Te Peeke o Aotearoa
THE BANK OF KING TAWHIAO

SOME OF the rarest New Zealand bank notes are those of Te Peeke o Aotearoa. Three public collections in New Zealand hold examples; a total of seven kotahi pauna (one pound) notes are known. Two issued cheques on the bank, and two on the related Maungatautari Peeke, are also known. Little has been recorded about the banks, or about their notes and cheques. Some of what has been written is clearly erroneous, and much of it is written from a very biased perspective. Several popular accounts suggest, none too subtly, that the banks were a misguided and ill-informed attempt by ignorant people to copy the methods of the Pakeha banks. Numismatists have questioned whether the banks ever really existed, or whether they did in fact operate as banks.

The best preserved of the one pound notes of Te Peeke o Aotearoa is in the Auckland Institute and Museum. The note is printed in five colours on cream coloured paper. The typography is florid, with use of Gothic script and elaborate curlicues in the design, mostly printed in black. The note bears the legends ‘Ko Te Peeke o Aotearoa’, ‘Kotahi Pauna’ and ‘E whaimana ana tenei moni ki nga tangata katoa’ (‘This money is valid for all people’). Many of the design elements are themselves comprised of typography, using the words ‘Kotahi’ and ‘Pauna’ repeated many times. The centre of the note is dominated by a large letter ‘N’, whose legs are formed of the word ‘Pauna’ overprinted in pink; the diagonal is simply coloured green. A horizontal band is comprised of green triangles. Graphic elements are limited to two simple quatrefoils, which may be flowers, bearing the numeral ‘1’, and a flowering flax bush at the lower left. The whole area within the border has a yellow ink wash, with other colours superimposed, and a series of horizontal yellow rules over the entire face of the note within the border, except where other design elements are present.

At the top left and lower right is a space for the entry of a number on the note, with no number entered on the Auckland Museum example. At the lower right is printed in black the signature ‘Tawhia.’. The ‘.’ is certainly a full stop and not the ‘o’ one would expect at the end of the name ‘Tawhiao’. The reverse of the

1 See Table 1 for details.
2 See Tables 2 and 3 for details.
4 See Figure 1.
5 It measures 216 mm by 127 mm (8·5 inches by 5 inches).
The note bears five circles printed in red, one in each corner and one in the centre. The central one has an infill of blue, in the centre of which, in negative, is the numeral ‘1’. These circles show through clearly to the face of the note.

The whole note is elaborately presented, with much use of decorative curlicues in black. Five colours have been used to print the note: black for most text, yellow for the background and the horizontal rules, red, green and blue. Different shades of green and red/pink are present, but this appears to be a result of the overprinting of two or more inks, such as yellow and red or green and yellow, rather than the use of separate shades of colour. At the upper right of the note, viewed from the reverse, is a large watermark, the name ‘HODGKINSON’. The note has been folded in half, once vertically and once horizontally. Apart from this, it is in excellent condition, and has clearly never been used, its condition confirming the evidence of the lack of numbering.

A second note in Auckland Museum is much more worn; it is dirty and rather frayed at the edges. It is slightly smaller (205mm by 120mm). The size difference cannot be attributed to degradation of the edges of the note, since the printed area and the type faces are all uniformly smaller. It is possible that the whole note has shrunk, due to water. The horizontal rules are printed in black on this note, not in yellow. Apart from the size difference, and the dirt, wear and fading, the notes otherwise appear to have been very similar.

The note in the Alexander Turnbull Library is similar, although in poorer condition than the better Auckland note. However, the watermark is in a different position.

The Reserve Bank note is a little different again. The name ‘Tawhia.’ is not present at bottom right. There is no watermark. The green colour is darker, and several elements are coloured differently.
The Wellington numismatist's note is similar to the Reserve Bank note, but differs from it in a number of ways. The name 'Tawhia.' is absent. The green of the triangles and the 'N' is the darker green, though the green is slightly less bold than the Reserve Bank note, and there are some other colour variations. No rules are visible at all, nor is any colour wash apparent in the field enclosed by the border. Pink flowers are added to the green buds of the flax bush. The note is numbered '000' at top left and centre right, with a printed serial number. The circles in the four corners of the reverse of the note have coloured infills, purple and yellow, with the numeral '1' in negative in each. The centre circle infill is the same blue as all the other notes. One further point of interest is the presence on the reverse of the note of two rubber stamp impressions, which also appear on some of the cheques. The circular stamp bears around the rim the words 'INGI KI TAWHIAO O KENANA', and in the centre what is either a feather plume, or perhaps a shooting star (comet).

The Sydney 'Rapata' note (currently known only as a monochrome image) is burned and damaged at the lower right, so it is not possible to tell whether 'Tawhia.' is present. This note is numbered '0000' at top left and centre right. Ray Hargreaves has commented that the numbering on this and the Wellington numismatist's note is the normal method of numbering specimen bank notes. The Turangawaewae note has not been sighted by the author.

Apart from the presence or absence of 'Tawhia.' and the rules, and the colour variations, all the notes appear to be identical. Thus it seems that all the notes were printed from the same printing block, from which the name 'Tawhia.' and the rules were absent for some notes, several of which have slightly different colour combinations.

It is not possible to say whether the different notes represent variants produced at one printing, or were printed at different times, representing alterations or corrections. The sparse historical evidence is silent on this point. In particular, it is not known whether the Wellington numismatist's and the Reserve Bank notes are earlier, and 'Tawhia.' was added later in printing the other notes, or whether this is the later version, correcting the misspelling of Tawhiao by omitting it. The colour variations noted may also be related to several printings, or to different trials in a 'proof' stage of printing.

There are two extant issued cheques on Te Peeke o Aotearoa. In addition, two unused cheque forms exist, and there is a published account of a third. The following description is based on the issued cheque of Te Peeke o Aotearoa in Auckland Museum. The left margin is perforated, where the cheque has been detached from the butt. The upper medallion to the right of the perforation show a standing Maori warrior, with a (?korowai) cloak, and bearing a patu in his right hand.

6 Illustrated in Vernon Roberts, Kohikohinga: Reminiscences and Reflections of 'Rapata' (Vernon Roberts), Auckland, 1929; Mitchell, p. 53; Robb, p. 22.
8 See Table 2.
9 See Figure 2.
10 Auckland Museum also has an unissued cheque form, with the butt section intact. That cheque is numbered 150.
hand. The lower medallion has three trees and three huia pecking at the ground, with the words 'Totara' and 'Huia'. Between the two medallions are the words 'Ko Te utu Kei Te Peeke'.\textsuperscript{11} Below is a canoe with four-seated paddlers, and a standing figure in the prow pointing up to two crescent moons and a six-pointed star, joined to each of the crescents by a ribbon. To the right of the medallions is a line of text, printed vertically, ‘He Mea Ta ki te Whare o te Pere Pukapuka i Akarana’.\textsuperscript{12}

At the top left is ‘No. 417’. Below that is ‘Ko Te Peeke o Aotearoa’, using the same typeface as the kotahi pauna bank notes. On the right is a dotted line for the date, with ‘188’ printed and more dots for the actual year to be entered. The date ‘Hune 27’, (June 27) has been written, and the second ‘8’ overwritten with a ‘9’, followed by a ‘4’. Thus the cheque is dated 27 June 1894.

