

	1984	1983
3. Reserves:		
General Reserve:		
Balance at 1 October	9,642	7,269
Transfer from profit and loss account	..	2,373
Balance at 30 September	<u>\$9,642</u>	<u>\$9,642</u>
4. Customers' accounts:		
Mortgage and other loans	139,237	140,735
Less provision for doubtful debts	134	145
	<u>\$139,103</u>	<u>\$140,590</u>
5. Provision for doubtful debts:		
General Provision:		
Balance at 1 October	145	148
Charge to profit and loss account	(11)	(3)
Balance at 30 September	<u>\$134</u>	<u>\$145</u>

6. Investments:

Quoted investments are redeemable at fixed dates within ten years and are stated in the balance sheet at cost adjusted for amortised premiums and discounts. The balance date book and market values of investments are given below:

	1984	1983
	\$000	\$000
Book value—Quoted investments:		
New Zealand Government securities	53,285	58,622
Local authority securities	204	282
Total book value of quoted investments	<u>\$53,489</u>	<u>\$58,904</u>
Unquoted investments:		
Treasury bills	..	2,005
Other investments	..	1,750
Total Book Value	<u>\$53,489</u>	<u>\$62,659</u>
Market value:		
New Zealand Government securities	50,002	59,604
Local authority securities	197	283
Total market value of quoted securities	<u>\$50,199</u>	<u>\$59,887</u>

AUDITORS' REPORT
TO THE MEMBERS OF A.N.Z. SAVINGS BANK (NEW ZEALAND) LTD.

We have examined the accompanying balance sheet and profit and loss account and have obtained all the information and explanation we have required.

We are of the opinion that proper accounting records have been kept by the company, that the balance sheet and accounts give the information required by the Companies Act 1955 in the manner so required and that they give, on a historical cost basis, a true and fair view of the state of affairs of the company as at 30 September 1984 and of the results of its business for the year ended on that date.

PEAT MARWICK MITCHELL & CO.,
Chartered Accountants.

Wellington, New Zealand, 6 November 1984.

GENERAL PUBLICATIONS

CARPENTRY

N.Z. TECHNICAL CORRESPONDENCE INSTITUTE

302 p. 1980 (reprint). Illustrated. \$22.50 plus \$3.60 p & p

Mettricated 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.

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.)

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.

TREES AND SHRUBS OF NEW ZEALAND

By A. L. Poole and Nancy M. Adams

275 p. 1979 fourth impression with amendments. \$15.95 plus \$1.50 p & p

This book has been designed especially to assist many people who lack a formal botanical training yet are deeply interested in New Zealand's trees and shrubs and want to be able to identify them and name them correctly. There is a complete coverage of the native trees and shrubs and over 400 species have been illustrated.

TOWN BIRDS OF NEW ZEALAND

Wall Posters

Size: 840 x 590 mm \$4.95 each plus 55c p & p

Two stunning large wall posters display a total of 35 bird photographs from the book 'Field Guide To Town Birds'. The photographs are shown in full colour against a black background giving a sparkling eye-catching display of each bird in all its photographic detail.

FUR, FEATHER AND FIN

Frances M. Ross

47 p. 1983. Illustrated \$2.25 plus 55c p & p

This booklet takes a nostalgic look at a century of wildlife in the Te Anau region. With historical monochrome photographs and text, Frances Ross has compiled a very interesting account of the impact that man has made on the flora and fauna of the region. *A Tourist Guide to Te Anau*, just as it appeared in *Tourist Guide to the Lakes, Mountains and Fiords of Otago*, published by the Government Printer in 1898, has been thoughtfully included to round off this glimpse into our past.

KIWIFRUIT CULTURE

By Pat Sale

95 p. 1983. \$12.95 plus \$1.50 p & p

This practical guide on kiwifruit culture is illustrated with 78 plates and 23 line drawings. The authoritative text tells the beginner and established grower how best to cultivate the fruit for the market. There is sound advice for the home gardener too.

THE LONG YARN OF THE LAW

By Fiona McMorran

80 p. 1983. \$6.95 plus 85c p & p

Told through prose, verse, extracts from newspapers and diaries, and policemen's recollections, the book takes the reader from those early colonial days to the modern police force of today. This inexpensive and easy to read history is a valuable aid for teachers and a source of continuing interest for children.

TWO ARTISTS 1985 CALENDAR

Toss Woollaston and Jane Evans

570 x 420 mm. Spiral bound. Cylinder. \$17.50 plus \$1.50 p & p

The 1985 *Two Artists Calendar* features fourteen high quality prints as well as a biography and introduction to each artist's work while each month focuses upon one superb reproduction in addition to a clearly read calendar.