

Not so long ago there were not the means of conducting such business with despatch, but now physical or mechanical obstacles to operating over wide areas are rapidly disappearing. Thus it will be seen that, whilst the plan in operation in connection with the Public Trust Office of New Zealand is primarily one of decentralization, at the same time it combines the advantages both of a decentralized and of a centralized scheme. On the one hand the branch representation, and the powers which have been entrusted to branch officers, make it possible to maintain close contact with the clients and to transact the business promptly on the spot, thus providing a needful elasticity of organization; on the other the retention of a certain amount of centralized control enables advantage to be taken of many of its desirable features, such as the provision of a staff of specialists and experts in Head Office to supervise the branch work generally.

7. It will be abundantly clear, however, that in order to ensure the full benefit being gained from decentralization it is necessary to see that, with the ever-expanding volume of business and the rapid development of the activities of the Department, the District Public Trustee offices do not themselves become too large and unwieldy, thus repeating in these branches the very faults of congestion and overburdening which decentralization was instituted to remedy. Care is therefore taken to limit the size of District Public Trustee offices to manageable and easily controlled units. Whenever the business in a district warrants it the territory controlled by a District Public Trustee is subdivided and a new District Public Trustee office established. In pursuance of this policy, during the past year the Napier district, a large and valuable area, has been subdivided, and two additional District Public Trustees have been appointed, one at Hastings and the other at Waipukurau. A distinct advantage to the Office and its clients, as a result of this subdivision, has already manifested itself, and the action taken has been favourably commented upon by members of the public who have come in contact with the Department in these localities. Arrangements are now under consideration for the subdivision of the Hawera and Hamilton districts.

8. At the smaller centres of population, where the amount of business transacted does not warrant the appointment of officers of the status of District Public Trustees, the Office is represented by District Managers, who are under the control of the District Public Trustees in whose districts they are situated. A system of regulating the relations between the District Managers and the controlling District Public Trustees has been set up, so that the major part of the work may be conducted where it ought to be conducted—*i.e.*, in close connection with the clients and interested persons. In establishing this system care has been taken to avoid or minimize any duplication of work. Further extensions of this representation have been made during the year by the appointment of District Managers at Dargaville and Pahiataua, and since the close of the year arrangements have been made for similar appointments at Oamaru, Rotorua, Westport, Pukekohe, Taumarunui, and Cambridge. Although the Office has every reason to be grateful for the loyal and efficient service rendered by its non-permanent agents, it is found that when the business reaches a certain standard very satisfactory results follow from the appointment of permanent officers who devote the whole of their time to the special work of the Department.

In addition to the District Managers, in the smaller centres, where the population and the volume of business do not justify the expense of maintaining a permanent office, non-permanent agents who are capable of conducting the business in their neighbourhood are retained to act for the Public Trustee.

The chain of District Public Trustee and District Manager offices in the principal centres and non-service agents in numerous other localities provides an exceptionally wide and effective system of representation. It is so regulated that the controlling officers are responsible only for such a volume of business as can be adequately and efficiently handled by them, and proper individual care and attention bestowed upon the management of the clients' affairs.

9. Trust work calls for efficiency and confidence, as well as a touch of sincerity and helpfulness, or, as it has been called by some of those dealing with the subject, "humane effort." As has been said, a trustee must possess a heart as well as business acumen, for his beneficiaries may often stand in need of patient and sympathetic treatment. Even in the humdrum of every-day