

1922.

NEW ZEALAND.



ANNUAL REPORT

OF THE

POST AND TELEGRAPH DEPARTMENT

FOR THE YEAR 1921.

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1922.
NEW ZEALAND.

POST AND TELEGRAPH DEPARTMENT

(REPORT OF THE) FOR THE YEAR 1921-22.

Presented to both Houses of the General Assembly by Command of His Excellency.

SIR,—

General Post Office, Wellington, 4th July, 1922.

I have the honour to submit to Your Excellency the report of the Post and Telegraph Department for the financial year 1921-22.

The receipts amounted to £2,811,535, and the payments to £2,451,571: there was thus an excess of receipts over payments of £359,964.

I have, &c.,

J. G. COATES.

His Excellency the Governor-General.

Postmaster-General.

RECEIPTS AND PAYMENTS.

The receipts and payments of the Department for the financial year 1921-22 are shown in the following table:—

Item.	Postal.		Telegraph.		Total.	
	£	s. d.	£	s. d.	£	s. d.
<i>Receipts.</i>						
Postages	1,410,251	9 5	..	..	1,410,251	9 5
Money-order and postal-note commission	49,656	11 0	..	..	49,656	11 0
Money-order commission received from foreign offices	908	5 1	..	..	908	5 1
Private box and bag rents and rural delivery fees	33,883	18 0	..	..	33,883	18 0
Miscellaneous receipts	4,603	15 9	12,008	18 4	16,612	14 1
Paid telegrams .. .. .	..	..	685,855	6 7	685,855	6 7
Telephone exchanges .. .. .	..	..	614,367	3 0½	614,367	3 0½
	1,499,303	19 3	1,312,231	7 11½	2,811,535	7 2½
Balance of payments over receipts (Telegraph) .. .. .	..	..	1,836	8 8½	..	..
Totals	1,499,303	19 3	1,314,067	16 8	2,811,535	7 2½
<i>Payments.</i>						
Salaries (classified officers)	656,866	4 3	895,028	6 2	1,551,894	10 5
Salaries (country Postmasters and telephonists and contributions to Railway Department)	32,110	0 0	43,890	0 0	76,000	0 0
Conveyance of ocean mails	57,818	8 6	..	..	57,818	8 6
Conveyance of inland mails	157,326	9 10	..	..	157,326	9 10
Conveyance of mails by rail	83,425	9 6	..	..	83,425	9 6
Money-order commission credited to foreign offices	2,883	18 10	..	..	2,883	18 10
Maintenance of telegraph and telephone lines .. .. .	..	..	170,395	6 3	170,395	6 3
Miscellaneous	147,073	3 4	204,754	4 3	351,827	7 7
	1,137,503	14 3	1,314,067	16 8	2,451,571	10 11
Balance of receipts over payments (Postal)	361,800	5 0	..	..	361,800	5 0
Balance of receipts over payments (whole Department) .. .. .	..	..	..	..	359,963	16 3½
Totals	1,499,303	19 3	1,314,067	16 8	2,811,535	7 2½

Receipts and Payments for the Years 1881–82, 1891–92, 1901–2, 1911–12, and following Years.

Year.	Receipts.	Payments.	Balance of Receipts over Payments.	Excess of Payments over Receipts.
	£	£	£	£
1881–1882	234,529	233,291	1,238	..
1891–1892	320,058	268,343	51,715	..
1901–1902	488,573	465,756	22,817	..
1911–1912	1,087,710	988,911	98,799	..
1912–1913	1,167,826	1,069,272	98,554	..
1913–1914	1,269,921	1,173,314	96,607	..
1914–1915	1,359,059	1,246,850	112,209	..
1915–1916	1,695,757	1,296,522	399,235	..
1916–1917	1,809,317	1,370,810	438,507	..
1917–1918	1,837,260	1,489,446	347,814	..
1918–1919	1,972,539	1,702,048	270,491	..
1919–1920	2,106,995	1,944,161	162,834	..
1920–1921	2,590,441	2,591,786	..	1,345
1921–1922	2,811,535	2,451,571	359,964	..

STAFF.

Comparative Return of Officers of the Post and Telegraph Department for the Years ended 31st March, 1921 and 1922.

The total number of officers on the staff on the 31st March, 1921 and 1922, was as under :—

	31st March, 1921.	31st March, 1922.
Postmaster-General	1	1
Classified staff—		
Permanent—		
Administrative Division	4	4
Clerical and Engineering Division	3,547	3,351
General Division	4,211	4,302
Temporary—		
Night-watchmen	8	2
Postmistresses and assistants, &c.	9	6
Exchange attendants	174	135
Postmen, messengers, and chauffeurs	194	96
Exchange clerks	5	4
Other temporary employees	283	186
Totals, classified staff	8,436	8,087
Employees not on classified staff—		
Country Postmasters and Postmistresses	2,115	2,120
Postmasters and telegraphists or telephonists who are Railway officers	130	123
Totals	10,681	10,330

Health of Permanent Staff.

The following table gives the average absence of officers on sick-leave :—

	Number on Staff.	Average Absence per Sick Officer.	Average Absence for each Officer employed.
		Days.	Days.
Men	6,497	11·63	5·81
Women	1,160	14·89	9·04

Seventeen officers died during the year.

Retirements.

The undermentioned senior officers retired during the year, after having served for a period of forty years or more :—

- W. Gee, Chief Postmaster, Auckland.
- C. B. Mann, Controller of Stores, General Post Office.
- A. J. C. Talbot, Superintendent, Telegraph-office, Wellington.
- F. J. Chisholm, Chief Postmaster, Dunedin.
- C. Treweek, Superintendent, Telegraph-office, Auckland.
- W. Beswick, Chief Postmaster, Wanganui.
- R. W. Porter, Chief Postmaster, Invercargill.
- L. W. Bourke, Superintendent, Telegraph-office, Wellington.
- J. Alexander, Superintendent, Telegraph-office, Dunedin.

E. G. Stapp, Chief Postmaster, Hamilton.
 C. A. Newman, Inspecting Auditor, General Post Office.
 A. O. Tovey, Postmaster, Palmerston North.
 T. B. Salmon, Relieving Officer, General Post Office.
 P. G. Harwood, Assistant Postmaster, Auckland.
 W. A. Andrews, Principal Clerk, Telegraph Division, General Post Office.
 J. Redmond, Senior Inspector, General Post Office.
 J. E. Green, Superintendent, Telegraph-office, Auckland.
 E. A. Burr, Superintendent, Telegraph-office, Christchurch.
 J. T. Wylie, Chief Postmaster, Nelson.

Reduction of Staff.

Consequent upon the falling-off in the Department's business it became necessary during the year to dispose of surplus officers. Approximately 100 officers voluntarily retired on superannuation. The services of 58 officers who were regarded as the least efficient were terminated on the completion of three months' notice. On account of their being returned soldiers or married men, 43 officers who were reported upon as being among the least efficient were offered inferior positions for which they were considered more suitable than for those which they occupied.

In order that the services of approximately 100 officers might be retained, officers were granted time off in lieu of a cash payment for overtime performed.

Reduction of Salaries.

In accordance with the Public Expenditure Adjustment Act, 1921-22, the salaries of all officers were reduced from the 1st January, 1922, as follows: Salaries exceeding £1,000 but not exceeding £1,250 per annum, a reduction of 9 per cent.; exceeding £900 but not exceeding £1,000 per annum, a reduction of 8 per cent.; exceeding £800 but not exceeding £900 per annum, a reduction of 7 per cent.; exceeding £500 but not exceeding £800 per annum, a reduction of £25 per annum; exceeding £320 but not exceeding £500 per annum, a reduction of £20 per annum; exceeding £190 but not exceeding £320 per annum, a reduction of £15 per annum; not exceeding £190 per annum, a reduction of £10 per annum.

Minimum Salary of Married Officers.

From the 1st May, 1921, the minimum salary of married officers of twenty-one years of age and over was fixed at £234 15s. In accordance with the provisions of the Public Expenditure Adjustment Act, 1921-22, the amount was reduced to £219 15s. from the 1st January, 1922.

PROMOTION BOARD.

When Mr. J. J. Mulvey, the elected member of the Promotion Board, was transferred from Wellington to Greymouth at the end of 1921 Mr. L. L. Hills was appointed to act in his place until an election for an officers' representative on the Board took place. The election was duly held in February, 1922, and resulted in the return of Mr. Hills.

APPEAL BOARD.

In 1920 several officers who had received special increments of salary by reason of outstanding ability were appealed against by officers who had not received like increases. It was maintained by the Department that the list for that year, in which the increments were notified, was not a classification list, and that there was no right of appeal in such cases. The Department's contentions were upheld by the Court of Appeal. Two hundred and twenty-six appeals were affected by the decision.

There were three sittings of the Appeal Board during the year, the period covered being seven weeks. The total number of appeals dealt with was approximately 600, of which 13 were allowed.

DEPARTMENTAL CORRESPONDENCE TECHNICAL CLASSES.

During the year 553 students were enrolled in the departmental correspondence technical classes. Candidates for departmental examinations who obtained tuition in the classes were very successful. Of the passes, 76 per cent. were obtained by students of the classes.

EXAMINATIONS.

During the year 1921-22 the number of officers who sat for efficiency examinations was 1,984, of which number 1,118 were either wholly or partially successful.

REPRESENTATION OF DEPARTMENT ON CHAMBERS OF COMMERCE.

In order to assist the commercial community, permission has been given to Chief Postmasters to accept membership of Chambers of Commerce as representatives of the Department. So far the Wellington Chamber of Commerce is the only Chamber that has availed itself of the arrangement. The Chief Postmaster states the views of the Department on any departmental matter that comes up for discussion, and gives his prompt personal attention to any matter on which action requires to be taken. He is also required to take the opportunity to solicit the co-operation of the Chamber of Commerce in securing the observance by the general public of fundamental principles the compliance with which is necessary to enable departmental services to be performed to the entire satisfaction of the public.

CENSUS.

As in 1916, postal officers distributed and collected the schedules for the census of population taken on the 17th April, 1921. They also obtained at the same time borough agricultural and pastoral returns, and a return of the public libraries and of meeting-places of religious denominations and attendances at their services.

AMALGAMATION OF GREYMOUTH, HOKITIKA, AND WESTPORT POSTAL DISTRICTS.

When postal districts were established the main factor considered was the isolation of the town and district from other centres; and consequently, for convenience in administration, three districts were established on the west coast of the South Island—viz., Westport, Greymouth, and Hokitika—with the towns of those names as the chief offices. But conditions on the west coast, particularly in regard to transit, have changed to such an extent that the three districts, with the exception of certain offices in the Westport District, can now be efficiently administered from Greymouth. Consequently it has been arranged for the Hokitika District and the greater part of the Westport District to be combined with the Greymouth District from the 1st January, 1922. Seventeen offices in the Westport District have been transferred to the Nelson District, their means of communication being better with Nelson than with Greymouth. To enable withdrawals from local savings-bank accounts to continue to be made on demand at Hokitika and Westport, savings-bank ledgers are kept at those offices. The amalgamation has effected considerable economy.

TRANSFER OF CERTAIN OFFICES FROM HAMILTON TO AUCKLAND POSTAL DISTRICT.

The northern boundary of the Hamilton Postal District has been altered so as to exclude from that district Onewhero, Port Waikato, Pukekawa, and Te Hirua, it being found that it would be of advantage for the four offices named to be retransferred to the Auckland District.

NAMING OF NEW POST OR TELEPHONE OFFICE.

The place-name, whether Maori or not, is now adopted for a new post or telephone office if it is not the same as or does not too closely resemble the name of an existing office. Previously a Maori name was insisted on.

WAR-LOAN CERTIFICATES.

War-loan certificates commenced to fall due on the 11th August, 1921, and holders are being offered an investment in $5\frac{1}{2}$ -per-cent. Government bonds or inscribed stock. Those whose holdings are not sufficient in amount to enable such an investment to be made may invest in Post Office investment certificates at $5\frac{1}{2}$ per cent. compound interest, or place the proceeds of matured certificates in the Post Office Savings-bank on current account.

POST OFFICE INVESTMENT CERTIFICATES.

The necessity for raising further sums of money to prosecute the war having ceased, it was decided to inaugurate a new system of certificates as from the 1st November, 1920. These certificates are called Post Office investment certificates, and are issued on exactly the same lines as were the war-loan certificates, bearing interest, however, at $5\frac{1}{2}$ per cent., and it is anticipated that they will form a regular channel whereby the public can invest moneys from 11s. 9d. upwards for a period of from five to ten years with State security for the capital invested. Up to the 31st March, 1922, the amount so invested has reached the sum of £229,672 19s. 3d.

STORES BRANCH.

The following figures show the values of supplies purchased, issued, and remaining in stock for the year ended 31st March, 1922, while those for the previous year are stated for the purpose of comparison:—

	1921.	1922.
	£	£
Stock on hand, 31st March	257,376	384,717
Purchases	319,347	682,692
Issues	263,537	555,351

Supplies from overseas have come in very freely during the year, many orders of long standing being filled.

The total inward consignments for the year 1921, as compared with 1920, were,—

	Shipments.	Packages.
1921	1,037	83,687
1920	585	36,508

The number of indents placed has shown a marked reduction, the figures being—1921, 177; 1920, 368. This is due to the policy followed of restricting purchases on a falling market, buying being postponed as far as prudence permits.

Competition for the Department's business is now keener than has been the case for several years, and there is every indication of a rapid return to normal conditions, and a consequent fall in prices.

Supplies of uniforms are now more readily available than at any time since pre-war years, but the deliveries from makers are showing delays.

The difficulties which existed in keeping up supplies of parcel-post hampers have also disappeared, as a result of the easing of the pressure of private orders on basket-manufacturers.

WORKSHOPS.

The activities of this branch have been confined chiefly to maintenance of the motor vehicles and general mechanical apparatus of the service. In addition the manufacture of unprocurable parts of motor vehicles has been successfully undertaken. The new arrangement, under which Government vehicles are controlled by the Post and Telegraph Department, has increased the importance and quantity of work in the motor-repair section. In the electrical section important work has been efficiently executed in connection with installations of automatic printing-telegraph and the extension of the telephone-exchange systems. Other Departments continue to take advantage of the facilities afforded for efficient and economical manufacture and repairs of mechanical appliances.

The value of the work carried out during the year amounted to £54,087.

GOVERNMENT MOTOR SERVICE.

With a view to effecting economy, Government decided towards the end of 1921 that all motor vehicles in use by Government Departments in the chief centres, with the exception of Police cars, were to be controlled by the Post and Telegraph Department, which would issue them, as required, on application by Permanent Heads of Departments. The scheme, which involves much rearrangement, is gradually being brought about, and at present is working very satisfactorily. The concentration of vehicles under one control is already showing a distinct economy, and this will be more noticeable as the scheme progresses. In the past, different Government Departments have procured different makes of cars, lorries, and cycles, with the obvious result that spare parts had to be stocked for the various types. Now that vehicles are to be under the control of the Post and Telegraph Department, every effort will be made towards standardization of type, with a view to a reduction in the variety of spare parts and fittings. It will, however, be realized that this will be possible only when the great variety of vehicles recently taken over have reached the end of their usefulness.

The garages will be kept open from 8 a.m. to 5 p.m. daily, but arrangements can be made, when necessary, for attendance outside that time.

POST OFFICE.

During 1921 Inspectors visited 2,471 offices.

The number of post-offices opened was 31, and the number closed 60. The number of post-offices open on the 31st December, 1921, was 2,178.

The number of articles delivered in the Dominion, including those received from places beyond New Zealand, during the year 1921, compared with the number in 1920, was as under:—

	1921.	1920.	Increase.	Decrease.
Letters and letter-cards..	132,038,162	131,053,351	984,811	..
Post-cards	3,679,519	3,845,075	..	165,556
Other articles	46,136,266	44,905,224	1,231,042	..
Totals	181,853,947	179,803,650	2,215,853	..
Parcels	3,325,121	3,443,658	..	118,537

The letters and letter-cards increased 0·75 per cent., post-cards decreased 4·31 per cent., other articles increased 2·74 per cent., and parcels decreased 3·44 per cent.

In 1920, compared with 1919, letters and letter-cards increased 8·64 per cent., post-cards decreased 1·15 per cent., other articles increased 16·29 per cent., and parcels increased 8·27 per cent.

The average number of letters and letter-cards posted per unit of the population during 1921 is estimated at 99·5. The average in 1920 was 107·7.

The declared value of parcels received from places outside the Dominion in 1921 was £1,318,733, against £2,250,828 in 1920. The Customs duty amounted to £244,683 14s. 2d. The declared value of parcels despatched to places beyond the Dominion in 1921 was £86,184, against £100,008 in 1920.

DEAD AND MISSING LETTERS.

The proportion of dead or unclaimed letters, letter-cards, and post-cards to the total number delivered within the Dominion was 0·44 per cent. 226,076 letters (including registered letters) were opened and returned to writers through the Dead Letter Office; 38,385 were returned unopened to other countries: 80 were reissued; 37,009 were destroyed; 253,776 were returned by Chief Postmasters to senders within New Zealand; 40,528 were returned by Chief Postmasters to other countries: a total of 595,854, compared with 700,454 in 1920. 8,021 other articles were returned to foreign countries; 2,525 were returned to the senders through the Dead Letter Office, and 103,552 by Chief Postmasters; 27,813 were returned by Chief Postmasters to other countries: a total of 141,911 articles, compared with 153,328 in 1920.

There were 5,413 letters and 3,294 letter-cards posted without addresses; 17,400 letters were wrongly addressed; 114 letters bore libellous addresses, and were intercepted; 32 letters were discovered to bear previously used stamps; and 9,204 registered letters were unclaimed. 3,612 newspapers and 3,408 books and other articles were received without addresses: many of these were subsequently applied for and delivered. 24,950 newspapers were returned to publishers.

There were 5,507 inquiries made during 1921 for postal packets alleged to have been posted and not delivered. In 3,166 of the inquiries—more than half of the total number—the investigations made by the Department resulted in the missing articles being traced or accounted for. These may be summarized as follows:—

Number of Traced Cases.	Result.
713	Sender responsible for delay.
886	Addressee responsible for delay.
367	Post Office responsible for delay.
1,200	No delay, or responsibility not fixed.
<hr/> 3,166	

PROHIBITED CORRESPONDENCE.

During the year 237 letters addressed to persons or firms for whom the transmission of correspondence is prohibited under section 28 of the Post and Telegraph Act, 1908, were withheld from transmission.

REGISTER OF NEWSPAPERS AND MAGAZINES.

