

The merchants and shippers here have no margin out of which an export duty could be paid. It follows that unless it can be got out of the consumers (and I do not see how it can) it must fall on the producers."

*Henry Buckleton*: I am accountant at the Bank of New Zealand, Auckland. I cannot give an idea as to the amounts remitted by Austrians or Dalmatians to their own country. Those facts may perhaps be obtained from our head office at Wellington. We used to have a branch at Dargaville, which is now closed. We have still a branch at Whangarei, but what is done there is not known at the Auckland office. If the Austrians remit money Home it would most likely be done through the Whangarei branch. I doubt if even the head office can give you much information on this subject, as most of these men, I think, prefer to take gold away with them rather than pay exchange. All I know in a general way is that we used to issue drafts in Dargaville when the men were sending money Home to their friends. When men go Home themselves they seem to prefer to take the gold with them. To give you an idea, I may mention that a man going from here to Klondyke actually carried four hundred sovereigns in a belt round his body, rather than pay 2 per cent. exchange for a draft on the bank in British Columbia nearest the goldfields. He ran the risk, and had the trouble, in order to avoid paying £8. I have not the slightest idea how much the Austrians send through the Government Savings-bank. I fancy they do send it that way, as we notice a lot of gum-buyers' cheques, which would seem to point to the men paying in the cheques and getting postal orders.

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