D. New Zealand Government Stock

					1985 \$	1984 \$
Nominal Value	 	 	 	 	67,584,202	61,123,251
Book Value	 	 	 	 	66,928,715	61,101,051
Market Value	 	 	 	 	55,764,925	61,942,920

New Zealand Government stocks are normally held to maturity date when the nominal value will be realised. Due provision is made to account for the differences between book and nominal value (note 2).

E. Term Investment Deposits-Maturities

						1985 \$	1984 \$
Up to and including 1 year						110,441,100	81,583,076
One to 2 years						8,713,300	6,596,969
I wo to 3 years						5,306,000	7,578,380
Greater than 3 years		, .				650,600	5,011,275
						\$125,111,000	\$100,769,700
F. Commitments					1985	1984	
Investments						\$	\$
Mortgages approved and Ne commitments, as at 31 M					2,766,000	3,657,450	
Capital							
Capital commitments in res	pect of p	lant, la	ind and	d build	222,000	186,700	

AUDITORS' REPORT

We report that we have examined the balance sheet of the Trusteebank Bay of Plenty as at 31 March 1985 and the revenue statement for the year ended on that date, and have received all the information and explanations we have required.

In our opinion, the accompanying balance sheet and revenue statement present fairly the financial position of the Bank as at 31 March 1985 and the results of the operations for the year ended on that date, and were in general conformity with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

We have also examined the statement of changes in financial position which, in our opinion, gives a true and fair view of the changes in financial position of the Bank for the year ended 31 March 1985.

PEAT MARWICK MITCHELL AND CO., Chartered Accountants.

Tauranga, 31 May 1985.

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N.Z. TECHNICAL CORRESPONDENCE INSTITUTE

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By Captain G. Wearing

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40 p. 1982. Illustrated.

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Designed with our overseas friends in mind, About New Zealand is a booklet which briefly describes the land, its people at work, and play, trade, and relationships with other nations and areas: industry and energy; health and welfare. The text is complimented by over 60 colour photographs.