Forty-three newspapers were registered for transmission by post, and seventeen were removed from the register. One magazine was registered, and three were removed from the register.

“ WINDOW ” ENVELOPES.

The provision made by the Postal Union Congress at Madrid for the acceptance from the 1st January, 1922, of mail-matter contained in envelopes with transparent panels required that the panel form an integral part of the envelope. This requirement has been modified in respect of the inland service and the service between New Zealand and the United Kingdom, it having been arranged for letters to be accepted in those services with the transparent panels securely attached to the covers by means of gum or other adhesive. Representations were made to the Post Office of the Commonwealth of Australia with a view to extending the modification to the service between New Zealand and Australia, but without avail.

“ HOUSEHOLDER ” CIRCULARS.

From the 12th September, 1921, the postage on circulars and other printed matter addressed merely “ The Householder ” was fixed at a rate for each packet of $\frac{1}{2}$ d. for each 2 oz. The revenue from this class of matter was, for the period up to the 31st March, 1922, £970.

PARCEL-POST.

Closing-times of Mails.

In August, 1921, a system was instituted whereby ordinary parcel-mails at the four chief centres are closed at two stated hours each day instead of one hour before the time of closing of letter-mails. The change has enabled economies in staff to be effected.

Listing.

From the 7th September, 1921, listing by number from office to office of inland parcels was discontinued. As the result of the change an appreciable saving in staff has been effected.

Rates.

From the 3rd November, 1921, owing to the rates being unremunerative, slight increases were made in respect of parcels that weighed over 6 lb. and in respect of parcels that were light but bulky—viz., those weighing less than 11 lb. and exceeding 4 ft. length and girth combined. The rate for a 7 lb. parcel was increased by 1d., 8 lb. by 2d., 9 lb. by 3d., and 10 lb. to 28 lb. by 4d. The postage on a light bulky parcel was fixed at that for an 11 lb. parcel, and the “ fragile ” fee—i.e., the fee securing the transit of a parcel in a hamper instead of a bag—for such a parcel was raised from 6d. to 9d. From the 14th December, 1921, the light bulky parcel rate was waived in respect of light bulky parcels that measured not more than 1 in. in thickness, provided the parcels did not exceed 4 ft. length and width combined.

Cash-on-delivery System.

During the year ended the 31st March, 1922, 522 cash-on-delivery parcels, representing a value of £2,096, were received from the United Kingdom. No use was made of the system in respect of parcels from New Zealand to the United Kingdom. The system enables persons in New Zealand to order goods from the United Kingdom, or persons in the United Kingdom to order goods from New Zealand, have them despatched by parcel-post, and pay for them on delivery.

POSTAGE-STAMPS.

In July, 1921, 8d. stamps of the King George series were placed on sale, superseding those of the King Edward series. As the colour of the new stamp too closely resembled that of the 2½d. stamp it was changed from blue to red-brown, the colour previously used for the 7½d. stamp; and stamps of the new colour were placed on sale in March, 1922.

During the year “ Victory ” stamps of the denomination of ½d., which, owing to an alteration in postage-rates, there was no prospect of selling, were overprinted for use as 2d. stamps. Such overprinted stamps were placed on sale in March, 1922. The only other denominations of “ Victory ”

stamps remaining on sale are those of 1d. and 1½d. Further supplies of "Victory" stamps are not being printed.

In addition to "Victory" stamps, stocks of the following stamps became exhausted towards the end of the year: 4½d., 7½d., and ½d. (war-tax). As these stamps were no longer required they were not reprinted.

During the year the New Zealand 6d. stamp of the King Edward series overprinted "Niue Ono e Pene" was superseded by that of the King George series overprinted "Niue" only. The new stamp was placed on sale in August.

In September, 1921, New Zealand duty stamps (Queen's Head series) of the denominations of 2s., 2s. 6d., 5s., 10s., and £1 were overprinted "Rarotonga." Hitherto stamps of these denominations had not been issued for use at Rarotonga.

In January, 1922, a pictorial issue of stamps for Western Samoa was placed on sale. The following are the denominations: ½d., 1d., 1½d., 2d., 2½d., 3d., 4d., 5d., 6d., 8d., 9d., and 1s. The same design is used with different colours for the various denominations. The design is the unfurled Blue Ensign of Samoa with three coconut-palms in the fly and a Samoan *fale* (whare) with two coconut-palms in the background.

Letter-cards printed with the new 2d. die were placed on sale in July, 1921; and post-cards printed with the new 1½d. die were placed on sale in September, 1921.

Fivepenny stamps of the King George series are about to be issued.

OCEAN MAIL-SERVICES.

Services outward.

The R.M.S. "Niagara" and R.M.S. "Makura" continue to be employed in the Vancouver service, and the R.M.S. "Tahiti" and R.M.S. "Marama" in the San Francisco service. During the year a satisfactory service over both routes has been maintained. In several instances, however, delays to mails were experienced between Vancouver and London, and San Francisco and London, and *vice versa*.

The renewal of the contracts for a further twelve months for both services is being arranged.

Correspondence for the United Kingdom and Continent of Europe continues to be forwarded via Vancouver and via San Francisco, except when a vessel sailing via Panama offers a much quicker despatch. Correspondence specially addressed by a particular vessel or route continues to be so forwarded.

The R.M.S. "Tahiti," which left Wellington on the 2nd April, 1921, for San Francisco, returned to port on the following day with an outbreak of fire in No. 1 hold. The mails sustained no damage. The steamer sailed again on the 5th idem.

On the 10th May, 1921, a fire broke out in the fan-room of the R.M.S. "Marama" *en route* from Papeete to San Francisco. The outbreak was extinguished within two hours, but in consequence of the damage to the forced-draught fans the vessel's speed was reduced.

Services inward.

Notwithstanding the fact that the Vancouver and San Francisco contract steamers for some time past have not exceeded the contract time, the average time taken for the year over both routes for mails from the United Kingdom to New Zealand was thirty-six days, which points to the fact that close connections are not always possible.

INTERCOLONIAL MAIL-SERVICES.

The s.s. "Canastota," which left Sydney for Wellington on the 13th June, failed to reach New Zealand, and no trace of her has been found. She had on board forty-six bags of mail-matter and twenty-six parcel receptacles for New Zealand. With the exception of two bags from Cape Town for Wellington and twelve parcel receptacles from Singapore for various places throughout the Dominion, all the mails originated in Australia.

The frequency of the sailings of intercolonial steamers was reduced during the year, but the curtailed time-table has not adversely affected the frequency of mails exchanged with Australia.

INLAND MAIL-SERVICES.

Aerial Services.

The trial aerial mail-service established by the Air Board on the 31st January, 1921, between Christchurch and Timaru was terminated on the 7th April, 1921, on Government giving the contractors one week's notice in accordance with the terms of the contract.

The seaplane service between Auckland and Whangarei was commenced on the 9th May, 1921. It was terminated on the 30th July in the same manner as the Christchurch-Timaru service.

A proposal to establish about September, 1921, a trial service between Christchurch and Blenheim was abandoned.

Land and Sea Services.

Towards the end of last year a general reletting of inland-mail-service contracts took place. On the whole the tenders were satisfactory, and in many cases prices were considerably reduced. As was anticipated, a considerable saving in the cost of the carriage of mails was effected. During the war period the cost rose to a very high point, but later contracts have been let at lower prices.

With a few exceptions, satisfactory arrangements were made for the continuance of the existing services. A large majority of the contracts were let for a period of three years from the 1st January, 1922, only about 150 being let for one year.

From the beginning of 1922 the special payment formerly made to contractors for the carriage of private-mail bags and for attention to rural-delivery boxes ceased. In the past a considerable amount of clerical work was involved in keeping records and making small payments for these services. This is not now necessary, the payment being included in the contract price.

The new rural-delivery regulations came into operation from the 1st January, 1922. The principal amendment is that requiring rural-box holders to pay an annual fee of £1 for a delivery in excess of thrice-weekly, and 10s. for a delivery having a frequency of thrice-weekly or less. The proposal to make such charges at first met with considerable opposition. Ultimately, however, on the position being better understood, the opposition disappeared, and on the 31st March, 1922, 9157 rural-delivery boxes were being attended to. By levying the above charges the Department was enabled to cancel the majority of contributions formerly paid by settlers towards the cost of certain services, which in some cases fell heavily on a few. A leaflet giving full particulars regarding rural-mail deliveries was circulated towards the end of 1921.

The Department with its own motor vehicles and chauffeurs undertook from the beginning of 1922 the conveyance of mails between the Dunedin Chief Post-office, wharves, and railway-station, the clearance of town receivers, the delivery of parcels, and the delivery of postmen's overflow bags. From the same date the Christchurch City services, which were formerly performed by contractor, were also undertaken by departmental officers provided with motor vehicles. Owing to the inability of the Department to make a contract at a reasonable price at Pahiataua, a similar arrangement had to be made there.

On the 12th May, 1921, at 4.10 a.m., the s.s. "Tasman," bound from Auckland to Whakatane, struck a reef at the Rurima Islands, near Whakatane, and sank in twenty-four minutes. The passengers and crew were saved. The mails, consisting of thirty-eight parcel receptacles, were lost, with the exception of one bag, which was washed ashore.

Owing to a heavy slip on the 19th July, 1921, all traffic by road between Arthur's Pass and Otira was suspended for some days. Arrangements were made with the Public Works Department for the conveyance of mails, to and from the West Coast, through the Otira tunnel. This was the first occasion on which mails were despatched through the tunnel. Again, on the 6th and 8th August, when the road was blocked by slips, mails were conveyed by this route.

Early in the morning of the 12th January, 1922, the railway-bridge at Whenuakura was washed away by the flooding of the Whenuakura River. Until a new bridge was erected the railway terminal on the north side was Patea, and on the south side Waverley; and it was therefore necessary to establish a temporary mail-service, by road, between those points. From the 12th to the 17th January a twice-daily service by motor was performed by local motor-proprietors; but by using a departmental motor-lorry and chauffeur an economical and more efficient service was arranged. The departmental service was performed from the 18th to the 30th January, when the bridge was reopened.

The Waitara-Awakino mail-service was interrupted for a day in February, 1922, on account of floods causing slips on the road and the washing-away of the bridge. From the following day until the bridge was erected mails were transported over the river by means of a wire rope and cage.

BUILDINGS.

Owing to the financial stringency only urgent and essential work was undertaken. When conditions improve, a very active building programme will be necessary to bring the Department's buildings up to the pre-war standard.

During the year departmental buildings were erected or their erection completed at Alexandra, Amberley (Line Foreman's residence), Aria, Chatham Islands (Radio Superintendent's residence), Devonport (automatic telephone exchange), Fitzroy, Garston, Henderson, Hororata, Lumsden, Mahoenui, Manurewa, Matawai, Nightcaps, Onehunga (automatic telephone exchange), Papanui, Paraparaumu, Ranfurly, Rangiotu, Rockville, Tapawera, Taupiri, Te Kopuru, Waitemarama, and Whakahoro.

The old post-office building at Port Nelson was removed to Stoke and fitted up for use at that place.

Extensive alterations, rendered necessary by the growth of business, were carried out to the post-office buildings at Dunedin, Hawera, Morrinsville, and Timaru; additions were made also to the wireless-station buildings at Chatham Islands.

Buildings were purchased at Cave, Glen Oroua (to take the place of the building already provided), Mayfield, and Mokauiti.

On the 29th July, 1921, the post-office building at Waipiro Bay was destroyed by fire; and on the 23rd October the building at Birkenhead was badly damaged by a fire that originated in adjoining premises.

MONEY-ORDERS.

The money-order business for the year shows a decrease in both the number of transactions and the total of the amount remitted.

Thirty-one money-order offices were opened and 10 closed, leaving 844 offices open at the close of the year.

The money-orders issued numbered 669,383, for a total of £4,850,820; those paid 569,988, for £4,485,683.

The business with countries outside New Zealand shows a decrease in the amount sent abroad and an increase in the amount received, the total amount sent abroad being £574,662, and the amount received £194,860. The decreased business with countries outside New Zealand is due to the restrictions which had to be imposed through the instability of the rate of exchange with those countries.

The total commission received for the transaction of money-order business amounted to £31,268.

Despite the fact that throughout the war period the pound sterling was slightly depreciated in the United States and Canada, satisfactory arrangements were made to permit of the maintenance of the money-order exchange with those countries without amendment of the rate of conversion. For every pound remitted 4 dollars 87 cents was paid at the office of destination. At the end of the year 1919, however, the exchange value of the pound commenced to decline rapidly, and steps had to be taken to protect the Department against the speculator, and at the same time adjust the loss. This at first took the form of an increase in the rate of commission to 33½ per cent. of the amount remitted. At a later date the method of adjustment was altered, as the result of an agreement with the respective Administrations to pay out in respect of money-orders a lesser sum than that which had come to be regarded as the stabilized equivalent value of a pound. This was fixed at 4 dollars in the case of the United States of America, and 4 dollars 30 cents in the case of Canada. The rate of exchange for both the United States and Canada has now been fixed at the rate of 4 dollars 30 cents. The rate of commission, which has fluctuated from 5d. for each sum of 2s. to 6d. for each 5s., has now been reduced to the uniform one fixed for most other countries.

POSTAL NOTES.

The postal-note business shows an increase; 2,377,622 postal notes for £739,783 were issued, and 2,363,776 were paid. On this business the commission of £16,529 was received.

Twenty-six offices were opened and 12 closed, leaving 1,069 postal-note offices in operation at the end of the year.

BRITISH POSTAL ORDERS.

The number of British postal orders sold was 99,892, as compared with 83,682 for the previous year. The amount sent away by means of this very useful form of remittance was £58,063. The twenty-shilling, ten-shilling, and five-shilling notes continue to have the greatest sales.

SAVINGS-BANK.

There was credited to depositors' accounts an amount of £1,599,907 for interest, and the total amount at credit of depositors was increased during the period by £489,673. The total balance at credit of depositors on the 31st March, 1922, was £43,841,704. These results are an indication of the unabated confidence reposed in the institution by the people of the Dominion.

There were 23 new savings-bank offices opened during the period and 11 closed, leaving a total of 831 offices open.

New accounts to the number of 89,859 were opened and 75,748 closed, leaving 678,930 still in operation at the end of the year. This gives a proportion of one account to every 1.93 of the population.

Full particulars as to the number of deposits and withdrawals will be found in the tables. The deposits reached a total of £29,125,997, and the withdrawals £30,236,231. The average deposit amounted to £23 14s. 6d., and the average withdrawal to £27, while the average amount at credit of each depositor was £64 11s. 6d. If the total at credit were divided equally among the whole of the people the amount at credit of each person would be £33 7s. 3d.

The working-expenses of the Savings-bank amounted to 6.13d. per transaction, which gives a cost per cent. on the total amount at credit of depositors of 0.15d.

The system of nomination by depositors in favour of relatives who receive moneys at their credit in case of death continues to grow in favour. During the period 310 nominations were made.

The system of transfer of accounts between the Dominion and the United Kingdom resulted in £77,290 being transferred to the United Kingdom and £56,581 to New Zealand. A similar arrangement with the Australian Savings-banks resulted in £161,786 being transferred to Australia and £126,423 to New Zealand.

From the 1st April, 1920, the rate of interest on sums not exceeding £300 at the credit of depositors was increased from 3¾ to 4 per cent., and on sums exceeding £300 from 3 to 3¼ per cent. From the 1st January, 1921, the maximum amounts on which the respective rates of interest are payable were raised from £300 to £500 and from £1,000 to £5,000.

The termination of the Savings-bank year has been altered from the 31st December to the 31st March in each year, the change taking effect from the 31st March, 1921.

WORK PERFORMED FOR OTHER DEPARTMENTS.

Among the many branches of work undertaken during the twelve months ended 31st March, 1922, for other Departments of the Public Service, those deserving of particular mention are the Customs duties collected, of a total amount of £215,138, and for the same Department £37,588 for beer duty.

The agencies for the State Advances, Public Trust, and Government Insurance Departments lead to a very large amount of business. The amount received for the State Advances reached a total of £2,552,250, for the Public Trustee £1,065,973, and for the Government Insurance £207,884, while the amounts paid were £2,574,659 for the State Advances and £1,080,780 for the Public Trustee.

Land and income taxes may be paid at any money-order office, and the total amount of these taxes received was £3,796,653. For the Valuation Department fees amounting to £14,676 were collected.

A very large number of claims chargeable to the appropriations made by Parliament are paid through the medium of the Post Office on behalf of the Treasury. Last year the amount so paid in cash was £4,409,292.

For the Pensions Department £748,635 was paid on account of old-age pensions, £322,890 on account of epidemic, military, miners', and widows' pensions, and £1,642,921 on account of war pensions.

Contributions to the National Provident Fund collected by Postmasters amounted to £85,582, and the payments amounted to £83,262; £275,879 was paid out on behalf of the Public Service Superannuation Fund; £102,272 was paid on behalf of the Teachers' Superannuation Fund, and £106,677 received.

Among the items which do not bulk largely with regard to amount, but involve numerous transactions, may be mentioned the sale of fishing licenses to the value of £1,756, and game licenses, £5,778; machinery and boiler-certificate fees collected, £12,462; mining licenses, £227; and sanatorium receipts, £2,266.

On behalf of the British Government £112,607 was paid to Imperial pensioners resident in New Zealand.

For the registration of births, deaths, and marriages, and the performance of the marriage ceremony, Postmasters collected £3,487.

Discount-stamps valued at £510, and numbering 489,600, were sold. The sales are still practically confined to Wellington.

Some idea of the other services performed may be obtained from the balance-sheet of the Post Office Account.

Treasury postal drafts for amounts under £5 are issued for payment through the Post Office. The amount paid under this heading was £76,688.

The sum of £742,214 was collected for investment in Government loans. This does not include the amounts invested in Post Office investment certificates, which totalled £69,095.

The earnings of inmates of industrial schools are, under the Industrial Schools Act, collected and credited to special savings-bank accounts open on behalf of each inmate. The total amount collected was £11,118.

TELEGRAPHS.

The telegraph revenue, including telephone-exchange and miscellaneous receipts, totalled £1,312,231, representing an increase of £74,467 over the previous year, equivalent to 6.01 per cent. If to this be added the value of free Government telegrams the total amounts to £1,320,689. The telegraph revenue was £706,322, and the telephone £614,367. The payments made on account of these services amounted to £1,314,068, a decrease of 4.06 per cent.

The number of ordinary telegrams decreased from 6,324,982 to 5,341,479, a decrease of 983,503, or 15.5 per cent. The revenue decreased from £356,106 to £338,332, a decrease of £17,714. The number represents 4.64 per unit of population, against 5.29 for the previous year.