The next line begins ‘Kia’ (‘To’) in printed script, followed by dots. The same form is used for the next lines, which begin ‘Hoatu Kia’ (‘Give to’) and ‘Ngamoni’ (‘The amount’). To the right is ‘Na’ (‘From’) and a dotted line. The cheque is signed (‘Na’) by T.T. Rawhiti, and instructs (‘Kia’) Tupu Taingakawa to pay to (‘Hoatu Kia’) Paupoaka the sum of (‘Ngamoni’) ‘Kotahi Pauna’ (‘One Pound’). ‘100’ has been entered after the ‘£’ at bottom left. This is thus a bank cheque form, not a personal cheque. It instructs a person (Tupu Taingakawa) to give money (one pound) to a third party (Paupoaka) from the issuer (T.T. Rawhiti), presumably the bank manager or owner. The significance of these individuals’ names will be discussed below. Diagonally across the face of the cheque, the words ‘Kua utua’ (‘Paid’) have been written in red ink.

The second issued cheque is in Te Awamutu Museum. The cheque is number 366. It is dated ‘Mai 21 1894’, and instructs Te Ngaroroa to give ‘e rua Pauna’ (‘two pounds’). The printed words ‘Hoatu Kia’ have been struck through with a stroke of the pen, and the words ‘Mo te Pirihimana’ (‘For the Policeman’) written. The cheque is signed by T.T. Rawhiti. The handwriting and signatures on the two cheques appear to be the same. The cheque has been endorsed in red ink, with ‘Kua utua’, as in the Auckland Museum example, and below that, now considerably faded, ‘Tenei Moni’ (‘This Money has been paid’).\textsuperscript{13} The endorsements on the two cheques also appear to have been written by the same hand.

Two cheques are known from another bank, Maungatautari Peeke.\textsuperscript{14} The cheques are identical with those of Te Peeke o Aotearoa, except for the words ‘Maungatautari Peeke’ in place of ‘Ko Te Peeke o Aotearoa’. The same type face is used for the substitute name, and the same printer’s legend runs vertically along the left edge of the body of the cheque.

The Maungatautari cheque in Te Awamutu Museum is unissued, with the serial number 48. On the right hand side, immediately below the printed ‘188’ of the date, is a circular rubber stamp impression ‘INGI KI TAWHIAO O

\textsuperscript{11} ‘This is money at the bank.’
\textsuperscript{12} ‘A thing done at the House of the Bell Books in Auckland’ — perhaps better rendered as ‘Printed at the Bell Press Auckland’.
\textsuperscript{13} I am grateful to staff of the Auckland City Art Gallery for technical assistance in enhancing these faded words to allow them to be deciphered.
\textsuperscript{14} See Table 3.
KENANA', as on the Wellington numismatist's specimen of the Peeke o Aotearoa Kotahi Pauna note.

A second cheque of Maungatautari Peeke is in the museum of the Cambridge Historical Society. It is cheque number 47, and has been issued. It also bears the same rubber stamp impression, in the same place. It is dated 'Maehe 17th 1905' ('March 17th 1905'). It instructs Wi Pewhairangi to pay to Henare Matanuku the sum of 'E rima rau pauna' ('five hundred pounds'). The cheque is signed 'Ingi Ki Tawhiao'. The handwriting is different from the two Te Peeke o Aotearoa cheques signed by T.T. Rawhiti. Written in pencil on the reverse of the cheque is the name Charles Cuttle.\textsuperscript{15}

The cheque was presented to the Cambridge Museum by Cuttle's daughter, Mrs T. Hounslow of Leamington, Cambridge. Mrs Hounslow described the time when, aged sixteen, she rode across the Maungakawa Hills and explored:

the old Maori meeting house, the former residence and parliament building of King Tawhiao ...

Early in the century the pa was abandoned, probably because of a serious epidemic. The meetinghouse was left with its valuable contents, but was regularly visited by the Maoris to check on its condition.

However, at the time of Mrs Hounslow's visit it was in a dilapidated state ... Inside ... the floor was littered with papers. Among these, Mrs Hounslow found two cheques, one for £1 and the other for £500 drawn on the old Maungatautari Maori Bank and signed by King Tawhiao. The one for £500 has been presented to the Historical Society by Mrs Hounslow.\textsuperscript{16}

\begin{figure}
\centering
\includegraphics[width=\textwidth]{figure2.png}
\caption{Figure 2}
\end{figure}

\textsuperscript{15} Cuttle was a sergeant of Armed Constabulary stationed in Cambridge. E. Parker, Cambridge Historical Society, interview with author, 1990.

\textsuperscript{16} The gift is described in an article in the \textit{Cambridge Independent}, a cutting of which is in the Cambridge Museum. The date is 14 September, but the year is uncertain.
Another cheque of Maungatautari Peeke was described, though not illustrated, in 1916.\(^\text{17}\) It is cheque number 401, dated 3 June 1886, and is described as reading:

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Kia Kua rire atu i a Kerei Kai
Whakawa tuturuia Tawhiao
Ngamoni o Te Peeke o Maungatautari
£4 0 0 No Tukere
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This seems to be a misunderstood mixture of the printed and written text on the cheque. As noted below, in a reprint of the article in an unknown journal, a photograph of that cheque appears, with the caption ‘Cheque on the first and only Maori Bank, from the original in the possession of Mr Alfred Giblin, Opapa, Hawke’s Bay’. The cutting is indistinct, but it seems that the printed ‘Kia’ has in fact been struck out, and the words ‘Kua rire atu i a Kerei Kai’ written on the first line. The printed ‘Hoatu kia’ is obliterated by the writing on the second line. The ‘No’ is in fact the printed ‘Na’. The meaning is not completely clear, but it might be read that the cheque is signed by Tukere, asking that the sum of £4 be given to Kerei Kai.

Four contemporary accounts of these banks exist. The first appeared in the *Waikato Times* 12 December 1885. Its supercilious, patronising attitude set the tone for much of the later writing.

And so the prospectus was sent out, the hat was passed round, a whare with a strongroom in the ground was licked into shape as an office, a committee of self-appointed gentlemen took the management in hand and now the whole establishment is in full swing and prospering.

We have before us a copy of the rules respecting loans . . . By the Rule 4 the Committee may consent to any money being advanced for important tribal purposes, such as, perhaps sending Tawhaio [sic] or Major Te Wheoro on courtesy trips abroad . . . It is to be hoped that [the funds] will not be invested in interminable lawsuits upsetting titles already fixed by the Land Court, or starting a jockey club, speculations in general favour amongst natives.

In respect to its officials and clerks, the Maungatautari bank is well up to date. The clerks, following the example of their brothers of the European establishment, have already resorted to paper collars, penny cigarettes and moustache dye and will no doubt endeavour to cultivate the civility to customers for which bankers are so remarkable.\(^\text{18}\)

It should be noted that Maungatautari was a major centre of Maori settlement, and had long been sought by Europeans eager to farm its land. The land was purchased in 1873 but settlement was delayed until 1881, due to Maori opposi-

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\(^\text{17}\) Australasian Insurance and Banking Record (AIBR), 21 June 1916, p.481.
tion, and even then trouble had continued. Maori initiative at Maungatautari was unlikely to be well received by the Pakeha press.

