

	£	s.	d.	£	s.	d.
Debentures .. ..	70,072	2	1			
Accrued interest .. ..	1,011	4	3			
				71,083	6	4
War Bonds .. ..	35,000	0	0			
Accrued interest .. ..	602	17	6			
				35,602	17	6
Loans on mortgage .. ..	515,301	13	6			
Accrued interest .. ..	8,102	11	3			
				523,404	4	9
Insurance premiums owing .. ..					7	10
Rents accrued .. ..					32	10
Land and building .. ..					5,050	0
				£659,725	16	9

	£	s.	d.
<i>Liabilities.</i>			
Due to 5,984 depositors .. ..	626,072	14	2
Property Suspense Account .. ..	646	15	9
Debenture Premium Account .. ..	377	6	2
Suspense .. ..	5	0	0
Assets in excess of liabilities .. ..	32,624	0	8
	£659,725	16	9

G. L. DENNISTON, Vice-President.  
JAS. QUAIL, Manager.

We have seen the securities of the above assets, and compared the depositors' ledger balances.

WILLIAM BROWN AND CO., } Auditors.  
THOS. MOODIE,

*Invercargill Savings-bank Balance-sheet.*

RECEIPTS and Payments of the Invercargill Savings-bank for the year ending 31st March, 1921:—

	£	s.	d.
<b>RECEIPTS.</b>			
Cash on hand, 1st April, 1920 .. ..	32,315	3	7
Amount lodged by depositors .. ..	246,355	17	11
Interest added during the year .. ..	154	17	11
Interest added, 31st March, 1921 .. ..	4,258	8	9
Interest received on mortgages .. ..	5,975	9	5
Interest received on deposits .. ..	1,019	0	9
Interest received on War Loans .. ..	450	0	0
Mortgages repaid .. ..	2,450	0	0
	£292,978	18	4
<b>PAYMENTS.</b>			
Invested on mortgage .. ..	33,600	0	0
Invested on War Loan .. ..	2,000	0	0
Repaid depositors .. ..	225,062	17	1
Interest credited to depositors .. ..	4,413	6	8
Cash in National Bank of New Zealand (Ltd.) .. ..	4,488	8	9
Deposits in National Bank of N.Z. (Ltd.) .. ..	14,000	0	0
Deposits with Borough of Invercargill .. ..	5,000	0	0
Cash in hand .. ..	3,160	6	8
Auditors' fees, 1919-20 .. ..	31	10	0
Bonus to Manager, 1919-20 .. ..	200	0	0
Trustees' meetings .. ..	37	0	0
Rent .. ..	75	0	0

	£	s.	d.
Management .. ..	800	0	0
Stamps, stationery, fuel, and light .. ..	55	0	0
Rates and insurance .. ..	13	16	0
Advertising .. ..	2	8	9
Books and printing .. ..	34	14	5
Sundries .. ..	4	10	0
	£292,978	18	4

R. H. BRODRICK, Manager.  
A. JACKSON, Accountant.

We hereby certify that we have examined the above statement of the receipts and payments of the Invercargill Savings-bank, and that to the best of our belief and knowledge it contains a true and correct statement of all the transactions of the bank during the year, and that the balance in the banks and other deposits (including cash in hand) amounts to £26,648 15s. 5d.

LEARY, CUTHBERTSON, & WEBB, } Auditors.  
JAS. E. HANNAH & SONS,  
HENRY WILSON, Vice-President.  
P. L. GILKISON,  
WILLIAM A. OTT, } Trustees.  
JOHN MATHESON,

**ASSETS AND LIABILITIES.**

	£	s.	d.
<b>Assets.</b>			
To Investment in New Zealand Government .. ..	12,000	0	0
War Loans .. ..	204	14	11
Accrued interest .. ..			
Invested on first mortgage of freehold lands .. ..	125,034	5	6
Accrued interest .. ..	893	9	10
Current account National Bank of New Zealand (Limited) .. ..	4,488	8	9
Deposits in National Bank of N.Z. (Ltd.) .. ..	14,000	0	0
Accrued interest .. ..	92	3	6
Deposits with Borough of Invercargill .. ..	5,000	0	0
Cash in hand .. ..	3,160	6	8
Bank furniture .. ..	53	9	10
	£164,926	19	0
To Balance .. ..	£12,701	9	8
<b>Liabilities.</b>			
By Amount due depositors .. ..	152,225	9	4
Balance .. ..	12,701	9	8
	£164,926	19	0

R. H. BRODRICK, Manager.  
A. JACKSON, Accountant.

We do hereby certify that to the best of our belief and knowledge the above is a true and correct statement of the assets and liabilities of the Invercargill Savings-bank on the 31st March, 1921.

HENRY WILSON, Vice-President.  
P. L. GILKISON,  
WILLIAM A. OTT, } Trustees.  
JOHN MATHESON,

Notice published pursuant to the Provisions of Section 15 of the Public Trust Office Act, 1908, and Sections 18 and 19 of the Public Trust Office Amendment Act, 1913.

NOTICE is hereby given that, no person having taken out administration, the Public Trustee has filed in the Supreme Court at Wellington an election to administer the several estates of the persons deceased whose names, residences, and occupations (so far as known) are hereunder respectively set forth, their gross properties being estimated not to exceed £400 in each case.

No.	Name.	Residence.	Occupation.	Date of Death.	Date Election filed.	Testate or Intestate.	Stamp Office concerned.
1	Adam, David .. ..	Gisborne .. ..	Brass-moulder .. ..	29/5/21	7/7/21	Testate	Gisborne.
2	Adam, Thomas Gibb .. ..	Rissington .. ..	Shepherd .. ..	17/5/21	7/7/21	Intestate	Napier.
3	Hunter, Robert Edward .. ..	Mercer .. ..	Farmer .. ..	4/7/13	7/7/21	"	Auckland.
4	Milham, George .. ..	Dunedin .. ..	Labourer .. ..	30/5/21	7/7/21	Testate	Dunedin.
5	Reade, Kate .. ..	Christchurch .. ..	Widow .. ..	8/6/21	7/7/21	Intestate	Christchurch.
6	Stewart, Donald Kenneth .. ..	Kara, Whangarei .. ..	Farmer .. ..	28/3/21	7/7/21	"	Auckland.
7	Watkins, Frederick .. ..	Balclutha .. ..	Farm labourer .. ..	23/12/20	7/7/21	"	Dunedin.
8	Winters, Albert .. ..	Wellington .. ..	Waterside worker .. ..	27/4/21	7/7/21	"	Wellington.

Public Trust Office, Wellington, 11th July, 1921.

J. W. MACDONALD, Public Trustee.