Urgent telegrams decreased in number from 394,569 to 238,024, a decrease of 156,545, or 39.6 per cent. The revenue decreased from £44,364 to £31,366, a decrease of £12,998, or 29.3 per cent.

The number of Press telegrams decreased from 372,683 to 364,535. The revenue increased from £34,976 to £45,764, an increase of £10,788, or 30.8 per cent.

The number of telephone toll communications increased from 6,786,707 to 6,819,789, an increase of 33,082, or 0.49 per cent. The value increased from £254,182 to £268,753, an increase of £14,571. The average value of each communication increased from 8.9d. to 9.46d. The total number represents 5.18 per unit of population, against 5.68 for the previous year.

Night letter-telegrams numbered 18,210, the revenue derived amounting to £1,639. This class of telegram was introduced on the 1st November, 1920. For the five months ended on the 31st March, 1921, the number of messages forwarded was 5,525, and the value £494; and for the five months ended on the 31st March, 1922, the number forwarded was 8,575, and the value £785.

Government telegrams for which no payment was received totalled 152,428, and the value thereof £8,458, against 116,385 and £7,036 for the previous year.

If the figures for the class of telegram mentioned in the preceding paragraph are added to those for paid telegrams the total number of all codes is 12,934,465, valued at £694,313, against 14,000,851, valued at £698,520, for the previous year. These totals show a decrease in number and value of 1,066,386 and £4,207, or 7.62 per cent. and 0.6 per cent. respectively.

The proportion of paid messages per unit of population was 9.83, against 11.62 for the previous year. The number of paid telegrams forwarded amounted to 4.5 messages for every 100 letters posted in New Zealand.

The following is the classification of paid telegrams and toll communications under the various headings:—

	Number.	Value. £
Ordinary telegrams	5,341,479	491,293
Urgent telegrams	238,024	31,366
Press telegrams	364,535	47,437
Night letter-telegrams	18,210	1,639
Toll communications	6,819,789	268,753
	<hr/>	<hr/>
	12,782,037	840,488
Less amount due to other Administrations on cable and radio messages .. .. .	.. .. .	154,633
	<hr/>	<hr/>
Net totals for paid messages of all codes, 1921-22 ..	12,782,037	685,855
Net totals for paid messages of all codes, 1920-21 ..	13,884,466	691,484

During the year 43 offices were opened, and 73 removed to new positions. The total number of offices open on the 31st March, 1922, was 2,327. Three offices were converted from telephone to Morse, and 2 from Morse to telephone. New test-boards were installed in 6 telegraph-offices, and 37 offices were rewired.

At the end of the year 850 telegraph instruments, classified as follows, were in use: Constant current, 359; intermittent current, 293; single-current duplex, 42; double-current duplex, 38; direct sounders, 3; quadruplex, 80; quadruplex translators, 33; Murray printing installations, 2. To operate these instruments 44,623 cells, classified as follows, were required: Leclanche, 32,832; Gordon, 3,561; Daniell, 5,676; bichromate, 1,863; storage, 227; dry, 464.

The length of telegraph and telephone pole line and wire on the 31st March, 1921 and 1922 respectively, was as follows:—

	Miles of Pole Line.			Miles of Wire.		
	Year ended 31st March, 1921.	Year ended 31st March, 1922.	Increase.	Year ended 31st March, 1921.	Year ended 31st March, 1922.	Increase.
Telegraph and inter-urban telephone	13,699	13,767	68	51,228	52,177	950
Telephone-exchange plant ...	5,441	5,984	543	192,027	207,529	15,502
Totals	19,140	19,751	611	243,255	259,706	16,452

During the year 106 miles of new telegraph and inter-urban telephone pole line were erected, and 38 miles dismantled for erection elsewhere, or, in localities where the Department no longer required it, sold to the settlers for use as private lines. Of telegraph and inter-urban telephone wire 998 miles were erected and 48 miles dismantled, making an increase of 950 miles during the year.

The total length of telegraph and inter-urban telephone wire in use—viz., 52,177 miles—may be classified as follows: 11,571 miles used exclusively for telephone toll traffic, 13,847 miles used exclusively for telegraphic traffic, and 26,759 miles used simultaneously for telephone toll and telegraphic traffic.

The total length of wire available for telephone toll traffic is therefore 38,330 miles; the total length available for the transmission of telegrams, 40,606 miles; the length of wire gained for telegraphic transmission by superimposing, 9,071 miles; and toll lines over which telegrams are transmitted by telephone, 17,687 miles. Phantom circuits were increased by 412 miles, and superimposed circuits decreased by 104 miles.

During the year 2,699 miles of telegraph and inter-urban telephone lines were overhauled and in some instances reconstructed.

SUBSIDIZED LINES.

From the 508 subsidized lines and private wires the amount of rent and maintenance received was £3,892.

MACHINE PRINTING-TELEGRAPHS.

The necessary apparatus for a machine-printing-telegraph system was received in New Zealand in October, 1921, and an installation between Wellington and Christchurch was opened for traffic on the 5th December, 1921. The traffic-carrying capacity of the line was increased by 200 per cent., and during the Christmas rush of traffic (24th and 25th December) 10,600 messages and 4,000 words of Press work were passed over the circuit between Wellington and Christchurch.

The system is now being installed for operation between Wellington and Auckland. This will release telegraph-wires and make a continuous telephone service available between the two centres.

Consideration is being given to the matter of extending machine printing to other main telegraph circuits.

Greater efficiency and increased economy in the handling of telegraph traffic will be obtained by the use of machine printing-telegraphs; and it will be possible with the extension of the system to release telegraph-wires for telephone purposes.

CURTAILMENT OF TELEGRAPH ATTENDANCE.

The reopening from 7 to 8 p.m. for telegraph work was abolished at 22 offices at which the volume of business transacted during the evening was infinitesimal, and at which the attendance could be abolished without causing any public inconvenience. In the same circumstances the 10 to 10.30 a.m. Sunday attendance at 17 offices, and the 5 to 5.30 p.m. Sunday attendance at 26 others, was abolished.

TRANSMISSION OF TELEGRAMS BY TELEPHONE.

The regulation requiring the sender of a telegram to pay a fee of 3d. for the service of telephoning a message from the office of destination to the addressee was revoked in November, 1921. When the sender desires a telegram to be telephoned to the addressee he is now required to insert in the address the word "Telephone," followed, when known, by the number of the addressee's exchange connection. The instruction is charged for as part of the telegram.

ABOLITION OF SPECIAL-MESSENGER SERVICE.

The special-messenger service, which was suspended since March, 1917, has been abolished, the Department being no longer able to satisfactorily perform it at a reasonable cost.

OCEAN CABLE SERVICES.

The number of cable messages, excluding Press, sent from New Zealand to international offices during the year shows an increase of 0·52 per cent. on the number sent during 1920–21, and the number sent to Australian offices shows a decrease of 9·13 per cent. Messages received from international offices decreased by 3·92 per cent., and messages from Australia by 12·85 per cent.

The proportion of cable messages sent "via Pacific" was less than that sent by the same route the previous year, the percentages being 68 and 70 respectively.

The following table shows the total number of cable messages forwarded by each route during each of the past five years, and also the percentage of such traffic falling to each:—

PACIFIC.			EASTERN.		
Year.	Messages.	Percentage of Total.	Year.	Messages.	Percentage of Total.
1917–18	114,046	63	1917–18	66,318	37
1918–19	103,347	59	1918–19	70,591	41
1919–20	139,772	67	1919–20	68,832	33
1920–21	159,896	70	1920–21	68,406	30
1921–22	147,781	68	1921–22	69,515	32

Press messages numbering 1,407 were sent via Pacific and 1,854 via Eastern, compared with 1,203 and 1,946 respectively during 1920–21. The number received via Pacific was 9,553 and via Eastern 2,432, compared with 7,196 and 2,726 respectively.

The number of cable messages forwarded at the deferred rate was 15,712, compared with 17,668, a decrease of 1,956, or 11·07 per cent.

The number of week-end messages despatched was 15,488, the number received being 7,906.

Resumption of Week-end Messages via Pacific.

After being suspended for over four years, owing to the congestion of the overseas cables, the Pacific Cable Board announced early in 1921 that week-end cable messages would again be accepted for transmission by the Pacific route. The service has become very popular, and is being largely availed of. The Eastern Extension Company is still unable to accept week-end messages.

"Christmas Greetings" Cable Messages.

Cable messages conveying Christmas or New Year greetings addressed to any place in the United Kingdom or Canada were accepted from the 20th to the 28th December for transmission via Pacific at 8d. per word, with a minimum of 6s. 8d., for messages to the United Kingdom, and 6d. per word, with a minimum of 5s., for messages to Canada. The number of messages sent to the United Kingdom was 1,377, and to Canada 43.

Increase in Charge on Cable Press Telegrams.

On the 15th May, 1921, the New Zealand terminal rate on Press telegrams exchanged with the Commonwealth of Australia, Fiji, and Norfolk Island was increased from 6d. to 1s. 6d. per 100 words or fraction thereof. The Australian terminal rate was also increased on the same date.

PROPOSED DUPLICATION OF THE PACIFIC CABLE.

For some time past the Pacific Cable Board has been considering the question of duplication of the Pacific cable, and during the year definite proposals were placed before the partner Governments, and some of them, including New Zealand, have approved of them. For some years the Pacific cable has been worked up to its full capacity, but has been greatly congested. The proposed increased facilities would not only reduce the delay on cable messages for America and Europe transmitted over the Pacific Cable Board's route, but also provide against interruptions.

NEW ZEALAND SUBMARINE-CABLE SERVICE.

The length of submarine cable in use in the Dominion is 416 knots. Only one defect developed in the submarine cables during the year, and this appeared in the Wanganui-Wakapuaka section, which was laid in 1880, this being only the fourth defect that has developed since this cable was laid.

WIRELESS TELEGRAPHY.

The number of forwarded radio messages shows an increase of 7·85 per cent., and the number of received messages a decrease of 3·23 per cent. The amounts earned by New Zealand, however, show a decrease under both headings of 7·4 and 10·96 per cent. respectively. The number of words of forwarded radio Press telegrams increased from 36,314 to 90,718.

On the score of economy, the hours at Radio-Awarua have been curtailed. That station is now in attendance only between the hours of 6 a.m. and 8 p.m., and its functions are confined to the reception of distress or other urgent signals from ships at sea and to the handling of short-range traffic relating particularly to navigation in local waters.

Certain changes are being made at Radio-Auckland by means of which it is expected that further economy in connection with radio telegraphic communication will be effected.

Radio-Awanui is engaged to a considerable extent on the maintenance of communication with Apia, and through Apia with the Cook and other Pacific islands. This long-distance communication has been carried on very satisfactorily throughout the year, and with a degree of efficiency and continuity comparing favourably with results obtained by stations of similar power in other parts of the world.

During the year a steel tower was substituted for two steel masts that had done good service at Chatham Islands.

From the 9th to the 14th May auroral disturbances of unusual severity were experienced, causing remarkable variations in the intensity and uniformity of wireless signals throughout the Australasian wireless area. Land-line telephone and telegraph communication was also seriously interrupted.

Twenty-one vessels are at present licensed by the Department to be equipped with wireless installations. During the year one fresh license was issued and one installation dismantled.

In order to meet the growing demand for permission to experiment in wireless telegraphy, the Department issued in April, 1921, what are called "provisional permits" authorizing the use of wireless receiving-apparatus for experimental or instructional purposes, the conditions of the permits being designed to prevent interference with the conduct of public wireless-telegraph work. The interest that is being taken in the subject by wireless enthusiasts in New Zealand is indicated by the fact that 400 of these permits have already been issued. At a later date it is intended to replace the permits by permanent licenses, for which an annual fee will be charged. The experience gained with the provisional permits now being issued will enable the Department to distinguish between those genuinely interested in the subject and willing to abide by reasonable regulations and those who are unwilling to observe essential regulations and conditions, and whose indiscriminate operation of wireless apparatus may cause interference with the conduct of public radio traffic.

Up to the present time the issue of licenses for transmitting wireless signals has been confined to persons either engaged in the scientific study of radio problems or actually closely connected with the manufacture of wireless apparatus from a technical or a commercial point of view.

TELEPHONE EXCHANGES.

Six exchanges were opened during the year, and none were closed. There is now a total of 301 exchanges. Additional switchboard accommodation was provided at 40 exchanges. The work of converting single-line earth-working systems to metallic circuit has proceeded steadily. At the end of the year there were 271 metallic circuit and 30 earth-working exchanges. The number of new subscribers connected during the year was 9,259: this number constitutes a record. The number of party-line connections now stands at 5,937, with a total of 20,988 subscribers, an increase of 543 and 2,389 respectively.

The total number of telephone-stations (meaning exchange connections of all kinds) in use in the Dominion on the 31st March, 1922, was 94,683. This includes 14,371 extensions and 4,005 bureau and service connections.

The number of telephone-stations at the ten principal exchanges on the 31st March, 1922, was as follows: Auckland, 10,678; Christchurch, 8,265; Dunedin, 6,098; Gisborne, 2,358; Hamilton, 2,074; Hastings, 2,034; Invercargill, 2,209; Napier, 2,174; Wanganui, 2,505; Wellington, 11,405.

The following table shows the distribution of telephones in the Dominion and the four chief centres:—

	Population.	Telephones.	Inhabitants per Telephone.
Dominion	1,248,216	94,683	13
Auckland	160,750	10,678	15
Wellington	109,428	11,405	10
Christchurch	106,972	8,265	13
Dunedin	75,230	6,098	12

The total revenue received was £614,367, an increase of £80,832 on the previous year's figures.

Waiting Subscribers.

Despite the fact that all previous records in regard to new connections have this year been eclipsed by the connection of 9,259 subscribers, there still remains 6,132 on the waiting-list, as compared with 7,374 for the year ended 31st March, 1921.

The numbers awaiting connection in each district are as follows: Auckland District—Auckland, 821; Hamilton, 116; remainder of district, 1,961: total, 2,898. Wellington District—Gisborne, 24; Hastings, 14; Masterton, 23; Napier, 18; Nelson, 7; Wanganui, 76; Wellington, 213; remainder of district, 971: total, 1,346. Canterbury District—Christchurch, 661; Timaru, 9; remainder of district, 644: total, 1,314. Otago District—Dunedin, 239; Invercargill, 12; Oamaru, 3; remainder of district, 320: total, 574. Grand total, 6,132.

Telephone-exchange Plant.

The development of both pole line and wire has been well maintained, the increases for the year being 543 miles and 15,502 miles respectively. During the year 63 miles of telephone-exchange cables of various sizes, containing 15,109 miles of wire, were run out, and 32 miles of cable, containing 4,561 miles of wire, were dismantled. The total length of telephone-exchange cable of various sizes in existence on the 31st March, 1922, was 829 miles, and this length of cable contains 160,314 miles of conductors. In addition to the telephone-exchange wires contained in cables, 5,271 miles of open aerial wire for subscribers' circuits were erected, and 317 miles dismantled during the year. The total length of trench-line for telephone-cables on the 31st March, 1922, was 95 miles, and in this length of trench 249 miles of single-duct line of various kinds were buried.

AUTOMATIC-TELEPHONE-EXCHANGE INSTALLATIONS.

The automatic switching-system in operation and in the course of installation at various exchanges in New Zealand is mostly of the Western Electric rotary type, and is similar to a number of automatic installations in successful operation in England, France, Belgium, and Scandinavia. It also resembles in all essential features and in its fundamental circuits the automatic system of the Western Electric Company, designed to replace the C.B. manual systems in operation in New York and Chicago and other large American centres.

Most of the equipment now being installed was ordered in 1914, and but for the war and its attendant disorganization of production and finance the exchanges at the four centres, now overloaded and working with mixed systems (manual and automatic), would have already been converted to the full automatic system.

During the year the Department has been faced with a serious problem to meet the ever-increasing demand for telephone connections—particularly at the four centres, where the existing manual apparatus is obsolete—and it has only been by the constant improvising of auxiliary apparatus, both manual and automatic, that additional accommodation has been provided from time to time and that the present standard of telephone service has been maintained.

Auckland Metropolitan Area.

The system of automatic telephones for the Auckland City area provides for exchanges at the following points: Wellesley Street (main), Mount Eden, Remuera, Ponsonby, and Devonport, with satellite exchanges at Takapuna and Onehunga: the seven exchanges to be in full automatic intercommunication. The equipment for these installations, comprising 6,900 exclusive lines and 400 party lines, with an ultimate capacity of 35,000 lines and a possibility of subsequent conversion to a 100,000-line system, was ordered in 1914, but owing to the reasons given above it was only during the last twelve months that the installations could be brought within measurable distance of completion. So much time has elapsed between the placing of the order and the delivery of the apparatus that the equipment originally ordered for Auckland is inadequate to meet the growing requirements of the Auckland area, and has had to be supplemented by extensions aggregating 5,600 straight lines.

With the manual system obsolete and incapable of extension, and the Western Electric equipment unprocurable, small installations of another automatic system, which was procurable during the war period, were obtained and installed to meet the unprecedented demands for telephone service; 1,900 lines of this apparatus are in operation at Fort Street and 600 lines at Remuera, while 500 lines will shortly be brought into operation at Mount Eden. The exigencies of the situation therefore necessitated the adoption of a mixed system (partly manual and partly automatic) to cover the transition period up to the time when full automatic equipment could be made available throughout the whole area. In all such systems there must inevitably be a small proportion of mutilated calls, due mainly to the inherent functioning of such a combination of apparatus. There was also the additional difficulty that the outside line plant was not in a proper condition for automatic operation. The inadequacy of the outside equipment is due to war conditions also, telephone-cables being at first unobtainable, and then available only at prohibitive prices. With a return to more normal conditions the materials are now coming to hand regularly, and the work is being prosecuted with all possible despatch. It is certain, however, that at least twelve months' active work remains to be done before the outside plant will be ready for full automatic service.

Two submarine trunk cables to connect the proposed Devonport and Takapuna automatic exchanges were recently laid between Point Resolution and Devonport, reducing the existing trunk circuit distance by eight miles and a half.

The automatic switching-apparatus for the whole of the Auckland area is now coming to hand freely, and the work of converting the existing system to machine switching is well under way. The cut-over to full automatic cannot take place, however, until the outside plant is rehabilitated in accordance with the Department's original designs.

Wellington Metropolitan Area.

