7. Depositors' Balances—

Repayable—														1	985 \$	1984 \$
At call Within 1 year 1-2 years 2-3 years 3-5 years											121	 • • • • • • • • • • • • • • • • • • • •		57,048,189 52,415,594 6,882,000 1,199,000 42,000 \$117,586,783		55,476,536 38,066,553 5,861,000 1,418,000 100,000 \$100,922,089
Rates of interes 8. Extraordinar			nge fro	m 3.	0 perc	ent to	23.0	percen	t per	annu	ım.					
Realised reserves			f Cuba	Stre	et n ro	nertv									1985	1984 \$
—Capital —Revenue Less taxati	ion pa	iyable	• •						• • • • • • • • • • • • • • • • • • • •			 	•••	 		31,513 59,425 (21,206) 69,732
Mortgages approv	ved bu	it not	uplifted	l			. ,					 			1985 \$ 2,792,850	1984 \$ 2,022,530
Data processing Premises		 		- 								 			2,910 27,000	214,795 51,303

AUDITORS' REPORT TO THE TRUSTEES OF THE TRUSTEEBANK WELLINGTON

WE have obtained all the information and explanations that we have required. In our opinion proper accounting records have been kept by the bank so far as appears from our examination of those records.

In our opinion, the accompanying balance sheet, profit statement and funds statement give, using the historical cost method, a true and fair view of the financial position of the bank at 31 March 1985 and the results of its business and the changes in financial position for the year ended on that date.

DELOITTE HASKINS & SELLS, Chartered Accountants.

Wellington, New Zealand, 17 May 1985.

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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 homebuilders. \$7.50 plus 85c p & p

The seventh revised edition, augmented by the advisory committee on the teaching of Maori language.

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

signed by the chiefs and witnesses.

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

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.

5BX PLAN

ROYAL CANADIAN AIR FORCE

32 pp. 1981. Third Edition.

\$1.75 plus 55c p & p

The five basic exercises (5BX) Plan is designed to show how to develop and hold a high level of physical fitness. The scheme is not dependent on elaborate facilities or equipment. The exercises require only eleven minutes a day and can be done in the house or office. The Plan is scientifically designed to develop personal fitness at a rate set by yourself, to your required level, without getting stiff or sore muscles. It is self measuring with charts for age groupings, along with graduated standards for checking progress. The programmes are designed for varying age groups of males.

NEW ZEALAND FOREST PARKS

Geoffrey Chavasse and John Johns

288 p. 1983. Illustrated.

\$42.95 plus \$3.60 p & p

New Zealand Forest Parks is one of those books that you will reach for time after time to simply enjoy or to relive visits made, to plan visits to come. Each forest park is described in a separate chapter with photographs, text, maps, and charts to illustrate our nineteen forest parks, perhaps unrivalled for diversity and interest anywhere else in the world.

THE NEW ZEALAND WARS

By James Cowan

Vol. I, 466 p. Vol. II, 633 p.

\$69.50 plus \$4.80 p & p

This book was first published in 1922 and reprinted without amendments in 1955. It has been out of print for many years. This edition has a new and perceptive introduction by Michael King and in addition the original seven page index has been replaced by a substantial and comprehensive index. This 1983 edition is called a facsimile edition because it is being reproduced from the original text. However, the introduction, index and illustrations include alterations and improvements on the original.