The second article is much fuller of detail, but seems to have derived from the same source. This was possibly not its first appearance, since it begins:

A Maori Bank
A New Zealand correspondent has favoured us with an extract from a Napier paper published in 1886, containing an account by Mr J.F. Edgar, of the Maungatautari Bank which existed at Maungatautari some years previously.\(^1\)

It was noted that following sittings of the Native Land Court, large sums of purchase money were paid to the tribal owners, who deposited this firstly in Pakeha banks, but then reasoned that if Europeans could make money from banks, the Maori could too.

A board of directors was appointed, mostly well-known chiefs, selected from various tribes. Two half-castes who had an English education were engaged as clerks or bookkeepers. The prospectus was in Maori, a translation being as follows:

The Maungatautari Money House
Board of Directors

Te Kaikoura (the Fisheater)
Te Reiputa (the Boar with Tusks)
Hame te Pungorungoru (Sam the Sponge)
Te Whakatoi (the Teaser)
Wiremu te Tapu (William the Holy)
Hone te Parikou (John Slippery Fish)
Te Kaipuratoke (The Glowworm Eater)
Aperahama te Rei (Abraham the Jewel)

To the Maori People: Greetings
Whereas it has come to the knowledge of the foregoing chiefs that the people of the tribes Ngatihaua, Ngatikapiti, Ngatimaniapoto, Ngatiraukawa, Ngatitirangiwehewehe and Ngatiwaikato have been in the habit of banking with certain Europeans;

And whereas the Maori people so banking have been grievously wronged in their dealings with these Europeans, who have largely profited thereby;

And whereas our hearts being greatly grieved at this robbery of our people:

Be it known, therefore, that we the chiefs of the tribes aforementioned, in Council assembled, have decided to start a bank for the use of the Maori people.

The rules upon which this bank will be conducted are:

1 The right to share in the privileges of the Maungatautari bank is confined to people of the Maori race.

\(^{19}\) AIBR, 21 June 1916, p.481.
2 No deposit will be accepted for a shorter period than six months
3 The rates of interest to be paid on deposits are: On all sums under £20, 5 per cent; over £20 and under £50, 10 per cent; over £50 and less than £100, 15 per cent; over £100, 20 percent.
4 The bank will be open to receive deposits on Mondays, Wednesdays and Saturdays between the hours of 10 a.m. and 4 p.m.

(Signed) TAMAITI NIKOREMU

The article continued to describe the premises of the bank, and quoted further from Edgar’s article concerning the progress of the bank:

Some weeks after the bank commenced business it became apparent that two or three of the directors had unlimited resources at their disposal . . . . ‘William the Holy’ was the owner of a buggy and pair; the ‘Boar with Tusks’ had commenced the erection of a villa residence a la Anglaise; the ‘Glow Worm Eater’ evinced a relish for succulent mutton and bottled stout; and the ‘Slippery Fish’ figured in sporting circles as the owner of a racing stud . . . . those connected with the bank were the envy of all Maoridom. Opposition banks were talked of, and attempted, but without success. The clients appeared to be all used up.

It was then reported that the directors decided that the best use of the bank’s money would be to finance a Maori mission over ‘the Treaty of Waitangi — that old subject so dear to the heart of every Maori orator’. The mission would go to England, to ‘the great pakeha Queen, the redresser of all wrongs. The Maoris had been robbed of their inheritance, their children were landless, and their chiefs without mana. Let them go to England and lay their petition before the Queen. The money of the bank could not be spent in a better cause. Was not the mission in the interests of the people? What, therefore, more reasonable than that the Maori people should pay for it?’ It was decided that the chiefs who went to England should be Te Rei and Te Parikou, since they were ‘chiefs of Ngatiwaikato; and had not the ancestors of Ngatiwaikato killed, cooked and eaten the ancestors of Ngatipatu and Ngatikoru?’

The article continued by noting that at the end of the six months, depositors came to claim their money from ‘Homai-te-utu, the clerk in charge’. When he told them that the directors had taken all the money to England, they tore down the bank building and burned it. When the directors subsequently returned, they told the people that the Queen had agreed to ‘give back all their lands, and restore the chiefs to their ancient mana. As for the money in the bank which they had taken what of that? Did they not know it was the custom of all banks to charge interest? . . . The interest they had charged had eaten up all the principal.’ In conclusion, cheque number 401 of 3 June 1886, referred to above, was described.

The tone of this article is very negative, typical of much Pakeha writing about Maori of the later nineteenth and early twentieth centuries. Much of the content might well be factual, like the description of grievances over Treaty issues, although the names given to the chiefs appear so strange as to be quite unlikely. No contemporary Maori sources examined record such names. Ann Parsonson has noted that contemporary Pakeha newspaper accounts of Maori and espe-
cially Kingite activities may be quite unreliable: ‘The Auckland papers of the period were notoriously unreliable in their reporting of Maori news, even going so far as to give accounts of meetings which had not occurred. The Waikato Times, though not above reproach in this respect, has proved far more useful.’

In spite of its dubious reliability, this article has had a long life, probably because of its ‘coon humour’ style. It has been reprinted, quoted or extracted several times over a century-long period from its supposed 1886 origin.

It was reprinted in another New Zealand journal, possibly the Auckland Weekly News, at an unknown date. The article appeared again in Te Ao Hou, where J.F. Edgar was identified as a former Maori Land Court Judge. The same story was reprinted in the Special Centennial Supplement of the Waikato Independent in 1964, and in the centenary issue of the Waikato Times. It appeared again in the Te Awamutu Historical Society Journal. None of these reprints has any reference to a cheque, nor to an illustration. A curious reprint of the same article acknowledged Mr Jim Day of Hamilton for ‘permission to reprint this amazing true tale which he wrote about 1931 . . . . Mr Arthur Moore, of Cambridge, another historical enthusiast, adds a footnote about a second bank that was set up not far away at Maungakawa, about the same time.’ How Day could have written this story in 1931, when it had first been published in 1886, is not explained. The note continues:

Members of the Society who took part in the trip to the Cambridge district will remember what they learned from Mr Moore and Mr Day, who handed out ‘cheques’ on the Maungatautari bank.

Grotesque and laughable as it is, the story has rather sad undertones. No doubt there were faults and deficiencies on both sides so long ago, but the present-day Pakeha can only regret that his forebears took many years to learn the now obvious duty of safeguarding Maori interest in respect to money and property.

A Maori perspective on the Pakeha safeguarding of Maori money and property might be rather different.


21 Cutting in Te Awamutu Museum files, said to be a photocopy of an original in the Turnbull Library. Here, the reference to the cheque at the end is deleted, but a new sub-heading reads ‘see Illustration Page 25’. Unfortunately, the Te Awamutu Museum cutting does not include the illustration. However, the undated cutting in the Turnbull Library (MS 3652), which bears the note ‘(See “A Maori Bank” page 4)’ is an illustration of the same cheque described in the 1916 article, no. 401 of Maungatautari Peeke, dated 3 June 1886. The reverse of this cutting carries the photographs of three New Zealand soldiers who were killed on 26 September, 26 October and 14 December 1916. The cutting is on glossy paper like that of the Auckland Weekly News, but the size of the photographs does not match the size used in that journal for private soldiers, as these men were.