The Wellington area will ultimately be a multi-office one, with exchanges at Stout Street (main), Courtenay Place, Wellington South, Kelburn, and Khandallah, all in automatic intercommunication. The equipment already installed and under order for the foregoing exchanges comprises 13,600 exclusive and 400 party lines, with accommodation for an additional 21,400 lines and the possibility of subsequent conversion to a 100,000-line system.

At the present time Wellington is partly manual and partly Western Electric automatic, the auxiliary automatic apparatus in use prior to the opening of Courtenay Place and Wellington South having been transferred to Auckland for a similar purpose at that place.

In August of the past year Kelburn exchange was cut into service with 50 lines, and by the end of the year 350 lines were in use, with the completion of a further 300 now in sight. In addition to the equipment originally ordered, extensions of 2,400 lines and 700 lines have been installed or ordered for Courtenay Place and Wellington South respectively, while the original Stout Street equipment not yet installed is being supplemented by a 4,900-line extension. The installation of the Khandallah exchange, of 100 party lines, is well under way, and should soon be ready to cut into service.

A large building has still to be erected in Stout Street for the "main" automatic exchange, and a commencement of this work has been made. Until this building is ready and the central-exchange automatic equipment installed therein the Wellington metropolitan area cannot be converted to full automatic operation and adequate provision made for the growth in telephone subscribers that is steadily taking place.

Palmerston North.

The installation of the Western Electric rotary automatic system at Palmerston North is nearing completion, the approximate date of the cut-over being early in July. The system, which is the same as that now being operated so successfully at Masterton, Hamilton, Blenheim, and Oamaru, is full automatic, with the exception of a few long-distance rural lines outside the range of automatic operation.

The initial equipment provides accommodation for 1,600 exclusive lines, 400 party lines, 70 toll lines, and 110 rural lines, with an ultimate capacity of 4,000 lines and a possibility of extension to 10,000 lines. Apparatus for the extension of the initial equipment by 400 lines is now coming to hand, and will be required shortly after the cut-over to meet prospective growth.

To ensure the satisfactory operation of this comparatively high-voltage automatic system, the outside line plant in and around Palmerston North has been completely renewed and modernized by the introduction of underground and aerial cables, and also the entire use of the metallic-circuit system except in the few cases where privately erected earth-working extensions of the Department's lines are being maintained by the owners. When cut over to automatic, Palmerston North, in common with other automatic areas in New Zealand, will have one of the most up-to-date and efficient telephone-exchange systems in use in any part of the world.

Wanganui.

The automatic system arranged for Wanganui is of the Strowger type, similar to that now being used for auxiliary purposes at Auckland and Christchurch. The delay in completing the Wanganui system is due to exigencies in the telephone situation in other parts of New Zealand—particularly at Auckland—rendering necessary the utilization elsewhere of a portion of the automatic equipment originally intended for Wanganui. Orders have since been placed for the replacement of this apparatus, and when that arrives the work of installation will be proceeded with. The Wanganui service is not to any extent prejudiced by the commandeering of a portion of its original equipment, as the accommodation on the manual switchboard is being satisfactorily extended to meet present requirements by the use of auxiliary manual boards. The chief reason for the installation of an automatic system at Wanganui was to provide a more efficient system and one less costly as regards annual charges, and not so much on account of the obsolescence of the system, as is the case at Auckland.

Christchurch Metropolitan Area.

Owing to the non-completion of the Hereford Street central automatic-exchange building, and to the abnormal prices of underground and aerial telephone-cables, temporary measures were adopted at Christchurch in much the same way as at Wellington and Auckland. Auxiliary automatic apparatus is therefore being used in conjunction with the manual, 1,500 automatic lines being installed at central, while 300 lines at Sydenham and 500 at St. Albans are under installation and should be available shortly.

Ultimately Christchurch will have a full automatic system of the Western Electric rotary type, with exchanges at Hereford Street (main), Sydenham, and St. Albans. Before this is possible, however, the whole of the Christchurch line plant will have to be replaced by modern underground and aerial equipment, and the open aerial system reconstructed. This work will be placed in hand as speedily as circumstances will permit.

Dunedin Metropolitan Area.

The system of automatic telephones for Dunedin provides for exchanges at Upper Dowling Street (main), Roslyn, and South Dunedin, and is of the same type and ultimate capacity as is designed for Auckland, Wellington, and Christchurch. But for the unfortunate delays of recent years the Dunedin system would long before this have been full automatic. The buildings at Roslyn and South Dunedin that are to accommodate the branch exchanges were erected some time ago, and the automatic material for these branch exchanges is now on hand. This apparatus cannot be brought into use, however, until the main exchange, in conjunction with which the branch exchanges are to operate, is furnished. A site has been secured for the main exchange in Upper Dowling Street, but the erection of the building has been delayed, firstly on account of the difficulty in obtaining materials during the war period, and secondly on account of the financial stringency which followed.

Unlike Christchurch, the outside plant has already been reconstructed and modernized by underground and aerial cables, and it remains only for the main-exchange building to be erected before the installation of the apparatus, preparatory to the introduction of full automatic, can be put in hand.

In order to alleviate the existing telephone situation at Dunedin, a temporary branch manual exchange, making provision for 700 subscribers, and working as an auxiliary to the main switchboard, is being operated at Roslyn. The Dunedin switchboard is also being extended to accommodate 200 additional lines. These temporary measures cannot be indefinitely resorted to, and in the Dunedin area a practical limit to such expedients has now been reached. The subsequent expansion of the system can only be satisfactorily met by the conversion of the whole telephone network to full automatic operation.

Oamaru.

An automatic exchange of the Western Electric rotary type, with an initial equipment for 600 straight lines, 30 toll lines, and 20 rural lines, and an ultimate capacity of 3,500 lines, was opened at Oamaru in January last. Preparatory to this installation the line plant connecting subscribers with the exchange switching-apparatus was completely modernized, with most satisfactory results. The system represents the latest development of modern telephone engineering, and from its inception has given general satisfaction. To meet the growth of subscribers consequent upon the long delay an extension of 100 lines is now being installed, and the ordering-up of a further extension is receiving consideration.

Extensions to existing Western Electric Automatic Exchanges.

In addition to the extensions already mentioned, further apparatus has had to be provided to meet the growth of subscribers at the following exchanges: Hamilton, 700 lines; Masterton, 300 lines; Blenheim, 200 lines.

The total number of automatic-telephone lines installed in the Dominion on the 31st March was 11,580, of which 11,036 were in operation on that date.

GROUPING OF TELEPHONE-EXCHANGE SUBSCRIBERS' LINES FOR THE PURPOSE OF INTERCOMMUNICATION OUTSIDE THE ORDINARY HOURS OF ATTENDANCE.

For the purpose of permitting intercommunication between telephone-exchange subscribers outside the ordinary hours of attendance, arrangements were made in June, 1921, for the grouping of subscribers' lines at closing-time at exchanges at which the attendance is not continuous. The number of individual subscribers that may be connected in one group is limited to ten, but if a group consists wholly or in part of party lines the number in a group may be increased to fourteen. The fee for the service is 10s. per annum at exchanges with over 150 subscribers, and 5s. per annum at exchanges with not more than 150 subscribers.

Where practicable a subscriber may, in the case of sickness or other emergency, be similarly connected free of charge with a local doctor. This free service is limited to a period of one week.

TRANSFER OF TELEPHONE-EXCHANGE CONNECTION.

In March, 1922, a regulation was made requiring an applicant for the transfer of an existing telephone-exchange connection to pay a transfer fee of 5s. This fee is in addition to any charges which may become due for any work involved in the removal of the telephone instrument or the alteration of the line.

TELEPHONE FACILITIES FOR BACKBLOCKS.

The erection of private lines—particularly by local bodies—was further facilitated during the year by an amendment of the Country Telephone-lines Act which prescribed that the security that may be offered to a lending institution for a loan for the purpose of erecting or acquiring a system of private lines be the same as is provided in the Local Bodies' Loans Act, 1913, in respect of a roadwork.

The 1921-22 amendment to the Country Telephone-lines Act further provides that a local authority having erected or acquired a telephone-line in accordance with the principal Act without having raised a loan for the purpose may make and levy a special rate over all rateable property or in any defined area for the purpose of defraying its charges in respect of the erection or acquisition and of the maintenance and control of such line.

Under the same amending Act legislation was enacted whereby the local authority of a district in which a new telephone line and office are required is empowered to indemnify the Post and Telegraph Department for any loss that may be incurred in respect of the construction, working, or maintenance of such line and office, and to make and levy a special rate over all rateable property in its district, or any defined portion thereof, for the purpose of meeting any claims arising out of such contract of indemnity. This provision replaces a system of guarantee by the settlers which was as unsatisfactory to the guarantors as it was to the Department.

There was also put into operation during the year the scheme under which the Department assists backblocks settlers in obtaining telephone communication with telephone-offices and departmental exchanges. Under this scheme the materials for the erection of private lines are sold to settlers at stock-list prices on a deferred-payment system, interest being charged on unpaid money at the rate of 6 per cent., reducible to 5 per cent. for prompt payment, the instalments being such an amount as will pay off both principal and interest in ten years. The first public announcement of this scheme resulted in the receipt of a large number of applications, but lately the applicants have been comparatively few. Consequently the Department has drawn upon and made use of the stocks of materials that had previously been reserved for sale to settlers.

Regulations were recently gazetted under the authority of section 29 of the Post and Telegraph Amendment Act, 1919, prescribing the conditions under which the erection of private lines is licensed by the Department, and outlining the conditions which must be observed in the construction and maintenance of private telephone-lines generally.

Altogether much has been done during the past year in facilitating the erection of lines and the development of the telephone service in the backblocks, where telephone communication is essential, and where it oft-times means the difference between life and death.

OPERATION OF HYDRO-ELECTRIC-POWER BOARDS.

The erection of extra-high-potential lines for transmitting power from hydro-electric works in many parts of the Dominion has necessitated considerable alterations to the Department's lines. Owing to the high voltage of the transmission-lines, telephone circuits are required to be kept some distance away to avoid interferences by induction, apart from the risk of physical contact. The provision of suitable crossings of telephone-wires with high-power electric lines, and other necessary alterations, add to the expense of erecting departmental circuits, besides necessitating a good deal of extra work on the part of the Department's engineering staff.

SLOT TELEPHONES.

The total number of slot telephones in use at the end of the year was 339, as against 319 at the end of the preceding year. Generally speaking, installations in business centres continue to return revenue sufficient to cover working-expenses. Those in residential areas are not so remunerative, and it has been necessary during the year to withdraw one or two slot telephones owing to the decrease in revenue, the receipts being much below the cost of maintaining the service.

The revenue for the year amounted to £20,188, being an increase of £1,982 over the previous year.

APPENDIX.

DESIGNATION OF OFFICES CHANGED.

Postal District.	Changed from	Changed to
Christchurch	Whakamatau	Lake Coleridge.
Dunedin	Hyde Railway	Hyde.
Gisborne	Waiwhero	Hexton.
Invercargill	Takitimu	Ohai.
Nelson	Ngatimote	Ngatimoti.
New Plymouth	Waingongoro	Dawson Gate.
Wanganui	Pokako	Pokaka.

CABLE BUSINESS.

The Dominion's outward international and Australian cable business, excluding Press, for the years 1921-22 and 1920-21 was as follows:—

INTERNATIONAL.

	Number of Messages.	Value. £
1921-22	102,520	146,032
1920-21	101,992	160,906
	Increase 528 = 0.52 per cent	Decrease 14,874 = 9.24 per cent.

AUSTRALIAN.

	Number of Messages.	Value. £
1921-22	114,776	25,813
1920-21	126,310	31,245
	Decrease 11,534 = 9.13 per cent.	Decrease 5,432 = 17.39 per cent.

There was a total decrease of 11,006 messages, and a decrease in value of £20,306. Of the total revenue received on forwarded cable messages—viz., £171,845—£163,447 was paid to other Administrations and £8,398 retained by New Zealand.

RECEIVED CABLE MESSAGES.

The number of cable messages received in New Zealand during the years 1921-22 and 1920-21, exclusive of Press, was as follows:—

	International.	Australian.
1921-22	94,710	108,796
1920-21	98,575	124,840
	Decrease 3,865 = 3.92 per cent.	Decrease 16,044 = 12.85 per cent.

RADIO-TELEGRAMS.

The radio business transacted by the New Zealand coast stations during the years 1921-22 and 1920-21 was as follows:—

Year.	Forwarded.				Received.		
	Number of		Amount earned by New Zealand.	Total Value.	Number of		Amount earned by New Zealand.
	Messages.	Words.			Messages.	Words.	
1921-22	12,152	223,562	£ 2,901	£ 6,503	20,086	226,886	£ 4,328
1920-21	11,267	181,853	3,133	7,201	20,756	246,407	4,861
	885*	41,709*	232†	698†	670†	19,521†	533†

* Increase.

† Decrease.

Table No. 1.

TABLE SHOWING THE NUMBER AND AMOUNT OF MONEY-ORDERS ISSUED AND OF MONEY-ORDERS PAYABLE IN NEW ZEALAND SINCE THE YEAR 1863.

Issued in the Dominion.

Year.	Commission received.	Where payable.								Total.	
		In the Dominion.		United Kingdom.*		Australia and other British Possessions.		Foreign Countries.†			
		No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
1863	£ 1,057	2,201	£ 9,614	4,740	£ 21,944	4,645	£ 24,145	..	£ ..	11,586	£ 55,703
1873	3,562	34,288	142,642	11,913	48,548	6,150	28,068	..	..	52,351	219,258
1883	9,023	132,232	402,559	26,211	91,634	14,113	46,940	..	..	172,556	541,133
1893	10,249	146,133	576,359	29,616	86,545	35,208	88,025	..	..	210,957	750,929
1903	15,882	273,535	1,108,067	63,309	157,790	59,468	150,368	..	..	396,312	1,416,225
1913	16,872	516,536	2,821,624	100,634	336,992	73,575	199,158	..	..	690,745	3,357,774
1914	16,336	536,674	2,933,911	87,774	299,155	67,070	194,439	..	..	691,518	3,427,505
1915	15,819	511,487	2,986,021	81,483	263,371	71,890	222,426	..	..	664,860	3,471,818
1916	16,966	520,476	3,108,197	60,876	214,254	70,817	221,700	17,186	£ 62,936	669,355	3,607,087
1917	16,077	508,209	2,977,997	54,852	216,835	63,662	212,144	15,960	£ 69,669	642,683	3,476,645
1918	17,487	508,813	3,120,183	48,133	198,452	61,899	217,512	19,655	£ 113,224	638,500	3,649,371
1919	19,329	558,344	3,994,055	48,592	224,667	58,974	240,437	24,381	£ 144,900	690,291	4,604,059
1920	31,302	572,432	4,691,717	49,184	235,295	66,027	310,409	12,031	£ 39,355	699,674	5,276,776
1921	31,268	535,897	4,276,158	52,021	254,342	67,893	292,036	13,572	£ 28,284	669,383	4,850,820

Drawn on the Dominion.

Year.	Where issued.								Total.	
	In the Dominion.		United Kingdom.*		Australia and other British Possessions.		Foreign Countries.†			
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
1863	2,067	£ 9,169	415	£ 1,824	558	£ 3,078	..	£ ..	3,040	£ 14,071
1873	34,288	142,642	1,482	6,626	1,668	7,689	..	..	37,438	156,957
1883	132,232	402,559	3,725	15,553	5,697	23,300	..	..	141,654	441,411
1893	146,133	576,359	8,746	32,617	10,679	40,929	..	..	165,558	649,905
1903	273,535	1,108,067	13,035	49,181	17,777	68,340	..	..	304,347	1,225,589
1913	516,536	2,821,624	12,693	70,084	31,450	110,487	..	..	560,679	3,002,194
1914	536,674	2,933,911	11,439	60,324	30,974	110,032	..	..	579,087	3,104,268
1915	511,487	2,986,021	12,409	58,189	30,356	107,510	..	..	554,252	3,151,720
1916	520,476	3,108,197	8,337	39,908	35,800	128,370	2,445	£ 10,587	567,058	3,287,162
1917	508,209	2,977,997	6,872	34,973	36,978	123,390	2,311	£ 10,348	554,370	3,146,708
1918	508,813	3,120,183	6,802	40,365	33,868	114,652	2,281	£ 12,055	551,764	3,287,255
1919	558,344	3,994,055	8,498	65,526	25,697	104,093	2,410	£ 12,353	594,949	4,176,027
1920	572,432	4,691,717	8,806	67,552	22,946	111,325	1,416	£ 4,420	605,600	4,875,014
1921	535,897	4,276,158	8,696	65,818	24,197	122,938	1,366	£ 6,104	570,156	4,471,018

* Includes foreign offices to year 1915.

† In previous years included in United Kingdom and foreign offices.

Table No. 2.
POST OFFICE SAVINGS-BANKS.—GENERAL STATEMENT.

TABLE SHOWING THE BUSINESS OF THE POST OFFICE SAVINGS-BANKS IN THE VARIOUS POSTAL DISTRICTS IN NEW ZEALAND DURING THE YEAR ENDED 31ST MARCH, 1922.

