

1628. Is it usual to rule a book through in this way under such circumstances?—It shows it is done with.
1629. Is it usual to take that course in a well-regulated office?—Perhaps it is not usual to use books in that style.
1630. Now, do these several branch managers in your office keep private letter-books?—No; the letters go into one or other of the series of letter-books.
1631. Do you write letters?—Yes.
1632. On what subjects do you write?—I write letters more particularly on exchanges of securities deposited by insurance companies and others.
1633. Only on that subject?—It is principally limited to that. Those that I sign are written by the different Ledger-keepers.
1634. What is the form of letter that you and your several officers in charge of branches on your staff and the Public Trustee use?—It is the formal memorandum form.
1635. Then you never conform to the usual courteous mode of correspondence, commencing your letter with "Dear sir," or "Sir"?—No; we only adopt the official memoranda. The only occasion on which we do not adopt that form of letter is when we write to the Agent-General.
1636. But if you were writing to me as a humble client, or to Brown, Jones, and Robinson, as humble clients, you would use the printed memorandum form, and write in a formal way, and sign abruptly, "Public Trustee," or "for the Public Trustee"?—Yes.
1637. Do you think that style of correspondence is likely to please the public and assist your office to get business?—No; I do not think it is. I think the public like those little civilities. I think that the memorandum style of correspondence should be limited to our own agents if we use it at all, or in the office, but outside we should adopt the usual courteous mode of writing letters.
1638. How long is it since this memorandum form of correspondence commenced?—I think it was in use when I came into the office.
1639. Did it commence in Mr. Woodward's time?—I think he used the form only to a limited extent. His letters, I believe, were in the orthodox fashion.
1640. So far as I can see, it commenced since Mr. Woodward's time?—Yes; I think so.
1641. Was it done from ignorance or to save a little trouble?—I hardly know what it was done for.
1642. However, you do not approve of it?—No; I think it is all very well amongst ourselves to keep on so.
1643. Have you ever pointed out to the Public Trustee that it would be better to adopt the usual courteous mode?—No; I have never done it.
1644. Very well, now, we have dealt with the rough cash-books, and I think we both agree as to how the plan can be altered and improved. Let us again have a chat about the ledgers. Did you examine the ledgers and other books of the office when you joined it?—I just cursorily looked through them.
1645. What did you think of the manner in which they were kept?—Well, I was surprised to see the debtor and creditor columns reversed, but it was the first time I had seen the progressive-column balance-ledger. I had been familiar with the other ruling, the mercantile ruling, not the ruling carrying out the balance.
1646. Then you do not object to the third-column system for the daily balance?—I rather like it and approve of it, as it shows the balance from day to day.
1647. That is the bank system?—I believe so.
1648. Who instituted the fourth money-column in your books—the blue-line column?—It was in use before I came to the office.
1649. Do you know what it is used for?—Sometimes for showing how a sum has become reduced down to the amount that was received—to show auctioneers' charges, we will say, deducted, or something of that kind.
1650. Is it used for either debit or credit entries?—It is used for working out those totals direct, alternately, from time to time as required.
1651. It is used from time to time to total up a number of credit entries or a number of debit entries?—Yes.
1652. Does not that make it very confusing?—I do not know that it does.
1653. Particularly as your ledgers have been kept by more than one officer?—Of course not if every one understands it.
1654. If two or three officers have the right to go and post entries in a ledger, is it likely to be kept as correctly or with that method it would be if it was in charge of one?—No.
1655. Then, I ask you again if that column is not likely to be misleading?—It might be in that case. It would save the risk of any mistake by writing the transactions in the column.
1656. How often do you charge expenses, in connection with the working of an intestate or a testate estate, to those several estates?—Quarterly.
1657. Will you look through this account in A to L ledger—Intestate Estate No. 1 and folio 1. How often have expenses been charged in that estate?—They appear to be charged quarterly.
1658. How are these expenses made up?—By commissions on receipts and postages during each quarter.
1659. Is it necessary to charge the expenses of every estate quarterly?—No; it is not necessary. It is simply the office practice.
1660. Are quarterly charges of this kind frequent enough?—I should prefer to charge them daily with the commission. By that means, the net sum received would go to the credit of the estate, and would be available for payment away.
1661. Then, look at this account here. This ledger was opened on the 1st January, 1886; it is