

62. What do you make of that?—I make out that that has been paid to a party by the name of Wylde. I cannot easily decipher it.

63. You make out it has been paid in cash to Wylde?—The figures show it has been paid in cash to somebody.

64. Then, you would say that it had been paid over the counter in cash?—Yes.

65. Take the next one, No. 102, for £12: How has that been paid?—It is treated exactly the same as the last one.

66. Are there notes marked showing it has been paid?—James Wylde.

67. Is it cashed by Wylde?—Yes.

68. It has been paid to somebody?—Yes. Whether that is his signature I cannot say.

69. You would not pay in cash without getting this indorsement?—Yes: a cheque payable to bearer; the man who presents it can demand cash. If the teller knew him he would just write the name on the back, showing whom he paid it in to.

70. Then, that first cheque, there is "J.W." on it, is there not?—Yes. That would look as if it had been paid to him; but that "J.W." does not appear to be in the same writing as the "J. Wylde." "J. W." appears to be in a different handwriting. Probably it would be the teller's.

71. Would those initials (J.W.) mean that he got the money in cash, or would it mean that it was passed to his credit?—Without the figures being on the back of it I could not say. If twelve ones were put on the back of it I would suppose it was paid in cash; but it might be otherwise.

72. Just examine the cheques. Take No. 105, for £24: What would you understand in respect to that?—There is absolutely nothing on the back of it to show what has been done. It is blank.

73. Then, your experience does not allow you to make any suggestion?—Without having the lodgment-slips from the day it was paid in, and tracing it down, it is quite impossible to say what has been done with it.

74. There is no stamp of any other bank upon that one is there, on the face of it?—Yes; it comes from the Union Bank. It has the Union Bank stamp on it.

75. Then No. 105 has been paid in through the Union Bank?—Yes.

76. Then I come to No. 115, for £36. What did you understand by that cheque?—£30 of it has apparently been placed to the bank's deposit for three months, and £6 paid in cash.

77. To whom?—The indorser is Nathan Seddon. So presumably he got the money, although he might have indorsed it and handed it to somebody else.

78. But the probability is that he got this in notes, and the balance would be on fixed deposit?—Yes.

79. That cheque is exercised direct?—Yes.

80. No. 139, for £36. Does that bear any guidance?—Thirty-six one-pound notes paid, and apparently to J. Wylde.

81. The signature is not a signature by the teller?—In this case it agrees with the other cheques.

82. That has been paid in one-pound notes over the counter?—Yes.

83. Take No. 140, for £12?—Two five-pound notes and two one-pound notes. It is indorsed "Nathan Seddon."

84. You presume it was paid to Nathan Seddon—Yes, presumably.

85. Take No. 154, for £24?—There is no indorsement at all but four fives and four ones.

86. That was paid to some unknown person?—Yes; it may have been to any one.

87. Then take No. 156, for £18?—That was paid into the Union Bank. They got the money from us down there.

88. Then take No. 164, for £24?—That is indorsed "Nathan Seddon. Four fives and four ones. Cash across the counter."

89. Then take No. 187, for £12?—There is nothing to show exactly what has been done with it. It has got "J.W." on the back of it.

90. There is no Union Bank stamp on it, is there?—Yes. Going back to the first cheque of all, No. 92, that has also got the Union Bank stamp on it, and apparently that "J.W." was put on by the teller in the Union Bank, not by our teller, so it is apparently paid in to the credit of J.W. at the Union Bank.

91. What is the next Union Bank one?—The next is No. 105, then No. 156, and then the present one, No. 187.

92. Take No. 195, for £12?—That has been paid by our own office. It is indorsed "Nathan Seddon. Two fives and two ones."

93. Take No. 211, for £18?—That reached our office through the Union Bank.

94. Is that by your teller?—No; I think not. The teller who received that first would put that on it if it had come through the Union Bank. Our teller would not know to whose account that was lodged.

95. Then take No. 220, for £18?—It came through the Union Bank.

96. There are no initials there, are there?—No; there is nothing on the back of that one.

97. Take No. 168 then?—Two fives and two ones, indorsed "Nathan Seddon."

98. Take No. 181, for £5 5s.?—Paid into the Union Bank, and it has got "J.W." on the back of it. But the indorsement "J. Wylde" is apparently not Mr. Wylde's signature at all. It has been pointed out to me that this is Mr. Wylde's signature [witness indicating signature to the Committee], so that "J. Wylde" written in full on the back of the cheques must have been written by the teller or some other officer of the bank. In these cases where they have been cashed with "J. Wylde" written on them, that is written by the teller or some other officer of the bank by whom the money was paid.

99. That is the Bank of New Zealand?—Yes. It is very hard to say by whom that "J. Wylde" was put on. It may have been put on by the messenger whom Mr. Wylde sent down to get the money, or it might have been put on by anybody.