Postal Districts.	Number of Post Office Savings-banks Open at the Close of the Period.	Number of Deposits received during the Period.	Total Amount of Deposits received during the Period.		Average Amount of each Deposit received during the Period.		Number of Withdrawals during the Period.	Total Amount of Withdrawals during the Period.		Average Amount of each Withdrawal during the Period.		Excess of Deposits over Withdrawals during the Period.	Excess of Withdrawals over Deposits during the Period.		Cost of Management during the Period.	Average Cost of each Transaction, Deposit or Withdrawal.	Interest for the Period.		Number of Accounts opened during the Period.	Number of Accounts closed during the Period.	Number of Accounts remaining Open at Close of the Period.	Total Amount standing to the Credit of all Open Accounts, inclusive of Interest to the Close of the Period.		Average Amount standing to the Credit of each Open Account at Close of the Period.	
			£	s. d.	£	s. d.		£	s. d.	£	s. d.		£	s. d.			£	s. d.				£	s. d.	£	s. d.
Auckland ..	172	222,755	5,880,307	13 8	26 3	6	225,550	6,208,717	2 5	27 10	8	..	378,409	8 9	..	..	277,104	18 3	17,007	17,213	120,264	7,626,307	19 2	63 8	3
Blenheim ..	16	12,491	294,526	10 4	23 11	6	12,630	338,762	18 6	26 16	5	..	44,286	8 2	..	..	20,575	9 6	1,018	831	9,490	548,707	18 3	57 16	3
Christchurch ..	71	189,021	4,522,603	17 4	23 18	6	174,518	4,453,680	14 2	25 10	4	68,923	3 2	..	..	..	241,913	0 1	10,429	7,694	101,116	6,735,382	6 6	66 12	2
Dunedin ..	73	113,203	2,430,074	15 2	21 9	4	97,011	2,074,647	7 10	27 11	5	..	244,572	12 8	..	..	171,637	3 7	6,100	5,852	68,481	4,586,586	0 6	66 19	6
Gisborne ..	25	27,501	625,332	1 5	22 14	9	29,138	721,748	8 8	24 15	5	..	96,416	7 3	..	..	35,647	3 9	2,038	2,226	16,818	938,681	6 3	55 16	3
Greymouth ..	44	25,500	681,507	12 11	26 14	6	18,387	660,785	7 0	35 18	9	20,722	5 11	..	..	..	40,203	6 6	3,339	2,924	17,573	1,091,082	6 10	62 1	9
Hamilton ..	83	67,602	1,663,879	13 9	24 12	3	53,769	1,496,578	5 10	27 16	8	167,301	7 11	..	..	..	63,983	18 2	10,195	4,102	24,003	1,814,922	7 7	75 12	3
Invercargill ..	37	36,385	891,139	13 5	24 5	10	31,799	923,975	2 0	29 1	1	..	32,885	8 7	..	..	66,165	6 2	2,829	2,417	26,930	1,788,603	7 0	66 8	4
Napier ..	45	56,772	1,315,380	7 11	23 3	4	51,016	1,408,962	4 4	27 12	4	..	93,581	16 5	..	..	78,506	3 1	4,202	3,935	34,908	2,143,512	9 1	61 8	1
Nelson ..	29	20,277	543,305	3 10	26 15	10	19,572	591,781	16 8	30 4	9	..	48,476	12 10	..	..	35,120	8 4	1,499	1,267	15,077	949,405	18 5	62 18	5
New Plymouth ..	34	44,126	1,078,379	15 0	24 8	9	37,806	1,193,750	9 3	31 11	6	..	115,370	14 3	..	..	60,532	16 0	3,486	3,025	25,323	1,644,586	16 1	64 18	10
Oamaru ..	11	12,712	343,448	19 7	27 0	3	11,807	387,313	17 11	32 16	0	..	43,864	18 4	..	..	24,037	5 8	943	826	8,195	632,576	17 0	77 3	10
Thames ..	38	26,781	624,969	7 2	23 6	9	20,061	657,025	10 3	32 15	0	..	32,056	3 1	..	..	37,611	18 1	2,977	2,454	19,397	1,020,737	6 10	52 13	5
Timaru ..	16	30,350	887,636	3 5	29 4	11	27,663	911,259	10 10	32 18	9	..	23,623	7 5	..	..	56,074	8 1	2,321	1,894	19,710	1,515,957	4 10	80 19	5
Wanganui ..	41	55,043	1,222,761	14 3	22 4	3	52,412	1,272,376	2 1	24 5	6	..	49,614	7 10	..	..	64,993	5 8	4,187	3,931	31,612	1,779,341	16 6	56 5	8
Wellington ..	95	285,820	6,134,011	5 6	21 9	3	255,704	6,306,304	8 6	24 13	3	..	172,293	3 0	..	..	324,803	13 10	17,081	15,053	139,733	8,996,078	7 2	64 7	7
Western Samoa ..	1	1,252	36,732	15 4	29 6	9	819	28,562	0 2	34 17	6	8,170	15 2	..	..	..	996	17 3	208	104	300	29,133	6 7	97 2	3
Totals for year ended 31st March, 1922	831	1,227,591	29,125,997	10 0	23 14	6	1,119,662	30,236,231	6 5	27 0	0	..	1,110,233	16 5	60,000	6.13	1,599,907	2 0	89,859	75,748	678,930	1,841,704	4 7	64 11	6

Table No. 3.
POST OFFICE SAVINGS-BANKS.—GENERAL STATEMENT.

TABLE SHOWING THE BUSINESS OF THE POST OFFICE SAVINGS-BANKS IN NEW ZEALAND, BY TEN-YEAR PERIODS, FROM THE DATE THEY WERE ESTABLISHED IN FEBRUARY, 1867, TO THE 31ST DECEMBER, 1919, FOR THE FIFTEEN MONTHS ENDED 31ST MARCH, 1921, AND THE YEAR ENDED 31ST MARCH, 1922.

Year.	Number of Post Office Savings-banks Open at the Close of the Year.	Number of Deposits received during the Year.	Total Amount of Deposits received during the Year.	Average Amount of each Deposit received during the Year.	Number of Withdrawals during the Year.	Total Amount of Withdrawals during the Year.	Average Amount of each Withdrawal during the Year.	Excess of Deposits over Withdrawals during the Year.	Excess of Withdrawals over Deposits during the Year.	Cost of Management during the Year.	Average Cost of each Transaction, Deposit, or Withdrawal.	Interest for the Year.	Number of Accounts opened during the Year.	Number of Accounts closing during the Year.	Number of Accounts remaining Open at Close of the Year.	Total Amount standing to the Credit of all Open Accounts, inclusive of Interest to the Close of the Year.	Average Amount standing to the Credit of each Open Account at the Close of the Year.
Year ended 31st March, 1922	831	1,227,591	£ 29,125,997 10 0	£ 23 14 0	1,119,662	£ 30,236,231 6 5	£ 27 0 0	..	1,110,233 16 5	£ 60,000	s. d. 6 13	£ 1,599,907 2 0	89,859	75,748	678,930	£ 43,841,704 4 7	£ 64 11 6
*Fifteen months ended 31st March, 1921	819	1,664,206	£ 44,302,852 5 4	£ 26 12 5	1,458,008	£ 41,162,486 9 10	£ 28 4 8	£ 3,140,365 15 6	..	80,000	s. d. 6 14	£ 1,818,534 5 2	152,930	118,894	664,819	£ 43,352,030 19 0	£ 65 4 2
Totals for 1919 ..	794	1,289,161	£ 29,758,448 9 7	£ 23 1 8	994,247	£ 25,962,378 2 6	£ 26 2 3	£ 3,796,070 7 1	..	52,000	s. d. 5 46	£ 1,178,935 6 6	118,109	77,531	630,783	£ 38,393,130 18 4	£ 60 17 4
" 1918 ..	786	1,213,353	£ 18,101,104 18 1	£ 14 18 4	727,729	£ 14,938,841 10 0	£ 20 10 7	£ 3,162,263 8 1	..	32,000	s. d. 3 96	£ 1,059,471 17 8	76,869	53,015	590,205	£ 33,418,125 4 9	£ 56 12 5
" 1908 ..	593	706,101	£ 9,674,075 4 0	£ 13 14 0	484,672	£ 9,417,820 10 3	£ 19 8 8	£ 256,254 13 9	..	27,000	s. d. 5 44	£ 379,808 6 7	80,133	57,829	342,077	£ 12,159,293 18 1	£ 35 10 11
" 1898 ..	409	281,749	£ 3,279,611 7 5	£ 11 12 10	196,764	£ 3,194,893 16 7	£ 16 4 9	£ 84,717 10 10	..	8,500	s. d. 4 26	£ 128,128 16 6	37,265	26,628	169,968	£ 4,957,771 5 5	£ 29 3 5
" 1888 ..	290	145,355	£ 1,544,747 7 11	£ 10 12 6	96,204	£ 1,387,471 1 10	£ 14 8 5	£ 157,276 6 1	..	4,000	s. d. 3 97	£ 78,080 6 0	21,307	16,543	84,488	£ 2,048,441 10 9	£ 24 4 10
" 1878 ..	147	69,908	£ 762,084 12 0	£ 10 18 0	42,746	£ 742,053 14 3	£ 17 7 2	£ 20,030 17 9	..	2,500	s. d. 5 33	£ 31,664 12 9	13,005	9,634	32,132	£ 819,071 8 2	£ 25 9 9
" 1868 ..	55	13,014	£ 194,535 11 6	£ 14 18 11	6,365	£ 107,094 17 3	£ 16 16 6	£ 87,440 14 3	..	789	s. d. 0 977	£ 4,880 7 3	3,282	1,186	4,252	£ 163,518 15 7	£ 38 9 1
Totals from 1st Feb. to 31st Dec., 1867	46	6,977	£ 96,372 7 10	£ 13 16 3	1,919	£ 26,415 18 9	£ 13 15 3	£ 69,956 9 1	..	822	s. d. 1 10 18	£ 1,241 5 0	2,520	364	2,156	£ 71,197 14 1	£ 33 0 5

* Termination of Savings-bank year altered from 31st December to 31st March, with effect from 31st March, 1921.

Table No. 4.

BALANCE-SHEET OF THE NEW ZEALAND POST OFFICE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 1922.

	Balances on 1st April, 1921.				Transactions.				Balances on 31st March, 1922.			
	Cr.		Dr.		Cr.		Dr.		Cr.		Dr.	
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
MONEY-ORDER ACCOUNTS:—												
Money-orders (general)	114,118	16 7	..	..	4,910,607	17 5	4,938,629	8 0	86,097	6 0	..	..
United Kingdom, &c.	74,718	4 5½	..	..	368,793	6 6½	447,547	7 0½	..	..	4,035	16 0½
United States of America	6,242	4 3	..	..	19,448	14 0	24,393	19 3	1,296	19 0	..	..
Australia .. .. .	..	..	3,870	4 2	255,406	14 8	256,025	12 10	..	..	4,489	2 4
Austria	8,326	9 7	..	..	..	..	8,326	9 7	..	..	..	..
Canada	181	2 5	..	..	2,916	15 8	3,450	14 5½	..	..	352	16 4½
Ceylon	245	10 5½	..	..	736	14 3	890	15 2	91	9 6½	..	..
Fiji .. .. .	..	..	15	10 9	6,464	14 1	7,212	9 0	..	..	763	5 8
France	358	2 1	1,051	6 10	71	1 1	446	3 0	..	..	16	19 10
Germany .. .. .	..	..	..	..	1,051	6 10	..	..	..	..	..	..
Hong Kong	131	8 9	..	..	1,316	0 4	1,398	3 3	49	5 10	..	..
India	9,236	4 6	..	..	17,380	16 9	23,023	7 7½	3,593	13 7½	..	..
Norway	132	16 9	..	..	667	6 4	715	16 7	84	6 6	..	..
Samoa .. .. .	..	..	1,195	6 11	1,195	6 11	..	..	..	..	..	..
Straits Settlements .. .. .	..	..	86	15 10	379	19 3	338	0 0	..	..	44	16 7
Tonga .. .. .	..	..	1,558	1 10	12,690	11 5	13,975	10 2	188	15 4	2,843	0 7
Union of South Africa .. .. .	..	..	..	..	3,634	14 4	5,261	11 8	..	..	..	..
Commission (foreign)	1,815	12 8	394	6 1	2,853	6 6	2,712	13 11	..	..	253	13 6
SAVINGS-BANK ACCOUNTS:—												
Deposits and withdrawals	43,352,030	19 0	..	..	30,725,904	12 0	30,236,231	6 5	43,841,704	4 7	..	..
Investments .. .. .	..	..	42,793,536	9 7	3,807,690	0 0	5,010,410	0 0	..	..	43,996,256	9 7
Accrued interest on investments .. .. .	..	..	496,475	7 3	496,475	7 3	531,330	5 6	..	..	531,330	5 6
Fixed Deposit Account	20,000	0 0	..	..	800	0 0	800	0 0	20,000	0 0	..	..
Post Office Savings-bank Reserve Account	399,855	0 0	20,000	0 0	..	..	..	..	621,000	0 0	..	..
Transfers:—												
New Zealand	32,353	17 1	..	..	221,145	0 0	..	..	..	..	..	..
Commonwealth S.B. of Australia .. .. .	..	..	4,134	17 5	..	..	3,462,896	4 0	16,668	11 6	..	..
State Savings-bank of Australia .. .. .	..	..	..	..	56,041	19 4	51,635	19 2	271	2 9	..	..
United Kingdom	1,551	7 10	..	..	128,659	17 7	123,205	3 0	7,006	2 5	..	..
Profit and Loss Account	241,344	3 10	..	..	77,496	9 8	77,496	9 8	..	..	..	..
POSTAL ACCOUNTS:—												
Stamps	397,631	11 11½	..	..	1,677,902	5 4	1,751,642	0 4½	323,891	16 11	..	..
Postal Guides	50	5 10	..	..	686	19 6	727	18 2	9	7 2	..	..
Postal notes	182,634	19 7	..	..	742,331	5 0	738,317	18 0	186,648	6 7	..	..
Trade charges (M.O. Account)	631	13 5	..	..	2,095	18 5	1,544	3 6	1,183	8 4	..	..
Private box and bag rents .. .. .	..	..	..	..	28,412	0 11	28,412	0 11	..	..	..	..
Rural delivery fees .. .. .	..	..	..	..	6,594	7 1	6,594	7 1	..	..	..	..
Safe-deposit receipts .. .. .	..	..	..	..	137	14 6	137	14 6	..	..	..	..
Money-order commission .. .. .	..	..	..	..	33,127	1 2	33,127	1 2	..	..	..	..
British postal orders:—												
Head Office Account	40,427	5 10	..	..	72,314	10 4	60,787	0 4	51,954	15 10	..	..
C.P.M.'s Account	14,990	0 9	..	..	60,787	0 4	59,562	19 0	16,214	2 1	..	..
London Account .. .. .	..	..	..	..	58,759	8 8½	58,759	8 8½	..	..	..	..
British Post Office commission .. .. .	..	..	..	..	856	19 2½	856	19 2½	..	..	..	..
Postal revenue .. .. .	..	..	13,461	2 1	1,498,679	3 0½	1,470,959	19 10	14,258	1 1½	..	..

Table No. 4—continued.

BALANCE-SHEET OF THE NEW ZEALAND POST OFFICE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 1922—continued.

	Balances on 1st April, 1921.		Transactions.				Balances on 31st March, 1922.	
	Cr.	Dr.	Cr.	Dr.	Cr.	Dr.	Cr.	Dr.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
TELEGRAPH ACCOUNTS:—								
New South Wales telegraphs	1,459 19 1	..	42,839 15 0	42,043 13 5	2,256 0 8	..	..	..
New Zealand and Australian cable (Eastern Extension)	430 3 1	..	11,609 10 4	11,434 14 10	604 18 7	..	..	..
Pacific Cable Board	6,475 7 11	..	111,351 14 7	112,750 17 2	5,076 5 4	..	..	..
Radio Account	1,601 17 10	..	7,808 11 7	8,710 0 11	700 8 6	..	..	..
Telephone-exchange receipts	..	..	616,714 17 11½	616,714 17 11½	..	..	..	..
Special-messenger receipts	..	..	..	..	..	..	..	..
Maintenance of private wires	..	..	3,892 13 6	3,892 13 6	..	..	..	..
Maintenance of code addresses	..	..	5,524 6 10	5,524 6 10	..	..	..	..
Registration of code addresses	..	..	38,894 2 1½	39,568 9 2	3,283 2 4½	..	..	..
Cash deposits	3,957 9 5	..	1,487,300 19 9½	1,462,076 3 9	6,471 1 3	..	..	..
Telegraph revenue	..	18,753 14 9½	..	..	..	..	..	..
GENERAL ACCOUNTS:—								
Post Office Account	..	792,345 5 9	27,037,145 15 8	26,616,720 15 5	..	371,920 5 6	..	..
Postmasters and telegraphists	..	1,259,249 6 10½	56,966,672 13 5	56,701,828 8 7½	..	994,405 2 1	..	..
Miscellaneous receipts (general)	22,794 13 2	..	49,073 2 5	60,750 11 4	11,117 4 3	..	..	..
Foreign postage	2,897 12 3	..	9,221 10 6	4,233 0 6	7,856 2 3	..	..	..
Foreign Mail Settlement Account	37,906 14 9	..	10,000 0 0	9 12 1	47,897 2 8	..	..	..
Miscellaneous expenses	7,374 15 0	..	4,454,838 6 7	4,409,291 12 10	52,921 8 9	..	..	..
Discount stamps	1,994 3 0	..	510 0 0	532 15 0	1,971 8 0	..	..	..
FOR OTHER DEPARTMENTS:—								
Advances to settlers	89,026 3 2	..	2,552,250 8 3	2,574,658 11 4	66,618 0 1	..	..	..
Agriculture	159 13 10	..	1,528 9 0	1,573 1 5	115 1 5	..	..	..
Arms Act licenses	4 0 0	..	3 0 0	7 0 0	..	..	..	..
Audit fees	..	..	69 6 8	69 6 8	..	..	..	..
Beer duty	..	..	37,588 6 4	36,773 12 1	3,829 9 6	..	..	..
Clerks of Court	3,014 15 3	..	16 9 9	16 9 9	..	..	..	..
County Clerks	..	..	..	..	..	..	..	..
Customs dues (H.M.C.)	19 8 6	..	581 8 8	540 0 6	60 16 8	..	..	..
Customs duties (parcels)	22,463 1 8	..	215,138 7 4	218,670 0 1	18,931 8 11	..	..	..
Education Department	49 1 4	..	6,014 7 1	5,934 15 10	128 12 7	..	..	..
Electoral receipts	..	..	0 4 0	0 2 0	0 2 0	..	..	..
Examination fees (P.S.C.)	0 5 0	..	198 10 0	198 15 0	..	..	..	..
Factories Act	..	..	1 7 0	1 7 0	..	..	..	..
Fishing licenses	24 15 0	..	1,755 10 0	1,773 17 6	6 7 6	..	..	..
Game licenses	1,045 4 0	..	5,777 11 0	5,720 1 0	1,102 14 0	..	..	..
Goldfields revenue	11 1 6	..	60 10 4	61 19 4	9 12 6	..	..	..
Government Firewood Depot	213 18 0	..	3,021 14 8	3,198 5 10	37 6 10	..	..	..
Government Housing Act	3,167 5 7	..	2,901 11 10	6,052 10 4	16 7 1	..	..	..
Government Insurance	9,810 16 9	..	207,884 8 5	209,144 14 0	8,550 11 2	..	..	..
Government Printer	..	..	2 10 6	2 10 6	..	..	..	..
Homing-pigeons Protection Act	..	..	0 5 0	0 5 0	..	..	..	..
Hospital and Charitable Aid receipts	..	..	173 15 9	141 7 9	32 8 0	..	..	..
Imperial pensions	4,705 0 3	..	109,001 1 0	112,607 2 8	1,098 18 7	..	..	..
Income-tax	405 10 3	..	2,718,186 4 9	2,699,805 9 9	18,786 5 3	..	..	..

