

9,064 other articles were returned to foreign countries ; 3,156 were returned to the senders through the Dead Letter Office ; 148,365 were returned by Chief Postmasters ; 24,312 were returned by Chief Postmasters to other countries : a total of 184,897 other articles, as compared with 247,448 in 1914.

22,711 letters were wrongly addressed ; 67 letters were discovered to have been posted with previously used stamps.

3,906 newspapers and 2,726 books and other articles without addresses were received, many of which were subsequently applied for and delivered.

21,420 newspapers were returned to publishers.

2,752 letters and 1,579 letter-cards were posted without addresses.

290 letters with libellous addresses were intercepted.

BUILDINGS.

The following new office buildings were opened : Arrowtown, Chatham Islands, Edendale, Glenorchy, Hikurangi, Mamaku, Manunui, Matiere, Methven, Ohingaiti, Patumahoe, Port Nelson, Ross, Waimamaku, and Whatawhata.

The accommodation proving inadequate for the increasing requirements, the local officers of the Tourist and Pensions Departments in Wellington, which formerly occupied portions of the General Post Office building, vacated them in December, 1915.

MONEY-ORDERS.

The money-order business for the year shows a falling-off in the number of transactions, but an increase in the total of the amount remitted. This is due principally to the war having cut off communication with certain European countries, and also to the fact that postal notes are being more largely used for the remittance of small amounts.

Twenty-six money-order offices were opened, and seven closed, leaving 806 offices open at the close of the year.

The money-orders issued numbered 664,860, for a total of £3,471,818 ; those paid to 555,068, for £3,146,578.

The business with countries outside New Zealand decreased for the reasons already referred to, the total amount sent abroad being £485,797, and the amount received from abroad being £165,699. It will be noticed that there is an entry against both Austria and Germany of orders drawn on New Zealand. The explanation of this is that a large number of orders issued in New Zealand on those countries prior to the declaration of the war have been repaid to the remitters in New Zealand, and the amounts having been originally credited to Austria and Germany have now been debited to those countries.

The total commission received for the transaction of money-order business amounted to £15,819.

POSTAL NOTES.

The postal-note business shows the usual increase. 2,370,079 postal notes, for £723,314, were issued, and 2,364,495 were paid. On this business the commission of £10,561 was received.

Forty offices were opened and 12 closed, leaving 1,016 postal-note offices in operation at the end of the year.

BRITISH POSTAL ORDERS.

The war has had the effect of decreasing the British postal-order business by about 8 per cent., the number sold amounting to 101,859, as compared with 110,625 for the previous year. The amount sent away by means of this very useful form of remittance was £57,352. The twenty-shilling and ten-shilling notes still continue to have the greatest sales.

It is a matter for regret that the Australian Administration has not yet agreed to transact British postal-order business, as the orders may now be obtained and cashed, with this exception, throughout the British Empire.

SAVINGS-BANK.

The business of the Post Office Savings-bank shows a remarkable increase in the excess of deposits over withdrawals, an excess which has not been approached at any time during the history of the bank. It amounted to no less than £2,411,083 ; and, in addition to this, there was credited to depositors' accounts an amount of £707,252 for interest. Thus the total amount at credit of depositors was increased during the year by no less than £3,118,335. The total balance at credit of depositors on the 31st December, 1915, was £22,166,365. These results are an indication of the confidence reposed in the Government institution by the people of the Dominion.

There were 26 new savings-bank offices opened during the year and 5 closed, leaving a total of 787 offices at which savings may be deposited and withdrawals made.

83,244 new accounts were opened and 57,421 closed, leaving 509,085 still in operation at the end of the year. This gives a proportion of one account in every 2.28 of the population.

Full particulars as to the numbers of deposits and withdrawals will be found in the tables. The total transactions show a material increase. The deposits reached a total of £13,706,057 and the withdrawals £11,294,974. The average deposit amounted to £14 2s. 5d. and the average withdrawal to £17 3s. 9d., while the average amount at credit of each depositor was £43 10s. 10d. If the total at credit be divided equally between the entire population it would amount to £19 0s. 5d. per head.

The working-expenses of the Savings-bank amounted to 4.42d. per transaction, which gives a cost per cent. on the total amount at credit of depositors of 0.14 per £100.