Efforts to trace the origin of the cutting have so far failed.


The cheques handed out on the Auckland Historical Society field trip were reproductions of the Maungatautari Peeke cheque no.47 in the Cambridge Museum. These were printed, probably at the offices of the Cambridge Independent, on buff and on green paper, at a reduced size. Several of these reproduction cheques are still in the Cambridge Museum, while others are privately held around the district.

The article purportedly written by Day contains some embellishments not found in the 1916 original, but it is clearly derived from the same source, although it also contains several misspellings of the Maori names. Headed ‘Banking and the Turf’, the concluding note, attributed to Moore, records the existence of a second Maori bank, at Maungakawa, born of distrust of the pakeha and conducted in abysmal ignorance of the principles of usury.

Names of literate Maoris associated with the Bank of Maungakawa were Rawhiti and Tenei te Whakaraina. Maungakawa had a different approach to the problem of securing interest. Instead of an approach to Wikitoria and her ministers, the bold and brave Rawhiti had another plan; he attended local race meetings and invested the bank deposits on the contemporary Carbines, Phar Laps and Cardigan Bays. Like snow upon the desert’s dusty face, the deposits melted away.

A pale remnant of the Maungatautari Maori settlement still exists, but Maungakawa, once 4,000 strong, was vacated in the late 90’s, after a particularly vicious epidemic with substantial child mortality.

The same story of the Maungatautari bank has been used as a source by Lowrie and by Parker in their local histories of Cambridge. Parker notes that this was ‘a somewhat naive attempt to rival the two established Cambridge banks’. It seems highly probable that Moore’s ‘Bank of Maungakawa’ is in fact Te Peeke o Aotearoa or Maungatautari Peeke, which clearly operated at Maungakawa.

The second contemporary account is that of Rapata, or Vernon Roberts. Roberts was a trader in the King country, who had a good rapport with many of the Maori people there, including King Tawhiao. Roberts uses pseudonyms for some of those about whom he writes, though he also refers to people by their true names — Tawhiao is referred to throughout by his proper name. In a section headed ‘Progressive Plans for Primitive People’, Roberts writes about ‘Tawhiri, a chief of chiefs, a rangatira in every sense of the word . . . . His knowledge of the ways of the pakeha as an individual was extensive, but he was less well informed concerning the white man’s system of government, the public service and matters of finance . . . . some very elementary ideas regarding these matters had been conveyed to the old gentleman by his chiefs of staff . . . . In due course,

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26 The total dimension of the paper is 226 mm x 98 mm, with the image of the cheque smaller.
29 ibid., p.47.
30 Kohikohinga, 1929.
31 ibid., pp.155-6.
Tawhiri, His Secretary of State for War and Ministers for Finance and Internal Affairs set sail for Windsor Castle. On his return, ‘Tawhiri’ called on Roberts, and told him that the Maori were to have their own Post Office, and Rapata would be Postmaster General.

‘The Maoris are going to have their own Banks too’ was the next remark. ‘See, I have the bank notes now’ and forthwith the old fellow produced a bulky book of nicely printed bank notes, numbered from one upwards, each of the ‘face value’ of £1. Gravely, he tore out the first one and presented it to me. I have it now [he gives a general description of the ‘Te Peeke o Aotearoa bank note’] . . . .

As there was certainly not then any Bank of Aotearoa and not likely to be, I was rather tickled with the idea of the notes. Nevertheless, I had no wish to see the old gentleman involved in difficulties, so I did my best to explain that if any of the notes were issued he might be called upon to redeem them. I must have made an impression because I heard no more of the notes, or of the bank or the Post Office — and I certainly didn’t get the Postmaster Generalship.

Roberts published a photograph of the bank note ‘Tawhiri’ had given to Rapata as a frontispiece to Kohikohinga. The note itself passed with Roberts’ papers to the Auckland Coin and Bullion Exchange, through whom it was sold at auction in Sydney. Its current whereabouts are unknown.

Rapata’s account presents several puzzles. Who was ‘Tawhiri’? Robb and Mitchell both assume that he is Tawhiao (‘Tawhaio’ in Mitchell). Certainly, his rangatira status is appropriate to Tawhiao, and his visit to the Queen in England with his secretary of state for war and ministers seems almost correct. There were four Maori members of the 1884 delegation to London as well as Tawhiao: Major Te Wheoro MHR (Secretary of State for War?), Patara Te Tuhi, who acted as secretary (Minister of Internal Affairs?) Topia Turoa and Hori Ropia, as well as George Skidmore, the interpreter. Tawhiao was about 59 when he went to London, so perhaps ‘old gentleman’ is appropriate. The name however is a puzzle, since Rapata frequently refers to Tawhiao by name in other parts of the book. Further, since T.T. Rawhiti was clearly associated with the banks, it must be noted that ‘Tawhiri’ is an anagram of ‘Rawhiti’.

The third contemporary account is perhaps the most helpful. It is regrettable that it was published in an obscure newspaper and has escaped subsequent notice; for those reasons it is quoted extensively here, from the original in the Waipa Post. The headline reads:

A MAORI BANK FOR KING TAWHIAO’S TREASURY IDEA ORIGINATED AT PARAWERA

The article reports that discussion in parliament over Ratana’s bank had

32 Robb, pp.18-22.
33 Mitchell, pp.52-3; Numismatic Listing September, Auckland Coin and Bullion, 1984, p.7.
34 11 November 1924.
stimulated a letter from Andrew Kay of Parawera 'than whom there is probably no white man better informed on Maori affairs of the past fifty or sixty years in this part of the Dominion'. Kay recalled that:

when King Tawhiao and his followers took up their residence at Parawera many years ago they were considerably exercised about revenue. After due deliberation on the problem they appointed a Maori magistrate, also a clerk of the Court and a policeman, to adjudicate on all cases of dispute between the natives, and collect fees there from, such moneys to be devoted to endowing the Maori King's treasury. They also issued auctioneer's and business licenses, and encouraged pakehas to trade in their territory. By the way, I got the license forms printed for them in Auckland. They also aspired to do a banking business. With a shilling box of schoolboy's sketching colours they reproduced some very fine specimens of one, five and ten pound notes. I got sample specimens of those notes printed for them in Auckland. In the meantime the King and his counsellors were acquiring considerable sums of money to start the banking and lending business. I did not at the time bother to enquire where the capital was coming from, but believe there were many straight-out grants of large amounts contributed to the fund by sympathisers to endow Tawhiao's kingship.

With the funds acquired a move was made to start the lending department. There were many smart young men with some ability in the community who aspired to conduct the business of the lending department, but these young fellows seemingly did not possess the confidence of the directors. A fine honest old native, with no knowledge of business methods or finance at all, was duly appointed lending agent and bank manager. The loan conditions or rate of interest were one shilling per month per pound sterling. The rate was a bit high [sixty percent per annum!] but it was simple and easily calculated. Maoris did not understand the per cent, basis of computation. As may be assumed, the banker had no trouble lending the money. The borrower was not wilfully dishonest, but, like many of ourselves, he omitted to make any provision for the due payment of interest and principal.