Industrial School receipts	755 14 1	11,117 11 7	11,258 13 4	614 12 4	..
Labour Department	1 1 0	18 12 0	19 13 0	..	..
Land-drainage receipts	266 17 10	10,218 13 6	7,683 2 3	2,802 9 1	..
Land-tax	4,975 5 9½	1,078,467 3 6½	1,071,275 5 9	12,167 3 7	..
Land revenue	..	2 9 11	2 9 11	..	..
Machinery fees	840 0 0	12,461 15 0	12,579 2 6	722 12 6	..
Marine Department receipts	17 2 9	269 19 2	256 1 11	31 0 0	..
Mental Hospital receipts	..	5 4 7	5 4 7	..	..
Mining Act	375 15 0	226 15 0	197 0 0	405 10 0	..
Miscellaneous revenue	8 16 8	840 13 4	843 18 0	5 12 0	..
National Provident Fund receipts	2,113 9 7	85,582 9 2	83,261 18 10	4,433 19 11	..
Opossum license fees	..	437 10 0	437 10 0	..	..
Orchard-tax	17 17 2	1,944 14 3	1,924 13 11	37 17 6	..
Native Trust	..	40,986 6 3	40,986 6 3	..	..
Pensions Department—	..	..	..	..	..
Old-age pensions	914 15 1	747,683 9 6	748,635 6 7	37 2 0	..
War pensions	..	7,549 14 9	1,642,921 9 11	1,084 8 5	..
Miscellaneous pensions	439 11 9	323,200 5 3	322,889 17 8	749 19 4	..
Public Health Department	240 1 0	10,572 14 10	10,310 18 3	501 17 7	..
Public Trust	41 313 1 5	1,065,973 9 2	1,080,780 3 11	26,506 6 8	..
Public Service superannuation	29,790 9 11	280,465 6 2	275,879 8 4	34,376 7 9	..
Registration of births, &c.	301 10 3	3,487 9 6	3,690 5 3	98 14 6	..
Rents	36 8 7	8,187 1 7	7,616 0 5	607 9 9	..
Samoan revenue	2 5 7	5,205 6 6	5,167 2 1	40 10 0	..
Sanatorium, Hammer Springs	223 1 7	2,266 0 5	2,382 1 7	107 0 5	..
School Journal receipts	..	..	..	..	..
State Fire Insurance Department	..	..	..	..	..
Stock Department	0 5 0	1 19 3	2 4 3	..	..
Teachers' Superannuation Fund	..	106,676 16 4	102,271 17 7	2,198 15 2	..
Treasury postal drafts	..	76,687 18 0	76,687 18 0	..	..
Valuation revenue	1,115 4 0	14,676 8 6	13,162 7 4	2,629 5 2	..
Post Office 6-per-cent. inscribed stock	..	651,337 0 0	651,337 0 0	..	..
5½-per-cent. war-loan inscribed stock	5,484 0 0	90,877 0 0	93,911 0 0	2,450 0 0	..
War-loan certificates—	..	..	..	..	..
Head Office Account	..	..	..	..	..
Fund Account	4,613,202 11 7	266,014 4 0	1,528,594 0 0	3,350,622 15 7	..
Sales Investment Account	..	1,863,950 0 0	342,450 0 0	3,089,500 0 0	..
For Custody Account	..	692,981 0 0	692,981 0 0	..	..
Interest Account	680,736 0 5	216,219 15 10	266,014 4 0	630,941 12 3	..
Interest Investment Account	..	..	192,370 0 0	..	..
Post Office investment certificates—	..	..	..	..	..
Head Office Account	53,193 6 8	51,360 16 8	49,179 11 8	55,374 11 8	..
Chief Postmasters' Account	144,780 9 2	49,179 11 8	69,095 9 8	124,864 11 2	..
Fund Account	160,636 5 6	69,036 13 9	..	229,672 19 3	..
Sales Investment Account	..	..	68,450 0 0	222,950 0 0	..
Interest Account	..	..	10,400 0 0	10,524 9 3	..
Interest Investment Account	..	..	1 13 11	..	..
Suspense Account	..	..	..	..	..
Totals	50,861,773 14 6	157,279,587 13 7	157,279,587 13 7	50,122,358 15 7	50,122,358 15 7

Table No. 5.

SECURITIES, ETC., STANDING IN THE NAME OF THE POSTMASTER-GENERAL ON ACCOUNT OF THE
POST OFFICE SAVINGS-BANK FUND ON THE 31ST MARCH, 1922.

Description of Securities.	Rate per Cent.	Cost Price.			Nominal Value.			Accrued Interest on 31st March, 1922.		
		£	s.	d.	£	s.	d.	£	s.	d.
Aid to Public Works and Land Settlement Act, 1900 ..	4	1,000	0	0	1,000	0	0	16	8	9
Aid to Public Works and Land Settlement Act, 1900 ..	4½	90,300	0	0	90,300	0	0	1,669	18	6
Aid to Public Works and Land Settlement Act, 1901 ..	4	61,600	0	0	61,600	0	0	810	1	7
Aid to Public Works and Land Settlement Act, 1901 ..	4½	32,900	0	0	32,900	0	0	361	0	0
Aid to Public Works and Land Settlement Act, 1901 ..	4½	10,000	0	0	10,000	0	0	147	18	11
Aid to Public Works and Land Settlement Act, 1902 ..	4	142,900	0	0	142,900	0	0	1,879	4	6
Aid to Public Works and Land Settlement Act, 1903 ..	4½	25,100	0	0	25,100	0	0	179	9	7
Aid to Public Works and Land Settlement Act, 1903 ..	4	170,100	0	0	170,100	0	0	1,081	3	8
Aid to Public Works and Land Settlement Act, 1903 ..	4½	101,725	0	0	101,725	0	0	1,116	3	9
Aid to Public Works and Land Settlement Act, 1906 ..	4½	500,000	0	0	500,000	0	0	5,486	6	1
Aid to Public Works and Land Settlement Act, 1906 ..	4	76,500	0	0	76,500	0	0	746	2	8
Aid to Public Works and Land Settlement Act, 1906 ..	4½	5,000	0	0	5,000	0	0	54	17	3
Aid to Public Works and Land Settlement Act, 1907 ..	4½	200,000	0	0	200,000	0	0	2,194	10	5
Aid to Public Works and Land Settlement Act, 1908 ..	4½	50,000	0	0	50,000	0	0	1,125	0	0
Aid to Public Works and Land Settlement Act, 1911 ..	4½	50,000	0	0	50,000	0	0	739	14	6
Aid to Public Works and Land Settlement Act, 1911 ..	4	49,000	0	0	49,000	0	0	477	18	4
Aid to Public Works and Land Settlement Act, 1912 ..	4½	186,500	0	0	186,500	0	0	3,839	17	0
Aid to Public Works and Land Settlement Act, 1914 ..	4	570,100	0	0	570,100	0	0	9,371	9	11
Aid to Public Works and Land Settlement Act, 1914 ..	4½	1,820,000	0	0	1,820,000	0	0	33,657	9	9
Aid to Water-power Works Act, 1910 ..	4	50,000	0	0	50,000	0	0	821	18	4
Aid to Water-power Works Act, 1910 ..	4	280,000	0	0	280,000	0	0	4,602	14	8
Aid to Water-power Works Act, 1910 ..	4½	119,000	0	0	119,000	0	0	2,200	13	8
Akaroa County Council Debentures ..	4½	900	0	0	900	0	0	3	6	7
Appropriation Act, 1912 ..	4	10,000	0	0	10,000	0	0	164	7	8
Appropriation Act, 1917 (section 22) ..	4	70,000	0	0	70,000	0	0	230	2	9
Appropriation Act, 1918 (section 33) ..	4	75,000	0	0	75,000	0	0	246	11	6
Auckland Harbour Board Debentures ..	5¼	500	0	0	500	0	0	5	15	1
Canadian Stock ..	3¾	4,800	0	0	5,000	0	0	111	11	6
Canadian Stock ..	2½	10,133	8	9	12,666	15	11	316	13	4
Cape of Good Hope Consolidated Stock ..	3½	186	1	3	200	0	0	5	4	2
Coal Mines Act, 1908 ..	4	10,000	0	0	10,000	0	0	200	0	0
Coal Mines Act, 1908 ..	4	135,000	0	0	135,000	0	0	2,700	0	0
Coal Mines Act, 1908 ..	4½	30,000	0	0	30,000	0	0	675	0	0
Consolidated Loan Act, 1867 ..	4½	13,000	0	0	13,000	0	0	267	13	2
Consolidated Stock Act, 1884 ..	4	194,200	0	0	194,200	0	0	1,234	7	3
Consolidated Stock Act, 1884 ..	4	283,500	0	0	283,500	0	0	2,796	3	4
Consolidated Stock Act, 1884 ..	4½	165,000	0	0	165,000	0	0	1,810	9	7
Defence and other Purposes Loan Act, 1870 ..	4½	75,000	0	0	75,000	0	0	1,544	3	6
Defence and other Purposes Loan Act, 1870 (New Zealand Loans Act, 1908) ..	4	8,100	0	0	8,100	0	0	79	0	1
Devonport Borough Council Debentures ..	4½	100	0	0	100	0	0	2	5	0
Discharged Soldiers Settlement Act, 1915 ..	4½	26,000	0	0	26,000	0	0	96	3	3
Discharged Soldiers Settlement Act, 1915, and Amend- ment Act, 1916 (section 7) ..	4½	64,000	0	0	64,000	0	0	236	14	2
Discharged Soldiers Settlement Act, 1915, and Amend- ment Act, 1916 ..	4½	10,000	0	0	10,000	0	0	36	19	9
Discharged Soldiers Settlement Act, 1915, and Finance Act, 1917 (section 82) ..	4	360,000	0	0	360,000	0	0	1,183	11	2
Discharged Soldiers Settlement Loans Act, 1919 (section 4), (Lands for Settlement) ..	4	250,000	0	0	250,000	0	0	821	18	3
Discharged Soldiers Settlement Loans Act, 1919 (section 4) ..	4½	1,050,000	0	0	1,050,000	0	0	3,883	10	6
Discharged Soldiers Settlement Loans Act, 1919 (section 4) ..	4½	50,000	0	0	50,000	0	0	172	12	0
Discharged Soldiers Settlement Loans Act, 1920 (section 2) ..	4½	250,000	0	0	250,000	0	0	924	13	0
District Railways Purchasing Acts, 1885-86 ..	4	40,000	0	0	40,000	0	0	390	2	9
Education Purposes Loans Act, 1919 ..	4½	280,000	0	0	280,000	0	0	3,072	6	5
Education Purposes Loans Act, 1919 ..	5	60,000	0	0	60,000	0	0	731	10	2
Ellesmere Land Drainage Board Debentures ..	4	2,850	0	0	2,850	0	0	52	9	5
Finance Act, 1909 ..	4½	46,901	0	0	46,901	0	0	335	7	5
Finance Act, 1915 ..	4½	555	0	0	555	0	0	7	5	1
Finance Act, 1916 (section 35), (War Expenses) ..	4	1,120,000	0	0	1,120,000	0	0	22,400	0	0
Finance Act, 1916 (section 35) ..	4½	500	0	0	500	0	0	1	17	0
Finance Act, 1916 (section 35) ..	4½	1,100	0	0	1,100	0	0	4	1	4
Finance Act, 1916 (section 35) ..	4½	500	0	0	500	0	0	1	17	0
Finance Act, 1916 (section 35) ..	4½	100,000	0	0	100,000	0	0	2,108	4	3
Finance Act, 1916 (section 49) ..	4	550,000	0	0	550,000	0	0	3,495	17	7
Finance Act, 1916 (section 49), (Public Works) ..	4½	250,000	0	0	250,000	0	0	1,787	13	2
Finance Act, 1916 (section 50), (State Forests) ..	4½	1,000	0	0	1,000	0	0	7	3	0
Finance Act, 1916 (section 50) ..	4	31,900	0	0	31,900	0	0	202	15	3
Finance Act, 1916 (section 50) ..	4½	10,000	0	0	10,000	0	0	71	10	2
Finance Act, 1917 (section 77) ..	4	725,000	0	0	725,000	0	0	4,608	4	1
Finance Act, 1918 (section 10) ..	4	1,500,000	0	0	1,500,000	0	0	19,725	18	9
Finance Act, 1918 (section 29), (Aid to Public Works) ..	4	1,950,000	0	0	1,950,000	0	0	12,394	9	8
Finance Act, 1918, No. 2 (section 29), (Aid to Public Works) ..	4½	550,000	0	0	550,000	0	0	3,932	16	11
Finance Act, 1918 (section 30), (Cold Storage Advances Account) ..	4	9,500	0	0	9,500	0	0	31	4	8
Finance Act, 1918, No. 2 (section 31), (Discharged Soldiers) ..	4	800,000	0	0	800,000	0	0	2,630	2	6
Finance Act, 1918, No. 2 (section 31), (Discharged Soldiers) ..	4	200,000	0	0	200,000	0	0	657	10	8
Finance Act, 1918 (section 32), (State Forests) ..	4	50,000	0	0	50,000	0	0	317	16	2
Finance Act, 1918, No. 2 (section 32), (State Forests) ..	4½	73,000	0	0	73,000	0	0	521	19	11
Finance Act, 1918, No. 2, Part IV ..	4½	500	0	0	500	0	0	9	19	9

Table No. 5—continued.

SECURITIES, ETC., STANDING IN THE NAME OF THE POSTMASTER-GENERAL ON ACCOUNT OF THE
POST OFFICE SAVINGS-BANK FUND ON THE 31ST MARCH, 1922—continued.

Description of Securities.	Rate per Cent.	Cost Price.		Nominal Value.		Accrued Interest on 31st March, 1922.	
		£	s. d.	£	s. d.	£	s. d.
Finance Act, 1920 (section 15), (Public Works) ..	4½	1,010,000	0 0	1,010,000	0 0	14,942	8 6
Finance Act, 1920 (section 15), (Public Works) ..	5	349,240	0 0	349,240	0 0	5,740	18 6
Finance Act, 1921 (section 10)	4½	87,000	0 0	87,000	0 0	1,287	2 5
Fishing Industry Promotion Act, 1919	4½	520	0 0	520	0 0	7	13 10
Fruit-preserving Industry Act, 1913	4	10,800	0 0	10,800	0 0	216	0 0
Fruit-preserving Industry Act, 1913, and Finance Act, 1917 (section 80)	4	16,450	0 0	16,450	0 0	329	0 0
Fruit-preserving Industry Act, 1913, and Finance Act, 1917 (section 80)	4½	18,400	0 0	18,400	0 0	414	0 0
Fruit-preserving Industry Act, 1913	4½	6,500	0 0	6,500	0 0	146	5 0
General Purposes Loan Act, 1873	4	5,200	0 0	5,200	0 0	95	3 4
Government Advances to Settlers Act, 1908	4½	105,000	0 0	105,000	0 0	1,553	8 5
Government Advances to Settlers Act, 1908	4	12,964	10 0	12,900	0 0	125	16 5
Government Advances to Settlers Act, 1908	4½	100,000	0 0	100,000	0 0	369	17 2
Government Advances to Settlers Extension Act, 1901 ..	4½	80,000	0 0	80,000	0 0	1,183	11 2
Government Advances to Settlers Act, 1908, Part III (Workers)	4½	25,000	0 0	25,000	0 0	369	17 3
Government Railways Act, 1908	4	1,000	0 0	1,000	0 0	9	17 3
Government Railways Act, 1908, and Railways Improve- ment Authorization Acts, 1904-7	4½	2,000	0 0	2,000	0 0	14	6 0
Government Railways Act, 1908	4½	1,000	0 0	1,000	0 0	10	19 5
Government Railways Act, 1908, and Finance Act, 1909	4½	50,000	0 0	50,000	0 0	554	15 10
Government Railways Act, 1908, and Finance Act, 1909	4½	5,500	0 0	5,500	0 0	39	6 7
Government Railways Act, 1908, and Railways Improve- ment Authorization Acts, 1904-7	4½	140,000	0 0	140,000	0 0	1,553	8 4
Government Railways Amendment Act, 1910	4½	50,350	0 0	50,350	0 0	360	0 8
Government Railways Amendment Act, 1910	4	5,000	0 0	5,000	0 0	48	15 4
Government Railways Amendment Act, 1910	4	71,350	0 0	71,350	0 0	695	18 1
Greymouth Harbour Board Debentures	4	260,000	0 0	260,000	0 0	2,535	17 7
Hamilton Borough Council Debentures	4½	3,000	0 0	3,000	0 0	21	9 1
Hamilton Borough Council Debentures	4½	1,000	0 0	1,000	0 0	22	10 0
Hauraki Plains Amendment Act, 1913	4	16,000	0 0	16,000	0 0	101	14 0
Hauraki Plains Amendment Act, 1913, and Appropria- tion Act, 1918	4½	34,000	0 0	34,000	0 0	243	2 5
Hauraki Plains Amendment Acts, 1913-14	4	19,000	0 0	19,000	0 0	120	15 4
Hauraki Plains Amendment Act, 1913, and Appropria- tion Act, 1918	4	36,000	0 0	36,000	0 0	228	16 5
Hauraki Plains Amendment Act, 1913, and Finance Act, 1919 (section 18)	4½	20,000	0 0	20,000	0 0	143	0 3
Hauraki Plains Amendment Act, 1913, and Finance Act, 1920 (section 16)	4½	10,000	0 0	10,000	0 0	71	10 2
Housing Act, 1919 (section 30)	4½	180,000	0 0	180,000	0 0	1,975	1 5
Housing Act, 1919 (section 46)	4½	3,150	0 0	3,150	0 0	34	11 3
Hutt Railway and Road Improvement Act, 1903 and 1905	4	100,000	0 0	100,000	0 0	1,643	16 8
Hutt Railway and Road Improvement Act, 1903, 1905, and 1907	4½	127,000	0 0	127,000	0 0	2,348	12 7
Hutt Railway and Road Improvement Act, 1903, 1905, 1907, and 1910	4½	42,590	0 0	42,590	0 0	304	10 11
Hutt Railway and Road Improvement Act, 1910	4	2,000	0 0	2,000	0 0	32	17 6
Immigration and Public Works Loan Act, 1870	4½	20,900	0 0	20,900	0 0	430	6 3
India Stock	2½	51	15 0	109	4 8	2	0 0
India Stock	3½	213	18 9	216	14 5	5	11 2
India Stock	3	45	15 0	52	13 9	1	3 0
Inscribed Stock	3½	618,000	0 0	618,000	0 0	5,274	3 7
Inscribed Stock	3	2,244,582	18 0	2,260,495	11 1	33,907	8 7
New Zealand Inscribed Stock Act, 1917	4½	162,890	0 0	162,890	0 0	2,671	5 5
New Zealand Inscribed Stock Act, 1917	4½	150	0 0	150	0 0	2	10 3
New Zealand Inscribed Stock Act, 1917, and Finance Act, 1917 (Post Office 5-per-cent. War Bonds)	5	300	0 0	300	0 0	5	11 9
New Zealand Inscribed Stock Act, 1917	4½	266,820	0 0	266,820	0 0	5,235	18 11
New Zealand Inscribed Stock Act, 1917	4½	21,000	0 0	21,000	0 0	126	17 3
New Zealand Inscribed Stock Act, 1917	5	1,372,260	0 0	1,372,260	0 0	14,098	11 1
New Zealand Inscribed Stock Act, 1917	5½	13,500	0 0	13,500	0 0	99	13 6
New Zealand Inscribed Stock Act, 1917, and War Pur- poses Loans Act, 1917	4½	15,400	0 0	15,400	0 0	20	17 8
New Zealand Inscribed Stock Act, 1917, and Finance Act, 1918	4½	500	0 0	500	0 0	0	13 7
New Zealand Inscribed Stock Act, 1917, and Discharged Soldiers Settlement Loans Act, 1920	5½	3,100	0 0	3,100	0 0	5	2 9
Irrigation and Water-supply Act, 1913	4	65,000	0 0	65,000	0 0	1,300	0 0
Irrigation and Water-supply Act, 1913	4½	24,900	0 0	24,900	0 0	560	5 0
Kauri-gum Industry Amendment Act, 1914, and Appropria- tion Act, 1918	4	15,000	0 0	15,000	0 0	246	11 6
Kauri-gum Industry Amendment Act, 1914	4½	33,000	0 0	33,000	0 0	610	5 6
Kauri-gum Industry Amendment Act, 1914, and Appropria- tion Act, 1918 (section 45)	4½	2,000	0 0	2,000	0 0	36	19 9
Land for Settlements Act, 1908	4½	62,000	0 0	62,000	0 0	1,395	0 0
Land for Settlements Act, 1908	4½	29,500	0 0	29,500	0 0	545	10 11
Land for Settlements Act, 1908	4	177,215	0 0	177,215	0 0	1,126	8 1
Land for Settlements Act, 1908	4	23,200	0 0	23,200	0 0	226	5 7
Land for Settlements Act, 1908	4	44,925	0 0	44,925	0 0	438	3 5
Land for Settlements Act, 1908	4½	400	0 0	400	0 0	..	..
Land for Settlements Act, 1908	4½	10,000	0 0	10,000	0 0	36	19 9
Land for Settlements Act, 1908	4½	259,770	0 0	259,770	0 0	1,857	10 4

