURE

86 p. 1978. \$3.25 plus 55c p & p

The present text replaces earlier editions of the bulletin. Important factors to consider when establishing a tomato-growing glasshouse, are lighting, soil type, site, water supply, shelter, and proximity to a market. These as well as general cultural practices are dealt with in this bulletin.

INFORMATION IN FORMATION

A Guide to Report Writing

STATE SERVICES COMMISSION

31 p. 1978. \$1.45 plus 40c p & p

Contains helpful suggestions for preparing, planning, organising, structuring, writing, and revising reports, ideas on visual aids and descriptions of a few of the many types of reports.

LIVING LETTERS

STATE SERVICES COMMISSION

36 p. 1980 reprint. \$1.75 plus 55c p & p

One of the aims in letter writing is to get ideas across to the reader clearly and briefly. But do letters always say what is meant? Even if they are clear to the writer, will the reader understand them easily? If you are still using the old cliches of "acknowledging receipt