The article notes that with Kay's letter were enclosed:

a leaf from a Maori cheque book, the butt bearing the words 'Ko te utu Kei Te Peeke' and a graph of an aged Maori wearing the customary feather mat and carrying a mere. Another sketch showed three small totara trees and a pair of tuis, while at the foot of the butt were two half-moons and a canoe. The body of the cheque form bore the words '188- Kia, Hoatu kia, and Ngamoni', with blanks for filling in the amount and the signature. In addition to the blank cheque was an original sketch of the one pound notes referred to above. This is a very clever drawing, as Mr Kay comments, and is well worthy of inclusion in any museum. It is slightly larger than the £1 note of the Bank of New South Wales, and is coloured red, green and yellow background, with words and scroll border in black ink.

The present whereabouts of the cheque and note is not known — the closest Museum in 1924 was the Auckland Museum, but neither of the cheques or notes there is from that source. Kay is clearly describing the Kotahi Pauna note of Te Peeke o Aotearoa, and the cheque form either of Te Peeke o Aotearoa or o Maungatautari. It seems that he was the agent who arranged the printing of the cheques and notes in Auckland, at the 'Whare Pere Puakapuka'. His reference to five and ten pound notes is tantalising, since no specimens are recorded by any other writer. However, Kay's grandson, also named Andrew, recalled that the
specimen one pound note that used to be in the family’s possession had paper overlays for the values of the five and ten pounds. This suggests that that note was perhaps the original artwork, rather than a printed specimen. Its present whereabouts is not known.35

The old bank manager without business experience may be T.T. Rawhiti, who clearly seems from the evidence of the issued cheques to have acted as manager. Whether Kay had sufficient knowledge of the workings of the bank over the 19 years or more of its existence to judge adequately its performance is open to question. It seems unlikely that a bank which operated on such an unreal interest rate amongst people who made no provision to repay its advances could continue to transact business in 1905, 19 years after the earliest known cheque of 1886 (cheques no. 47 and 401 of Maungatautari Peeke).

Kay’s statement that the idea of the bank began at Parawera is supported by a statement made to Michael King by the late Alec Mackay that the bank was set up at Parawera, and operated at Parawera, Maungatautari and Maungakawa. When Tawhiao moved from Whatiwhatihoe upon the making of peace, Parawera became his turangawaewae, though he lived elsewhere as well. It was to Parawera that Tawhiao chose to return to die. It is perhaps significant that the meeting house at Parawera is named ‘Aotearoa’.36

An examination of the history of the Maori King movement at this period and the political and economic initiatives undertaken by Tawhiao and his supporters helps to put Te Peeke o Aotearoa in its appropriate context. Matutaera Tawhiao Te Wherowhero (1825-1894) became the second Maori King in 1860 after the death of his father Potatau Te Wherowhero. After the military defeats of 1863-4, and the consequent loss of Waikato land, he fled into Maniapoto territory.37

‘For twenty years after the war Tawhiao wandered dependently and despondently through Maniapoto and Taranaki settlements . . . From Te Ua he took the name Tawhiao and his own version of the Pai Marire religion, which he called Tariao after the morning star.”38 In July 1881 he concluded peace with Gilbert Mair, the Resident Magistrate at Alexandra (Pirongia), but the loss of his capital at Ngaruawahia made him rootless and restless. He remained itinerant, making his home for months at a time at places like Whatiwhatihoe, Maungatautari and Parawera.39 In 1884, following wide consultation with Maori from Waiomio in the north to Otaki and Wairarapa in the south, he was persuaded to lead a deputation to England. Accompanied by Wiremu Te Wheoro, Patara Te Tuhi, Te Ropiha and Topia Turoa, he sought audience with Queen Victoria, to obtain redress for Maori land grievances, especially the confiscations. Victoria refused to see him.

Back home, Tawhiao’s reaction to rebuff was to look for Maori solutions to Maori problems through Maori institutions, and to attempt to do so on a national basis . . . he set

35 Andrew Kay junior, interview with author, 1990.
38 ibid., p.27.
39 ibid.
up his own Kauhanganui or House of Assembly at Maungakawa in 1892. It was chaired by the Tumuaki (President) Tana Te Waharoa, son of Wiremu Tamehana and second Kingmaker, and all tribes of the North Island were invited to attend . . . . At the inaugural meeting, Tawhiao emphasised his attitude to Europeans: ‘All Pakeha-Maori, Pakeha storekeepers, blacksmiths and carpenters are my people’. (It was a tolerant view that was to contrast with those expressed later in the same assembly by the second Tumuaki and third Kingmaker, Tupu Taingakawa . . . ).40

Tupu Taingakawa was the son of Wiremu Tamihana Tarapipipi Te Waharoa, leader of Ngati Haua. However, King has here made two people out of one. Although both contemporary and modern sources are ambiguous, and sometimes confused on this point, it seems that Tana and Tupu were two names used by the same individual, the second son of Wiremu Tamihana. Kelly wrote that the coronation ‘was performed over Potatau and his son Tawhiao, the second King, by Tarapipipi himself. When Mahuta and Te Rata were duly made Kings, Tarapipipi’s son Tupu Taingakawa officiated.’41 On the other hand, John Williams refers throughout his book, Politics of the New Zealand Maori,42 only to Tana, whose date of death he gives as 1929, which is the date of death of Tupu.43 The confusion has been compounded by the entry for Te Waharoa in the Dictionary of New Zealand Biography, Vol. 1, which gives Tana and Tupu as two separate sons of Te Waharoa. The original author of that entry, Dr Evelyn Stokes, is quite clear that they were in fact the same person. ‘I have considered them the same person . . . . Tupu Taingakawa was the second son of Tarapipipi. The elder was Hotene or Hota . . . . According to Gorst, writing in 1906, ‘Hota, whom I knew as a boy at Mr Ashwell’s school, died a few years ago’ which could put his death in the 1890s. However, I have found no evidence that Hotene ever carried the Tumuaki role.’44 Contemporary printed Maori sources often refer to the man by the name Taingakawa alone. Te Tumuaki, Taingakawa Te Waharoa is referred to on the first page of Te Paki o Matariki for 6 October 1892. In the same issue, it is stated

Te ingoa o te Tumuaki ko W.T.T. Taingakawa te Waharoa.
Ko ia te Tumuaki, o te Kiingitanga o Aotearoa.
Ko ia te Tumuaki o te Whare, e kiia nei ko te Kauhanganui o te Kingitanga o Aotearoa
Ko te Tumuaki o te Ture
Ko te Tumuaki o nga tangata whakahaere i nga moni, o te koroni, me era atu mahi . . . .

