

but if it is necessary to use that or any book to make all those large money-entries, increasing day by day, why should it be necessary to cross them out?—It shows they have been passed forward.

1525. Do you mean that each entry has been passed forward?—Yes. Of course, as soon as I pass the entries over to the officer in charge of the bank pass-book, I cross them out of this book here.

1526. And where do they go?—To the officer in charge of the bank pass-book, who ticks them off with the bank pass-book.

1527. Then, if it is necessary to keep this book at all, why not keep it as it should be kept, without crossing the entries out? Take this page, for instance, where a total of £184 5s. 10d. appears to have been paid into the bank. Would it not be more in accordance with what is proper to say, "Deposited with the Bank of New Zealand" on such-and-such a day?—Yes, I must admit it would be better.

1528. If that book had to go into a Court of law where a case was being tried in which the Public Trust Office was concerned, do you think the appearance of that book would do your case any good?—I do not think it would.

1529. Would it do it harm?—I fancy it would. There are always the blocks of the receipts to be produced, which is really the first entry of the money.

1530. Then, is this unique family of rough cash-books the first books in which moneys coming into your office day by day are entered?—Yes, after they are passed through the receipt-book.

1531. You use a great many of those rough cash-books—those little butcher-and-baker books, I call them. Now, do you not think we could do away with all those books, and have one book similar to what a bank-teller would use—a paying-and-receiving book? That is to say, where all moneys that came in during the day would be immediately entered under the name to which they belong, and the same with all moneys that were paid out? It is, in fact, a teller's small cash-book for the receipt and payment of moneys. Are you acquainted with the form of such a book?—No.

1532. Then, will you, before I see you again this afternoon, have an interview with the accountant or one of the bank-tellers, and get an explanation of their system where they receive money and pay it out daily; and will you get a loose sheet of that book from one of the banks?—Yes, I will do that.

1533. Because I think I shall be able to show you where you can do away with all those volumes of receipt-books, and that numerous slovenly family of rough cash-books. You might get the accountant or teller to explain how they give receipts when moneys are paid in. It appears to me the system would work admirably in your office?—There may be some difficulty in getting people to fill up these vouchers.

1534. In banks and mercantile houses, where people do not understand how to fill up a voucher, a clerk fills it up for them and gets their signature. If a party paying money into your office is unable to write, you can make a mark and witness it; and you have got this advantage, bear in mind: that in all cases you have an acknowledgment made at the time, where you get the signatures of the parties upon the very voucher when the moneys are paid in?—Yes, that is a very considerable advantage.

1535. Then, is this book now produced a continuation of the rough cash-book—the one now in use?—That book was not one of the rough cash-books, but is a copy of the bank pass-book.

1536. Will you please get the rough cash-book now in use?—Yes. [Two rough cash-books produced.] We use two.

1537. Why two?—One remains on my desk, in which I enter the particulars, and I write them into the other for the use of the officer who keeps the bank pass-book. The larger one of the two is his.

1538. That larger one is the rough cash-book into which you transfer the entries from the smaller one, which you keep in your possession and for your special use?—Yes: it enables the officer who keeps the bank pass-book to have access to the information without taking my book away.

1539. Does not that produce a great many entries?—Not many; about half a dozen a day.

1540. At any rate, it compels you to make those entries twice by using two rough cash-books, however many entries there may be?—Yes.

1541. I see that even these books now in use are obliterated and crossed out at each page with red-ink lines across the day's work, just as the others were?—Yes; as the vouchers are marked off and passed forward to be entered in the cash-book.

1542. Then, these two books seem to be a little better in form than the usual tradesmen's books?—They are.

1543. By being better bound and of a larger size. They are, in fact, the books that are used generally by banks as pass-books for large accounts that are kept with them?—Yes; similar to those.

1544. Speaking seriously, and looking through these two books carefully, and at the manner in which the transactions are crossed through, I now ask you, are they worthy of the name of rough cash-books?—They have been very useful, and have answered the purpose for which they were started, and, having served their purpose of enabling the vouchers to be checked off with the pass-book, and those vouchers entered in the cash-book, these memoranda-books become of no use, because from the cash-book you go back to the block receipt-book.

1545. Then, if they are of no use, presuming that you have a great number of them that have been used, and have become obsolete, could they be destroyed?—I think they could, because for every one of these entries you have a block in the receipt-book.

1546. But would you never have occasion to refer to them in matters of disputed payments?—No.

1547. Supposing a payment or a sum of money which had come into your hands was disputed,