for each application, but it is quite inadequate for the work involved. In view of the nature of these applications, however, it is not deemed advisable to charge a higher fee.

In reference to section 75 mention may be made of war-loan policies. During the war some of the insurance companies instituted a scheme of issuing these policies for the special purpose of enabling those concerned to comply with the compulsory clauses of the Finance Act to the extent of the sum insured in each case. Many to avail themselves of one or other of these schemes effected insurances not on their own lives, but on the lives of persons younger than themselves—*e.g.*, fathers on the lives of their children, and employers on the lives of younger members of their staffs—the reason for this being the ordinary prudent business one of obtaining accommodation at the minimum cost. Since that time, especially owing to the depression, but also for numerous other reasons, it is frequently desired to surrender these policies or to transfer or assign them to the insurer or some other person for his benefit. After consultation with the representatives of some of the leading life-insurance institutions, in view of the special circumstances surrounding these war-loan policies, and seeing that they were the means of assisting the Government in its war finance, the Public Trustee decided that he would favourably consider surrenders, assignments, or transfers, provided that in each case the insurer supplied a statutory declaration setting out that the policy was taken out for the sole purpose of investing in the war loan under the compulsory clause in the Finance Act and not for the benefit of the assured, and that the premiums for such policy had always been paid by the insurer and not by the insured. In addition a letter is obtained from the insurance company confirming the facts set out in the declaration.

Section 69 of the Life Insurance Act, 1908, also affects the Public Trustee to a certain extent. It provides that where moneys are payable under a policy to a minor or any other person under legal disability and there is no one to give a valid discharge, such moneys may be paid to the Public Trustee or to any other person appointed in due course of law. Frequently where a policy matures during the minority of the policyholder these provisions are made use of. Under the Act the Public Trustee is given power to apply the capital or interest on such moneys in his absolute discretion for the maintenance, education, and advancement of any minor or other person on whose behalf he holds them.

SHIPPING AND SEAMEN ACT, 1908.

69. The services of the Office are frequently made use of in regard to the affairs of deceased seamen. By section 96 of the Shipping and Seamen Act, 1908, where any property of a deceased seaman comes into the hands of the Minister of Marine, or any agents or officers of that Minister, then the Minister may distribute such property, if it does not exceed £100, without the necessity of taking out administration to the seaman's estate. In practice the effects and wages of a deceased seaman are in such a case handed to the Public Trustee by the Superintendent of the Mercantile Marine, and distributed as the Minister of Marine, after due inquiry, directs.

UNCLAIMED LANDS.

70. The Public Trustee has the right to administer land under Part II of the Public Trust Office Act when the owner has no known agent in New Zealand, is unknown, or cannot, after due inquiry, be found. It is not obligatory upon the Public Trustee to exercise the powers conferred on him by Part II of the Act even where it is clear that the conditions specified therein exist. The general test which the Office applies in accepting or declining applications to administer unclaimed lands is whether there is in existence any person able to alienate or otherwise deal with the land or in occupation thereof and fulfilling the obligations cast by law upon an owner or occupier. As a general practice, therefore, land will not be administered as unclaimed—(*a*) Where the administration is opposed by a person or body claiming rights or interests therein possessory or otherwise;