T.Rawhiti
Te Kai Tuhi

40 ibid., pp.29-30.
43 Obituary in the Kawhia Settler, 28 June 1929 (cutting in Turnbull Library). A Turnbull Library index also gives the dates of Tana Taingakawa Te Waharoa as 1835-1929.
(The name of the Speaker is W.T.T. Taingakawa te Waharoa. He is the Premier of the Kingdom of Aotearoa. He is the Speaker of the Parliament of the Kingdom of Aotearoa, he is the Premier of the Law. He is the Premier of the men who collect the money, and other things . . . T. Rawhiti, Secretary)

The signature Tana Taingakawa appears on a petition to Queen Victoria, 15 August 1893. In a printed account of a meeting at Waharoa in February 1909 reference is made to a report from the Tumuaki, Tana Taingakawa te Waharoa. In an account of the proceedings of a meeting at Waharoa in 1910 the name of the Tumuaki is given as Tupu Atanatiu Taingakawa W.T. Te Waharoa. It therefore seems possible that ‘Tana’ was an abbreviation for ‘Atanatiu’. An account of a meeting at Tauwhare in 1915 also refers to Tana Taingakawa te Waharoa, and to the memorial of Tupu addressed to King George V in England. A report of the 1918 Kauhanganui refers to the Tumuaki as Tupu A.T. te Waharoa, and as Tupu Atanatiu Taingakawa te Waharoa.

The published list of the laws passed at the 1892 and 1893 sessions of the Kauhanganui, ‘Nga Ture i roto i te Whakaturu’, is signed T.T. Rawhiti, Hekeretari o te Kingitanga (Secretary of the Kingdom). There are many other references to T.T. Rawhiti as Secretary of the Kingdom. A letter of 4 December 1897 to Henare Kaihau M.P. is signed T.T. Rawhiti, and another of 16 November 1903 is signed simply Rawhiti. No indication of his full name has been found.

The settlement at Maungakawa dated from 1886, when a deliberate move was made to establish a Ngati Haua settlement there. A runanga house was established, and a flagstaff flew a white flag with a red cross at the righthand corner. Two Pakeha Cambridge men, seeking permission to hunt pigs, were told by a Maori policeman that they would have to pay ten shillings for a licence. Two years later, in September 1888, the bones of Wiremu Tamihana, who had died in 1866, were brought to Maungakawa from Matamata; Maungakawa was his birthplace.

Throughout 1889, Tawhiao travelled through the Waikato, raising support for the establishment of a newspaper and parliament at Maungakawa. The parliament was opened in May 1891. The runanga was built from specially selected timbers brought from Ohinemuri, sited on a small plateau overlooking the

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45 ‘Kia Wikitoria te Kuini’. Manuscript petition, Ms 224, Auckland Institute and Museum Library.
46 Ko Te Huihuinga Timatanga o te Kotahitanga Keri Whenua. 1909, [Hamilton, 1909], photocopy, Auckland Institute and Museum Library (AIM).
47 Te Huihuinga ki Waharoa, Aperira 7, 1910, Hamilton, 1910, photocopy, AIM.
48 Te Hui Ki Tauwhare 1915, Te Paki o Matariki, Morrinsville, photocopy, AIM.
49 Te Hui Ki Kawhanganui Heptema 14 1918, Te Paki o Matariki, Morrinsville, photocopy, AIM.
50 MS Papers 151 [15a], Alexander Turnbull Library.
52 Beer and Gascoigne, p.310.
53 ibid., p.5.
settlement. The meeting house was named Rawehetiki, and could hold 500 people. The house was ‘richly embellished’, and had an ornately carved throne for the King. The throne is now in Turangawaewae House at Ngaruawahia, the fourth Kauhanganui building, at present the offices of the Tainui Maori Trust Board.

A rather antiquated printing press was purchased from a Cambridge printer and used to publish the newspaper Te Paki o Matariki between 1891 and 1902. In May 1893, between 2000 and 3000 Maori attended the elections and Kauhanganui at Maungakawa, although the meeting in 1894 was smaller, owing to Tawhiao’s illness. The printing press is now in the Cambridge Museum.

The constitution of the Kauhanganui was published in 1894. Taingakawa was Tumuaki (variously ‘President’, ‘Premier’ or ‘Speaker’) of the Kingdom. He had authority over leases of land to Pakeha, and over land already granted to Pakeha by the Native Land Court. Revenue was also raised by a levy of two shillings for each Maori above the age of four. The levy was fixed by the Kauhanganui, and confirmed by the Tumuaki. The purpose was to support the Colony (‘Koroni’ — presumably meaning the Kingitanga, not the Colony of New Zealand) and its works. The levy of two shillings applied to each man, woman, child, old lady and old man, in each hapu and iwi in each year. A person was appointed with mana within his own hapu or iwi to collect the money from each person at specified places. That person then had to bring the levies he had collected and hand them over to the Tumuaki in person on the first of May each year, or arrange a suitable courier for the levies. This tax was certainly collected, together with a dog-tax, paralleling (and replacing) that levied by the government in Wellington. There were ten Maori justices of the peace with powers to levy fines, the revenue going to the King’s treasury. Committees took over the powers of the magistrates courts, hearing cases, levying fines and sending Maori constables to seize property when fines were not paid. A notice published in 1892 advised of a fine of not less than five pounds and not more than ten for drinking wai kaha (alcoholic drinks) within the sphere of influence of the King.

In 1893, the Kingite government posted notices advising that Pakeha were also subject to ‘the laws of the Government of the Kingdom of Aotearoa’. Stray stock could be impounded by the Maori constables and held until fines were paid. Hunters had to purchase a licence, and were fined if their dogs worried stock. Tawhiao died at Parawera on 26 August 1894, and his eldest son succeeded him as King. Mahuta Tawhiao Potatau Te Wherowhero (1855-1912) was more amenable than his father to involvement in national politics, and in Maori politics. In 1898, the Kingites sent 30 delegates, including Tupu Taingakawa and T.T. Rawhiti, to the Kotahitanga Maori Parliament, which they had previously ignored in favour of their own Kauhanganui. Taingakawa ‘dominated the
Kauhanganui parliaments from the 1890s as “president” or “premier”. He had also taken a specialist’s interest in the terms of the Treaty of Waitangi and the question of land confiscations. T.T. Rawhiti was the kingite leader in the parliament.

In 1895, an influenza epidemic hit Maungakawa, with 19 people dying in three months. Beer and Gascoigne attribute the decline of the township to this epidemic and its after-effects. They state that, by 1898, the settlement was completely deserted. The ‘historic native Parliament building at Maungakawa, with all its priceless carvings, was destroyed by fire through the indescretion [sic] of a settler clearing his land.’ The first Kauhanganui building burnt down in 1898, and its timbers were placed in the nearby swamp, known as Te Miro, for their preservation. However, as noted above, a cheque dated 1905 was found there, so some activity must have continued at Maungakawa, perhaps unnoticed by the Pakeha press, which is the main source of information drawn upon by Beer and Gascoigne.

Even today the site of the settlement is visited by Ngati Haua, the descendants of those who formerly lived there, although the land is now a farm in Pakeha ownership. Two farm paddocks show surface indications of houses and other structures, as well as a substantial earlier earth dam for a flour mill. The place where the Kauhanganui is thought to have stood has been bulldozed into a platform for the farmer’s house within the last decade.