Table No. 5—continued.

SECURITIES, ETC., STANDING IN THE NAME OF THE POSTMASTER-GENERAL ON ACCOUNT OF THE
POST OFFICE SAVINGS-BANK FUND ON THE 31ST MARCH, 1922—continued.

Description of Securities.	Rate per Cent.	Cost Price.		Nominal Value.		Accrued Interest on 31st March, 1922.	
		£	s. d.	£	s. d.	£	s. d.
Land for Settlements Act, 1908	4½	382,485	0 0	382,485	0 0	4,196	17 1
Lands Improvement and Native Lands Acquisition Act, 1894	4½	341,000	0 0	341,000	0 0	..	..
Land Laws Amendment Act, 1913	4	14,200	0 0	14,200	0 0	138	9 11
Land Laws Amendment Act, 1913	4	90,800	0 0	90,800	0 0	577	2 9
Land Laws Amendment Act, 1913	4½	244,800	0 0	244,800	0 0	905	8 4
Land Laws Amendment Act, 1913	4	698,000	0 0	698,000	0 0	13,960	0 0
Land Laws Amendment Act, 1913	4½	8,000	0 0	8,000	0 0	67	1 4
Land Laws Amendment Act, 1913	4	100,000	0 0	100,000	0 0	1,315	1 3
Land Laws Amendment Act, 1913, and Appropriation Act, 1918 (section 42)	4	530,000	0 0	530,000	0 0	10,600	0 0
Land Laws Amendment Act, 1913	4½	54,200	0 0	54,200	0 0	387	11 3
Land Laws Amendment Act, 1913	4½	3,600	0 0	3,600	0 0	39	10 0
Land Laws Amendment Act, 1913	4½	20,000	0 0	20,000	0 0	..	..
Land Laws Amendment Act, 1913	4½	60,000	0 0	60,000	0 0	1,350	0 0
Land Laws Amendment Act, 1913, and Appropriation Act, 1918 (section 42)	4½	10,000	0 0	10,000	0 0	225	0 0
Local Bodies' Loans Act, 1908	4½	785,000	0 0	785,000	0 0	8,613	9 11
Local Bodies' Loans Act, 1908	4	416,000	0 0	416,000	0 0	1,367	13 4
Local Bodies' Loans Act, 1908	4½	370,000	0 0	370,000	0 0	1,368	9 7
Local Bodies' Loans Act, 1908	4	50,000	0 0	50,000	0 0	657	10 8
Local Bodies' Loans Act, 1908	4	231,500	0 0	231,500	0 0	761	1 10
Local Bodies' Loans Act, 1908	4½	250,000	0 0	250,000	0 0	924	13 0
Maori Land Settlement Act, 1905	4	34,175	0 0	34,175	0 0	333	6 5
Maori Land Settlement Act Amendment Act, 1907	4½	50,000	0 0	50,000	0 0	548	12 7
Mining Amendment Act, 1913	4	7,000	0 0	7,000	0 0	115	1 4
Mining Amendment Act, 1913	4½	4,500	0 0	4,500	0 0	83	4 4
Mining Amendment Act, 1913, and Amendment Act, 1919	4½	10,000	0 0	10,000	0 0	184	18 8
Native Land Amendment Act, 1913	4	753,500	0 0	753,500	0 0	15,070	0 0
Native Land Amendment Act, 1913	4½	730,000	0 0	730,000	0 0	16,425	0 0
Native Land Purchases Act, 1892	4	125,000	0 0	125,000	0 0	2,068	9 11
New Zealand Consols Act, 1908	3½	340	0 0	340	0 0	1	17 10
New Zealand Consols Act, 1908	4	1,000	0 0	1,000	0 0	6	7 2
New Zealand Consols Act, 1908	4	14,400	0 0	16,000	0 0	101	14 0
New Zealand State-guaranteed Advances Act, 1909 (Advances to Settlers Branch)	3½	100,000	0 0	100,000	0 0	1,750	0 0
New Zealand State-guaranteed Advances Act, 1909 (Advances to Settlers Branch)	3½	37,000	0 0	37,000	0 0	693	15 0
New Zealand State-guaranteed Advances Acts, 1909–10 (Advances to Settlers Branch)	4½	205,000	0 0	205,000	0 0	3,032	17 4
New Zealand State-guaranteed Advances Acts, 1909–10 (Advances to Settlers Branch)	4	750,000	0 0	750,000	0 0	13,068	8 9
New Zealand State-guaranteed Advances Acts, 1909–10 (Land for Settlements Branch)	4½	2,093	15 0	2,093	15 0	14	19 5
New Zealand State-guaranteed Advances Act, 1909 (Advances to Workers Branch)	3½	325,000	0 0	325,000	0 0	5,687	10 0
New Zealand State-guaranteed Advances Act, 1909 (Advances to Workers Branch)	3½	100,000	0 0	100,000	0 0	1,875	0 0
New Zealand State-guaranteed Advances Acts, 1909–10 (Advances to Workers Branch)	4	205,000	0 0	205,000	0 0	1,999	8 11
New Zealand State-guaranteed Advances Acts, 1909–10 (Advances to Workers Branch)	4½	406	5 0	406	5 0	2	18 1
New Zealand State-guaranteed Advances Act, 1909 (Guaranteed Mining Advances Branch)	3½	5,000	0 0	5,000	0 0	93	15 0
New Zealand State-guaranteed Advances Act, 1909 (Land for Settlements Branch)	3½	25,000	0 0	25,000	0 0	437	10 0
New Zealand State-guaranteed Advances Acts, 1909–10, and New Zealand Loans Act, 1908 (Land for Settlements Branch)	4	99,000	0 0	99,000	0 0	1,980	0 0
New Zealand State-guaranteed Advances Acts, 1909–10 (Land for Settlements Branch)	4	38,600	0 0	38,600	0 0	634	10 5
New Zealand State-guaranteed Advances Acts, 1909–10 (Land for Settlements Branch)	4	741,066	0 0	741,066	0 0	12,263	2 9
New Zealand State-guaranteed Advances Acts, 1909–10 (Land for Settlements Branch)	4	15,300	0 0	15,300	0 0	251	10 2
New Zealand State-guaranteed Advances Acts, 1909–10 (Land for Settlements Branch)	4	69,500	0 0	69,500	0 0	441	15 1
New Zealand State-guaranteed Advances Acts, 1909–10 (Land for Settlements Branch)	4½	6,000	0 0	6,000	0 0	22	3 10
New Zealand State-guaranteed Advances Act, 1909 (Land for Settlements Branch)	3½	410,000	0 0	410,000	0 0	7,687	10 0
New Zealand State-guaranteed Advances Acts, 1909–10 (Land for Settlements Branch)	4	62,000	0 0	62,000	0 0	1,240	0 0
New Zealand State-guaranteed Advances Acts, 1909–10 (Land for Settlements Branch)	4	141,165	0 0	141,165	0 0	1,376	16 8
New Zealand State-guaranteed Advances Act, 1909 (Local Authorities Branch)	4	48,000	0 0	48,000	0 0	960	0 0
New Zealand State-guaranteed Advances Act, 1909 (Local Authorities Branch)	3½	400,000	0 0	400,000	0 0	7,000	0 0
New Zealand State-guaranteed Advances Act, 1909 (Local Authorities Branch)	3½	975,000	0 0	975,000	0 0	17,062	10 0
New Zealand State-guaranteed Advances Act, 1909 (Local Authorities Branch)	3½	112,000	0 0	112,000	0 0	1,960	0 0

Table No. 5—continued.

SECURITIES, ETC., STANDING IN THE NAME OF THE POSTMASTER-GENERAL ON ACCOUNT OF THE
POST OFFICE SAVINGS-BANK FUND ON THE 31ST MARCH, 1922—continued.

Description of Securities.	Rate per Cent.	Cost Price.		Nominal Value.		Accrued Interest on 31st March, 1922.	
		£	s. d.	£	s. d.	£	s. d.
New Zealand State-guaranteed Advances Act, 1909 (Local Authorities Branch)	3½	275,000	0 0	275,000	0 0	4,812	10 0
New Zealand State-guaranteed Advances Act, 1909 (Local Authorities Branch)	3½	96,000	0 0	96,000	0 0	1,800	0 0
New Zealand State-guaranteed Advances Act, 1909 (Local Authorities Branch)	4	9,000	0 0	9,000	0 0	180	0 0
New Zealand State-guaranteed Advances Act, 1909 (Native Land Settlements Branch)	3½	381,600	0 0	381,600	0 0	6,678	0 0
New Zealand State-guaranteed Advances Acts, 1909–10 (Native Land Settlements Branch)	3½	30,000	0 0	30,000	0 0	562	10 0
New Zealand State-guaranteed Advances Acts, 1909–10 (Native Land Settlements Branch)	4	50,000	0 0	50,000	0 0	1,000	0 0
New Zealand State-guaranteed Advances Act, 1909 (Native Land Settlements Branch)	3½	54,500	0 0	54,500	0 0	1,021	17 6
New Zealand State-guaranteed Advances Act, 1909 (Native Land Settlements Branch)	4	110,000	0 0	110,000	0 0	2,200	0 0
Patea Harbour Board Debentures	4½	35,000	0 0	35,000	0 0	220	1 3
Post and Telegraph Act, 1908	4½	200,000	0 0	200,000	0 0	2,194	10 5
Public Revenues Act, 1910 (Reserve Fund Securities Act, 1907)	4	800,000	0 0	800,000	0 0	5,084	18 4
Public Revenues Amendment Act, 1915 (War Expenses)	4½	390,000	0 0	390,000	0 0	7,212	6 5
Public Revenues Act, 1915 (section 5), (War Expenses)	4½	1,703,750	0 0	1,703,750	0 0	12,182	17 7
Railways Improvement Authorization Act, 1914 ..	4	147,000	0 0	147,000	0 0	934	7 1
Railways Improvement Authorization Act, 1914 ..	4½	458,000	0 0	458,000	0 0	3,274	19 9
Railways Improvement Authorization Act, 1914 ..	5	30,000	0 0	30,000	0 0	238	7 2
Rangitaiki Land Drainage Amendment Act, 1913 ..	4	10,000	0 0	10,000	0 0	32	17 6
Rangitaiki Land Drainage Amendment Act, 1913, and Amendment Act, 1914	4	7,000	0 0	7,000	0 0	23	0 3
Rangitaiki Land Drainage Act, 1913, and Finance Act, 1917 (section 81)	4	30,000	0 0	30,000	0 0	98	12 7
Rangitaiki Land Drainage Amendment Act, 1913, and Appropriation Act, 1918 (section 44)	4	30,000	0 0	30,000	0 0	98	12 7
Rangitaiki Land Drainage Amendment Act, 1913, and Appropriation Act, 1918 (section 44)	4½	22,000	0 0	22,000	0 0	81	7 5
Rangitaiki Land Drainage Amendment Act, 1913, and Appropriation Act, 1919 (section 19)	4½	60,000	0 0	60,000	0 0	221	18 4
Rangitaiki Land Drainage Amendment Act, 1913, and Amendment Act, 1914	4½	19,000	0 0	19,000	0 0	70	5 6
Rangitaiki Land Drainage Amendment Act, 1913, and Finance Act, 1920 (section 16)	5	10,000	0 0	10,000	0 0	164	7 8
Rangitaiki Land Drainage Amendment Act, 1913, and Finance Act, 1920 (section 16)	4½	20,000	0 0	20,000	0 0	295	17 10
Rangitaiki Land Drainage Amendment Act, 1913, and Finance Act, 1921–22 (section 23)	4½	10,000	0 0	10,000	0 0	36	19 9
Scenery Preservation Act, 1908	4	74,000	0 0	74,000	0 0	1,216	8 9
Scenery Preservation Act, 1908	4½	20,000	0 0	20,000	0 0	369	17 3
Scenery Preservation Act, 1908, and Finance Act, 1921–22 (section 23)	4½	10,000	0 0	10,000	0 0	36	19 9
South Australian Stock	4	1,861	9 0	1,772	16 2	70	18 2
South Australian Stock	3½	11,760	0 0	12,000	0 0	312	8 3
State Advances Act, 1913 (Advances to Settlers Branch)	4	573,200	0 0	573,200	0 0	7,537	18 10
State Advances Act, 1913 (Advances to Workers Branch)	4	50,000	0 0	50,000	0 0	657	10 8
State Advances Act, 1913 (Local Authorities Branch) ..	4	200,000	0 0	200,000	0 0	2,630	2 6
Swamp Drainage Act, 1915	4	35,000	0 0	35,000	0 0	575	6 10
Swamp Drainage Act, 1915, and Appropriation Act, 1918 (section 46)	4	25,000	0 0	25,000	0 0	410	19 2
Swamp Drainage Act, 1915, and Appropriation Act, 1918 (section 46)	4½	120,000	0 0	120,000	0 0	2,219	3 6
Swamp Drainage Act, 1915, and Appropriation Act, 1918 (section 46)	5	5,000	0 0	5,000	0 0	102	14 10
Swamp Drainage Act, 1915	4½	11,000	0 0	11,000	0 0	203	8 6
Thames Harbour Board Debentures	4	10,000	0 0	10,000	0 0	200	0 0
Timaru Borough Council Debentures	4	4,000	0 0	4,000	0 0	39	9 1
Victorian Stock	3	10,708	13 10	12,379	19 10	276	5 1
Waihou and Ohinemuri Rivers Improvement Act, 1910	4	130,000	0 0	130,000	0 0	826	6 0
Waihou and Ohinemuri Rivers Improvement Act, 1910	4½	20,000	0 0	20,000	0 0	143	0 3
Waihou and Ohinemuri Rivers Improvement Act, 1910, and Finance Act, 1919	4½	10,000	0 0	10,000	0 0	71	10 2
Waikaka Branch Railway Act, 1905	4½	53,476	0 0	53,476	0 0	988	18 9
War Loan Certificate (special investment) .. .. .	..	80	0 0	80	0 0	5	5 7
British War Loan Stock	5	400,000	0 0	421,052	12 8	6,921	8 0
War Purposes Loan Act, 1917	4½	200,000	0 0	200,000	0 0	739	14 5
War Purposes Loan Act, 1917	4½	1,800	0 0	1,800	0 0	30	3 7
War Purposes Loan Act, 1917, and Finance Act, 1917 (section 68)	5	100	0 0	100	0 0	1	17 3
Wellington City Council Debentures	4	99,000	0 0	100,000	0 0	975	6 9
Wellington City Council Debentures	4	24,500	0 0	25,000	0 0	246	11 6
Wellington Harbour Board Debentures	4½	26,100	0 0	26,100	0 0	94	4 3
Wellington Harbour Board Debentures	4	46,600	0 0	46,600	0 0	158	6 3
Wellington-Manawatu Railway Purchase Act, 1908 ..	4½	500,000	0 0	500,000	0 0	1,849	5 11
Westport Harbour Board Debentures	4	489,500	0 0	489,500	0 0	4,774	5 8
Totals .. .. .	..	43,996,256	9 7	44,040,894	8 6	531,330	5 6

Table No. 6.

POST OFFICE SAVINGS-BANK.

Receipts and Payments for the Twelve Months ended 31st March, 1922.

<i>Dr.</i>	£	s. d.	<i>Cr.</i>	£	s. d.
Balance at credit of depositors on 1st April, 1921	43,352,030	19 0	Withdrawals, 1st April, 1921, to 31st March, 1922	30,236,231	6 5
Deposits, 1st April, 1921, to 31st March, 1922	29,125,997	10 0	Balance at credit of depositors on 31st March, 1922	43,841,704	4 7
Interest credited to depositors, 1st April, 1921, to 31st March, 1922	1,599,907	2 0			
	<u>£74,077,935</u>	<u>11 0</u>		<u>£74,077,935</u>	<u>11 0</u>

Fixed Deposit Account.

