

country with the town by roads the district has unlimited prospects. The Office is administering estates possessing valuable sites in the town area.

With the proposed decentralization scheme and the keeping of accounts locally much time and correspondence can be saved, with benefit to the public.

NAPIER.

The work of the Hawke's Bay Branch shows a good increase for the year.

The Office is beginning to attract a good class of business.

Recent reforms instituted by the Board for the speeding-up of the Office work will enable the Office to give satisfaction to the public in the quick realization of properties.

The proposed appointment of a District Accountant and the keeping of the ledgers for Hawke's Bay at Napier will be of great benefit to the clients of the Office, and also to the Branch in answering questions, and should lead to greater efficiency and greater popularity.

By administering soldiers' estates at a very small charge the Office has been brought prominently before the public.

The value of the loans in the district was approximately £700,000 at the 31st March last, and in addition there were estate mortgages totalling £65,000. This shows an increase of 79 per cent. in connection with Office mortgages, and 81 per cent. in respect of estates mortgages.

HAWERA.

The expressions of satisfaction continually given by beneficiaries are evidence of the manner in which the work has been performed.

In an Office such as the Hawera Branch, where the payment of Native rents in connection with the West Coast Settlement Reserves is carried on in addition to the estate work, it is essential, when the staff is small, that all officers assist in the general administration. Every opportunity is therefore afforded junior officers to become acquainted with the more responsible duties.

During the last twelve months, owing to the shortage of staff, not many opportunities have offered whereby lectures could be given to the younger officers. Now that the staff has materially increased and cadets have been appointed every effort will be made to afford time for the giving of instruction.

A new system of balancing the West Coast Settlement Reserves payments daily during the distribution of the Native rents has resulted in a saving of from two to three weeks in the preparation of the final balance for despatch to Head Office.

That beneficiaries are satisfied with the administration of estates at this Branch is shown by the fact that at least fifteen out of the seventy-four wills deposited during the year belong to beneficiaries in estates administered. This is the best advertisement for the Office. The wills deposited are evidence of the faith of the general public in the Public Trustee as executor.

The normal increase of business during the last twelve months is 20 per cent., and I shall be greatly disappointed if this increase is not maintained during the coming year.

The popularity of the Office as a lending institution is shown in the large increase in the number of applications, the increase for 1919 over 1918 being twenty-six, and the increase over 1917, fifty-eight.

INVERCARGILL.

The staff of the Branch has been increased from seven to ten during the year. The increase is due to the accretion of business, and also to the fact that the Branch was previously understaffed.

The administration of all recent estates is well up to date, and each estate is dealt with immediately it is reported, a course of administration mapped out, and all steps taken to close the estate as expeditiously as possible.

The prospects of new business in this district are good. The business, as far as Southland is concerned, is more or less undeveloped, and, as the public are just realizing the advantages of the Office and beginning to learn something of it, the volume of business must assume a steady increase.