Maori sources also indicate that, by 1894, Tawhiao had decided that Taingakawa was trying to exercise too much influence over the Kingitanga, and that he deliberately made a break and moved away from Maungakawa. That, rather than the epidemic, is identified as the real cause of the abandonment of Maungakawa. Given the relatively small number of deaths referred to at the time, it seems likely that the cause was at least as much political as medical. Although Mahuta worked closely with Taingakawa, he is reputed never to have gone to Taingakawa’s later parliament at Rukumoana, which replaced Maungakawa as the site of the Kauhanganui.

Following the involvement of the Kingites in the Kotahitanga, the Maori Parliament succeeded in having the Wellington government pass the Maori Lands Administration Bill and the Maori Councils Bill in 1900. These allowed the Maori councils powers similar to those of local authorities. In 1901, however, the Kingite leaders decided that cooperation with the government was a mistake, and ‘in December 1901, they resolved to establish committees to run their own

60 King, p.67.
61 Williams, p.105.
62 P.314.
63 ibid.
65 ibid., p.67.
66 Michael King, interview with author 1990, derived from his earlier discussion with the late Winira Samuels of Ngati Haua. See also TM, 1979, pp.2-4; NZL, 29 July 1989, pp.23-24; NZHP, September 1990, pp.26-29.
affairs... They would raise money for the king's treasury'. Nevertheless, in 1902, the Prime Minister Richard Seddon invited the King to become a Member of the Legislative Council. Mahuta accepted the position, and was sworn in in May 1903. 'Mahuta entrusted the kingship for the next five years to his younger brother Te Wherowhero while he moved between Waahi and the capital [Wellington]. He resumed the kingship on 21 May 1910. In 1907, a movement was organized to petition King Edward VII to put Maori and European on the same footing. Prominent in this movement were Mahuta, Taingakawa and T.T. Rawhiti, though it was far from solely a Kingite initiative. 'T.T. Rawhiti, a kingite leader, stated that the aim of the meeting was the formation of a Maori union to present a united front to the government. He wanted the Maoris to have the power to manage their own affairs according to their own customs.' The sought-after unity was not achieved, and in 1908, the Waikato leaders acted by themselves. Under strong government pressure, they set up a conference at Waahi to allocate land for sale, for reserves, for Maori farms and for the mana of the King. ‘A minority of Mahuta’s followers, however, refused the government’s terms. Splitting with the Maori king, Tana Taingakawa and T.T. Rawhiti claimed to lead a “federation of the Maori People of the North & South Islands of New Zealand” under the Treaty of Waitangi.’

Taingakawa stood unsuccessfully for Parliament in 1911, against the sitting member for Western Maori, Henare Kaihau. His splitting the vote helped to ensure the election of the successful candidate Maui Pomare, who stood with Mahuta’s support. Taingakawa took a hard line on confiscation issues, at a time when Mahuta and other leaders of the Kingitanga were trying to work through the parliament in Wellington. ‘He was in favour of Waikato and Maori tribes generally governing themselves as far as possible without reference to Pakeha institutions.’ He also advocated another delegation to the British King, disagreeing strongly and publicly with Mahuta on this. On the death of Mahuta on 10 November 1912, he tried to move the centre of influence of the King movement from Huntly to Ngati Haua territory, by establishing the Kauhanganui at Rukumoana near Morrinsville.

Taingakawa also crowned Te Rata as the fourth Maori King on 24 November 1912. In April 1914, Te Rata and Taingakawa, with Mita Karaka and Hori Pito Paora as secretaries and interpreters went to England to petition the Crown to revoke the confiscations, as being in breach of the Treaty of Waitangi. They did see King George V and Queen Mary, but achieved as little as Tawhiao had before them. The Kauhanganui continued, at Rukumoana and at Ngaruawahia, but it had a much diminished influence in the Kingitanga, and none in Pakeha circles.

67 Williams, p.119.  
68 King, p.32.  
70 Williams, p.138.  
71 ibid., p.139.  
72 King, p.68.
Interestingly, the funds of the Rukumoana Parliament, raised in the same way as the money raised earlier at Maungakawa, were banked ‘ki te Kaute a te Peeke, o Australasia’ (‘in the account with the Bank of Australasia’). The Bank of Australasia was a trading bank, beginning in Australia in 1835 and founded in Auckland in 1864, the forerunner of the ANZ Bank. By 1918, it seems, Te Peeke o Aotearoa was no longer in existence.

The cheques and bank notes themselves and the historical accounts discussed above demonstrate the existence of the Bank of Aotearoa in the twenty years from about 1886 until about 1905. It seems likely that the two names Aotearoa and Maungatautari refer to the same institution, perhaps at two different periods, though the dates of the cheques for the two names overlap. The founder of the Bank was the second Maori King, King Tawhiao, whose drive for Maori autonomy led him to establish a separate government, with parliament, treasury, licences, courts, justices and constables, with power to levy fines for the treasury, and a bank to house the treasury. The bank operated at Parawera, the favourite home of Tawhiao, south and east of Te Awamutu, at Maungatautari, a prominent Maori settlement south of the Waikato and east of Cambridge, and at Maungakawa, on the north side of the river, where the King’s Kauhanganui was established. Maungakawa was apparently abandoned in the late 1890s, coincident both with an epidemic and with political moves within the King movement. However, a cheque on the Bank of Maungatautari dated 1905 was found there.

That cheque is signed ‘Ingi Ki Tawhiao’ (‘King Tawhiao’), which seems curious since Tawhiao died in 1894. However, each of the early Maori kings seems to have used the name of his predecessor, at least early in his reign. The Maungakawa newspaper Te Paki o Matariki for 16 November 1894 contains an account of the tangi of Tawhiao and the coronation of Mahuta, and the words of the new King, signed ‘Na Tawhiao Mahuta Potatau’. He is referred to on various occasions in the newspaper as K. Mahuta Tawhiao III, M. Kingi Tawhiao, or Kiingi Tawhiao III. Later, Mahuta was more properly styled Mahuta Tawhiao Potatau Te Wherowhero. It seems likely therefore that the signature is that of Mahuta, or someone signing for him, rather than a post mortem forgery of Tawhiao’s signature.

Two cheques are signed by T.T. Rawhiti. One instructs Tupu Taingakawa to pay money to Paupoaka. Taingakawa was the Tumuaki of the Kauhanganui, charged with overseeing its treasury. Rawhiti was the secretary to the Kingitanga. Paupoaka (pig eater) is an unusual name, which has not been found in any other contemporary source. It is the closest of all the genuinely attested Maori names to those ascribed by the Pakeha press to the originators of the ‘Maori Bank’.

The third cheque, also signed by T.T. Rawhiti, instructs Te Ngaroroa to pay money to ‘te Pirihimana’. ‘Pirihimana’ was the word used to refer to the ‘Sergeant at
Arms' of the Kauhanganui, though it also referred to the constables appointed by the King and the Kauhanganui.