<i>Dr.</i>	£	s. d.	<i>Cr.</i>	£	s. d.
Balance at credit on 1st April, 1921	20,000	0 0	Withdrawals, 1st April, 1921, to 31st March, 1922	800	0 0
Deposits, 1st April, 1921, to 31st March, 1922 .. .. .	..	..	Balance at credit on 31st March, 1922	20,000	0 0
Interest credited, 1st April, 1921, to 31st March, 1922	800	0 0			
	<u>£20,800</u>	<u>0 0</u>		<u>£20,800</u>	<u>0 0</u>

Reserve Fund Account.

<i>Dr.</i>	£	s. d.	<i>Cr.</i>	£	s. d.
Balance at credit on 1st April, 1921	399,855	0 0	Amount at credit of Reserve Fund Account on 31st March, 1922	621,000	0 0
Amount transferred from Profit and Loss Account	200,145	0 0			
Interest credited, 1st April, 1921, to 31st March, 1922	21,000	0 0			
	<u>£621,000</u>	<u>0 0</u>		<u>£621,000</u>	<u>0 0</u>

Liabilities and Assets.

<i>Dr.</i>	£	s. d.	<i>Cr.</i>	£	s. d.
Balance at credit of Post Office Savings-bank depositors on 31st March, 1922	43,841,704	4 7	Securities (Post Office Savings-bank)	43,996,256	9 7
Balance on fixed deposit	20,000	0 0	„ (fixed deposit)	20,000	0 0
„ transfer	23,945	16 8	Balance uninvested	666,488	16 7
Balance at credit of Reserve Fund Account	621,000	0 0			
Balance of assets over liabilities	176,095	4 11			
	<u>£44,682,745</u>	<u>6 2</u>		<u>£44,682,745</u>	<u>6 2</u>

Profit and Loss Account.

<i>Dr.</i>	£	s. d.	<i>Cr.</i>	£	s. d.
Interest credited to depositors during the year ended 31st March, 1922	1,599,907	2 0	Balance forward	241,344	3 10
Interest paid on fixed deposits	800	0 0	Interest received during the year	1,771,116	8 0
Amount transferred to Reserve Fund Account	200,145	0 0	Accrued interest, 31st March, 1922	531,330	5 6
Interest credited to Reserve Fund Account	21,000	0 0		2,302,446	13 6
Paid Public Account for cost of Savings-bank management	60,000	0 0	Less accrued interest on 31st March, 1921	496,475	7 3
Balance forward to next account	176,095	4 11	Sundry receipts	10,631	16 10
	<u>£2,057,947</u>	<u>6 11</u>		<u>£2,057,947</u>	<u>6 11</u>

Table No. 7.

SAVINGS-BANK ACCOUNTS REMAINING OPEN ON 31st MARCH, 1922. CLASSIFIED ACCORDING TO BALANCE AT CREDIT OF EACH ACCOUNT.

District.	Not exceeding £50.	Exceeding £20 and up to £50.	Exceeding £50 and up to £100.	Exceeding £100 and up to £200.	Exceeding £200 and up to £500.	Exceeding £500 and up to £1,000.	Exceeding £1,000 and up to £2,000.	Exceeding £2,000 and up to £500.	Exceeding £500 and up to £1,000.	Exceeding £1,000 and up to £2,000.	Exceeding £2,000 and up to £5,000.	Exceeding £5,000 and up to £10,000.	Exceeding £10,000 and up to £25,000.	Exceeding £25,000 and up to £50,000.	Total Number of Accounts open.			
Auckland	84,595	9,826	7,362	7,488	3,916	2,327	1,550	1,050	644	394	283	233	498	49	16	4	19	120,264
Blenheim	6,516	920	623	603	266	235	97	85	48	27	12	18	40	..	..	..	..	9,490
Christchurch	65,344	10,586	7,894	6,988	3,738	2,238	1,389	1,022	573	391	239	193	462	33	12	8	6	101,116
Dunedin	44,267	6,734	5,263	5,042	2,623	1,634	1,030	714	358	243	163	103	230	18	4	2	3	68,481
Gisborne	11,725	1,441	1,136	1,068	523	304	224	158	86	45	30	18	56	..	4	..	..	16,818
Greymouth	11,865	1,470	1,238	1,249	638	384	247	179	99	61	35	33	67	6	1	..	1	17,573
Hamilton	14,100	3,102	2,239	1,992	960	542	327	255	138	84	62	54	137	10	1	..	..	24,003
Invercargill	17,046	2,801	2,259	2,081	1,022	622	388	292	140	83	53	47	88	7	..	..	1	26,930
Napier	22,764	3,887	2,677	2,341	1,159	682	449	351	166	127	77	57	151	11	7	1	1	34,908
Nelson	9,910	1,473	1,167	1,119	549	294	188	141	59	42	30	23	75	4	1	1	1	15,077
New Plymouth	17,118	2,465	1,790	1,590	888	454	316	244	137	119	76	40	76	7	1	1	1	25,323
Oamaru	4,813	871	798	717	367	228	135	92	72	29	24	18	30	1	..	..	..	8,195
Thames	11,925	2,981	1,765	1,327	459	326	212	135	86	51	38	28	58	3	2	1	..	19,397
Timaru	11,018	2,598	2,097	1,649	891	522	306	184	157	80	52	50	94	7	3	2	..	19,710
Wanganui	20,817	3,077	2,303	2,153	1,133	754	478	319	187	122	81	68	104	10	6	..	..	31,612
Wellington	93,926	13,525	9,809	9,075	4,684	2,848	1,751	1,401	740	535	376	267	678	74	28	6	10	139,733
Western Samoa	134	55	38	38	15	7	3	3	1	4	1	1	..	..	..	..	..	300
Totals 31st March, 1922	447,883	67,812	50,488	46,520	23,831	14,431	9,090	6,625	3,691	2,437	1,632	1,251	2,844	240	86	26	43	678,930
Totals 31st March, 1921	429,806	69,130	52,114	47,747	24,329	14,984	8,753	6,225	3,830	2,386	1,605	1,255	2,456	134	27	16	22	664,819

Table No. 8.

TABLE SHOWING THE ESTIMATED NUMBER OF LETTERS AND LETTER-CARDS, POST-CARDS, BOOK-PACKETS, NEWSPAPERS, AND PARCELS POSTED AND DELIVERED IN THE SEVERAL POSTAL DISTRICTS OF NEW ZEALAND DURING THE YEAR ENDED 31ST DECEMBER, 1921.

Postal District (1921).	Posted in the Dominion.					Delivered in the Dominion.					Total posted and delivered.				
	Letters and Letter-cards.	Post-cards.	Books, &c.	Newspapers.	Parcels.	Letters and Letter-cards.	Post-cards.	Books, &c.	Newspapers.	Parcels.	Letters and Letter-cards.	Post-cards.	Books, &c.	Newspapers.	Parcels.
Auckland	25,917,480	669,305	7,717,939	4,005,726	809,146	22,812,361	580,541	4,422,379	3,181,256	595,696	48,729,841	1,249,846	12,140,318	7,186,982	1,404,842
Blenheim	1,478,907	39,962	286,827	248,053	22,490	1,684,540	56,966	175,864	411,554	54,852	3,163,147	96,928	462,691	659,607	77,342
Christchurch	14,000,842	409,253	2,942,940	1,615,319	409,734	17,101,825	846,898	3,557,528	2,010,138	387,838	31,102,667	1,256,151	6,500,468	3,625,457	797,572
Dunedin	11,737,940	480,883	3,141,294	1,535,260	328,783	12,880,010	516,763	3,255,239	2,204,696	241,973	24,637,950	997,646	6,396,533	3,739,956	570,756
Gisborne	2,383,982	24,180	564,941	523,792	40,976	2,718,469	43,602	659,009	970,099	82,067	5,102,451	67,782	1,223,950	1,493,891	123,043
Greymouth	1,093,321	18,070	139,726	186,095	26,208	1,150,331	13,052	166,387	313,300	56,501	2,243,652	31,122	306,113	499,395	82,709
Hamilton	7,133,253	161,629	851,165	972,940	113,828	8,334,651	198,627	1,191,476	1,550,523	308,722	13,467,904	360,256	2,042,641	2,523,463	422,550
Hokitika	510,474	5,447	49,837	116,038	11,908	629,746	10,283	82,966	226,707	25,746	1,140,220	15,730	132,803	342,745	37,654
Invercargill	5,754,962	146,341	1,425,414	675,571	90,792	6,646,198	175,084	1,014,507	939,315	144,962	12,401,160	321,425	2,439,921	1,614,886	235,754
Napier	5,968,891	79,560	1,424,679	761,838	108,264	7,125,742	137,943	1,519,752	1,516,489	192,047	13,094,633	217,503	2,944,431	2,278,327	300,311
Nelson	1,968,515	36,959	250,834	167,234	53,703	2,278,640	57,863	296,426	424,073	90,737	4,247,155	94,822	547,260	591,307	144,440
New Plymouth	4,010,860	90,168	958,448	501,623	70,096	5,127,291	109,967	766,077	803,673	147,587	9,138,151	200,135	1,724,525	1,305,296	217,683
Oamaru	1,595,624	30,862	272,146	131,040	23,933	1,697,007	44,434	301,847	246,415	38,185	3,292,631	75,296	573,993	377,455	62,118
Thames	2,828,228	32,877	421,495	259,087	52,377	4,027,036	72,514	410,683	701,870	136,099	6,835,264	105,391	832,178	960,957	188,476
Timaru	3,601,291	103,168	810,788	293,380	47,671	4,116,216	122,876	657,755	622,440	85,429	7,717,507	226,044	1,468,523	915,820	133,100
Wanganui	4,697,954	123,786	1,100,399	694,684	91,156	5,076,877	149,552	1,048,320	1,117,909	168,986	9,774,831	273,338	2,148,719	1,812,593	260,142
Wellington	26,170,778	402,181	7,191,903	3,707,029	818,467	27,482,572	516,321	4,308,148	4,533,555	530,970	53,653,350	918,502	11,500,051	8,240,584	1,349,437
Westport	781,495	11,349	105,230	116,597	18,811	1,056,406	24,037	136,357	333,762	33,778	1,837,901	35,386	241,587	450,359	52,589
Western Samoa	74,472	3,156	2,532	10,824	780	92,244	2,196	6,714	51,078	2,946	166,716	5,352	9,246	61,902	3,726
Totals	121,728,969	2,869,136	29,658,537	16,522,130	3,139,123	132,038,162	3,679,519	23,977,414	22,158,852	3,325,121	253,767,131	6,548,655	63,635,951	38,680,982	6,404,244
Previous year ..	128,689,883	3,092,479	26,391,554	16,718,859	3,144,635	131,053,351	3,845,075	23,764,936	21,140,288	3,443,658	259,743,234	6,937,554	49,619,161	37,859,247	6,588,293

Table No. 9.

REGISTERED ARTICLES.

The number of registered articles dealt with in 1921, compared with the number in 1890, 1900, 1910, and 1920, is as follows:—

	1890.	1900.	1910.	1920.	1921.
From places beyond the Dominion	26,374	52,343	132,493	191,115	180,748
Registered in the Dominion	169,321	464,036	993,675	1,937,344	1,913,586
Totals	195,695	516,379	1,126,168	2,128,459	2,094,334

DEAD LETTERS.

	1920.	1921.
Opened and returned to writers	228,258	226,076
Returned unopened to other countries	36,395	38,385
Reissued	97,343*	80
Destroyed	34,523	37,009
Returned unopened by Chief Postmasters	265,143	253,776
Returned unopened to other countries by Chief Postmasters	38,792	40,528
Totals	700,454	595,854

* Includes letters addressed to soldiers.

Table No. 10.

PARCEL-POST.

The following shows the number and weight of parcels posted during the years 1890, 1900, 1910, 1920, and 1921:—

	1890.	1900.	1910.	1920.	1921.
Number	121,292	199,413	1,190,711	3,144,635	3,139,123
Weight	336,643 lb. 12 oz.	682,104 lb. 7 oz.	3,953,284 lb. 15 oz.	15,826,317 lb.	15,799,206 lb.

The following table shows the number and weight of parcels exchanged with the United Kingdom and the undermentioned places during the years 1920 and 1921:—

Country.	Received.				Despatched.			
	1920.		1921.		1920.		1921.	
	Number.	Weight.	Number.	Weight.	Number.	Weight.	Number.	Weight.
		lb.		lb.		lb.		lb.
United Kingdom and foreign countries (via London)	211,214	1,219,881	128,373	741,482	21,540	79,283	21,679	83,386
United States of America	62,447	430,975	38,167	237,926	3,186	11,906	4,161	17,676
Canada	4,566	27,879	4,159	26,366	957	3,138	1,268	4,256
Victoria	23,218	126,347	20,860	97,144	3,989	12,701	4,377	13,860
New South Wales	33,733	158,169	33,647	139,387	7,831	24,496	7,973	26,366
South Australia	669	2,042	754	1,957	615	1,827	523	1,430
Queensland	1,306	4,684	1,120	3,155	1,033	2,920	1,004	2,697
Tasmania	261	589	311	579	594	1,474	541	1,454
Western Australia	462	1,093	541	1,172	426	1,195	440	1,185
Fiji	397	949	492	1,464	1,470	5,202	1,638	5,828
Ceylon	395	1,841	383	1,674	117	459	110	433
Cape of Good Hope	853	3,508	860	2,510	110	402	140	561
Natal	..	..	..	..	298	1,003	373	987
India	1,508	8,002	1,858	10,264	724	3,449	781	4,023
Tonga	54	215	53	201	825	3,501	776	3,194
Tahiti	58	327	134	698	781	5,123	1,262	9,378
Hong Kong	2,735	24,086	1,759	14,518	316	1,337	361	1,375
Straits Settlements	145	403	227	825	183	624	276	1,001
Solomon Islands	..	..	..	..	2	3	17	33
New Hebrides	..	..	..	..	1	1	..	..
Totals	344,021	2,010,990	233,698	1,281,322	44,998	160,044	47,700	179,123

Table No. 11.

COMPARATIVE TABLE SHOWING THE PROGRESS OF THE TELEGRAPH DEPARTMENT DURING THE TEN-YEAR PERIODS ENDED 30TH JUNE, 1866 AND 1876, THE 31ST DECEMBER, 1886, THE 31ST MARCH, 1896, 1906, 1916; AND THE PAST FIVE YEARS.

Year ended	Number of Miles of Line.	Number of Miles of Wire.	Number of Offices open.	Number of Telegrams and Toll Messages forwarded during the Year.			Revenue (including Miscellaneous Receipts).		Value of Government Messages.	Total Value of Business done during the Year.	Total Expenditure (excluding Cable Subsidy).
				Private and Press.	Government.	Total.	Telegraph.	Telephone.			
30th June, 1866	699	1,390	13	24,761	2,746	27,407	£ 5,562	£ ..	£ 483	£ 6,045	£ 6,377
.. 1876	3,154	7,247	142	890,382	160,704	1,051,086	62,716	..	16,154	78,870	82,771
31st Dec., 1886	4,546	11,178	412	1,583,717	252,549	1,836,266	106,639	..	27,281	133,920	98,875
31st Mar., 1896	6,245½	15,764½	743	1,899,632	224,579	2,124,211	97,178	25,933	25,844	148,955	143,665
.. 1906	8,355	25,116	1,312	5,351,084	289,135	5,640,219	184,369	89,542	24,168	298,079	276,580
.. 1916	13,684	48,052	2,413	10,708,916	127,841	10,836,757	549,627	287,547	9,085	846,259	658,572
.. 1918	13,687	50,291	2,371	11,510,710	114,010	11,624,720	516,865	344,368	6,949	868,182	803,601
.. 1919	13,813	50,742	2,354	11,989,882	101,135	12,091,017	615,786	373,169	5,036	993,991	879,497
.. 1920	13,721	50,751	2,339	14,957,615	116,452	15,074,067	619,188	419,318	5,830	1,044,336	1,078,961
.. 1921	13,724	51,643	2,338	13,884,466	116,385	14,000,851	704,228	533,535	7,036	1,244,799	1,369,780
.. 1922	13,767	52,176	2,327	12,782,037	152,428	12,934,465	697,864	614,367	8,458	1,320,689	1,314,068

NOTE.—Inland Telegram Tariff: Prior to the 1st September, 1869, inland telegrams were charged for on a mileage basis. From that date a uniform rate was fixed of 2s. 6d. for ten words, and 6d. for each additional five words. From the 1st April, 1870, the minimum charge was reduced to 1s. From the 1st November, 1873, the rate was further reduced to 1s. for ten words, and 1d. for each additional word, address and signature, hitherto charged for, being free up to ten words. From the 1st July, 1877, there was introduced the "urgent" code, at double the ordinary rate. From the 1st July, 1878, a "delayed" system was introduced, the rate being fixed at 6d. for ten words, exclusive of address and signature up to ten words, and ½d. for each additional word. From the 1st February, 1892, the number of words allowed for the minimum charge in each case was increased to twelve, with free address and signature up to six words. From the 15th August, 1892, the ordinary rate was fixed at 1s. for eighteen words, including address and signature. From the 1st June, 1896, the rate was fixed at 6d. for twelve words, including address and signature, and 1d. for each additional word; and "delayed" telegrams were abolished. From the 1st November, 1906, the charge for additional words was reduced to ½d. each. From the 23rd September, 1915, the ordinary rate was increased from 6d. to 8d. for twelve words ("urgent" 1s. 2d.); and on the 1st August, 1920, it was further increased to 1s. for twelve words, and 1d. for each additional word; ("urgent," 2s., and 2d. for each additional word); Sundays and holidays, double rates. From the 1st November, 1920, there was introduced a system of night letter-telegrams, to be delivered by post on the morning following the day of presentation. The rate is 1s. 6d. for thirty-six words, and ½d. for each additional word.

Table No. 12.

TABLE SHOWING THE NUMBER OF TELEPHONE-EXCHANGE CONNECTIONS IN EACH TELEGRAPH ENGINEER'S DISTRICT IN THE DOMINION.

Engineer's District.	Number of Connections on 31st March,					
	1922.			1921.		
	Direct Connections.	Extensions.	Total.	Direct Connections.	Extensions.	Total.
Auckland	21,988	3,410	25,398	19,731	3,207	22,938
Wellington	35,541	6,211	41,752	33,246	5,898	39,144
Canterbury	11,906	2,646	14,552	11,430	2,597	14,027
Otago	10,877	2,104	12,981	10,283	2,017	12,300
Totals	80,312	14,371	94,683	74,690	13,749	88,439

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