The fourth issued cheque, known only from a photograph, is signed by Tukere, in favour of Kere Kai. A list of the 'Manukura', those of the second level of importance in the Kauhanganui, includes Rapata Tukere of Maungatautari. Tukere was a Ngati Mahuta leader, a noted member of Tawhiao's party. His descendants are still prominent in the Kingitanga. Kerei Kai may have been Kerei Kaihau, a follower of Tawhiao, who tried to reassert the King's mana over land already occupied by Europeans. In 1892 he tore down a survey marker, and after being tried and convicted, repeated the offence on his release. He publicly announced his intention of destroying survey pegs again in 1894 at Opuwatia in western Waikato. A force of 40 armed constabulary was required to subdue and arrest Kaihau and his followers, and about 18 of them were jailed in Auckland.

Te Ngaroroa and Pewhairangi, the other personal names on the cheques, it has not been possible to trace directly; they are not included on the lists of Matariki or Manukura in 1892. Pewhairangi is a family name from Ngati Porou of the North Island East Coast, though it may have other origins too — it is the geographic name for the Bay of Islands. Money raised to send Tawhiao on his mission to England in 1884 included a contribution of £300 from Napier and the East Coast, so there seem to be monetary connections with Ngati Porou.

The cheques were printed in Auckland, at a printer's possibly called Bell Press. The bank notes were also printed in Auckland, and most likely at the same printer's. The bank notes were possibly in several denominations, though examples of only the one pound note survive. The differences in colour, in typography and in position of the water mark suggest that each individual note was printed separately, as proof notes, possibly on more than one occasion — no two notes are known to be exactly the same.

There is no evidence that any of the notes were ever issued, and certainly, no charter for Te Peeke o Aotearoa was ever issued by the New Zealand Government, which was the legal requirement for other trading banks in nineteenth-century New Zealand. One commentary on this question is a handwritten memorandum signed by the historian James Cowan, referring to the Wellington numismatist's Kotoha Pauna note, which Cowan gave to the present owner's father in 1932. Cowan wrote: 'About the year 1885 the Maori King's party in the Waikato proposed to establish a bank, with which all the tribe under Tawhiao could do business. Bank notes and cheque forms were designed and specimens printed; the Maoris had a printing press of their own. But the Government would not grant a charter, and the scheme fell through.' It seems unlikely that Tawhiao

77 TPM, 6 October 1892.
78 Five pirihimana are listed in TPM, 16 September 1895: Rota Haate, Te Piata, Reweti te Kohika, Ratana and Harimate, with responsibilities respectively for Hauraki, Ohinemuri, Te Aroha, Kawhia and Aotea.
79 TPM, 6 October 1892.
80 Williams, p.46.
81 New Zealand Herald, 7 February 1884, cit. Parsonson, p.173.
82 Hargreaves, p.108ff.
83 Cowan, 1932 letter accompanying Wellington numismatist’s bank note.
or Mahuta would have sought a charter from the very government from which they were trying to maintain their independence, though they certainly obeyed many Pakeha laws. Cowan implies that a charter was applied for and denied, but he may have been simply drawing a conclusion from the fact that no charter was issued. He also implies that the notes were printed on the Maori printing press, which does not appear to be the case.

The cheques show us that several prominent leaders of the Kingitanga were involved in the bank, and used it for transferring money and for paying fines over a 20-year period. Their use of this Maori institution is wholly consistent with their views of the need for Maori people to develop their own autonomy, under the authority of the King, or, later, outside it.

The name ‘Aotearoa’ in Te Paki o Matariki refers to the North Island of New Zealand, ‘Motu Pounamu’ being used to refer to the South Island: ‘Te Peeke o Aotearoa’ is therefore the ‘Bank of the North Island’. The name probably has something of the sense of the Bank of the Kingdom of Tawhiao, and his successors, though it was clearly intended to operate more widely than just within the confines of the Kingitanga itself (‘E whaimana ana tenei moni ki nga tangata katoa’). Maungakawa and Maungatautari were both important centres within one part of the Kingitanga. On the evidence of the typography and of the names of those involved, those two ‘banks’ were very closely allied with Te Peeke o Aotearoa. They may have been branches of it, or may have been names used at different times in its history.

The Bank of Aotearoa was created to meet the monetary needs of the King movement and its treasury, and to express the financial autonomy of the Maori people. During its 20-year history, it apparently filled those needs well. Although bank notes were prepared, they do not seem to have been issued. However, like the later banks of Rua Kenana and T.W. Ratana, it used the currency of the Pakeha banks, and the English coin used in New Zealand at the time, in just the same way that present day banks do not issue their own currency, but use that issued by the Reserve Bank of New Zealand. The cheques of Te Peeke however enabled the transfer of money between the bank and its customers, sometimes in quite large amounts, without the need to move cash. Te Peeke o Aotearoa was a bank indeed.

Auckland Institute and Museum

STUART PARK
Table 1
Te Peeke o Aotearoa Kotahi Pauna Bank Notes

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<th>Collection</th>
<th>Number</th>
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<td>Auckland Institute and Museum</td>
<td>Unnumbered</td>
<td>Presented by Sir John Logan Campbell, before 1912. Earlier history unknown. See Figure 1.</td>
</tr>
<tr>
<td>Auckland Institute and Museum</td>
<td>Unnumbered</td>
<td>Source unrecorded</td>
</tr>
<tr>
<td>Privately held, Wellington numismatist</td>
<td>Number 000</td>
<td>The Wellington numismatist’s specimen is referred to and illustrated by Robb, NZNJ, 1985, pp.20, 22. The note was given to the present owner’s father by James Cowan in 1932.</td>
</tr>
<tr>
<td>Sold in Sydney. 1990</td>
<td>Number 0000</td>
<td>Formerly owned by ‘Rapata’ (Vernon Roberts), referred to and illustrated in Roberts, <em>Kohikohinga</em>; Mitchell, ACR; and Robb, NZNJ. Offered for sale for $3700 by the Auckland Coin and Bullion Exchange in September 1984 (<em>Numismatic Listing</em>, p.7, Lot 847) and again at Eccles numismatic auction on 2 December 1985, Lot 957. Its estimated price was $3500, but it was apparently passed in. Present whereabouts unknown.</td>
</tr>
<tr>
<td>Te Puea Papers, Turongo House, Turangawaewae</td>
<td></td>
<td>These papers are the principal archive of the Kingitanga. The late C.C. Badley, formerly official secretary to Te Arikinui Te Ata i Rangi Kaahu indicated that there was a Kotahi Pauna note amongst these papers. It presumably derives from notes formerly held by Tawhiao.</td>
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## Table 2
**Te Peeke o Aotearoa Cheques**

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<td>No. 150</td>
<td>Presented in 1961 by Mr D'Arcy Smith, Auckland</td>
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<tr>
<td></td>
<td>No. 417</td>
<td>Purchased at the Numismatic Convention auction, Wellington, May 1990, having been sold a few months previously at Webbs' auction in Auckland. The cheque was discussed and figured in Robb, NZNJ, 1985, p.21, described from the sales list of the Auckland Coin and Bullion Company. In his discussion, Robb has missed the significance of the red ink endorsement 'Kua utua'.</td>
</tr>
<tr>
<td>Hocken Library, Dunedin</td>
<td>No. 52</td>
<td>Illustrated in Robb, NZNJ, 1985, p.20.</td>
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</table>

## Table 3
**Maungatautari Peeke Cheques**

<table>
<thead>
<tr>
<th>Collection</th>
<th>Number</th>
<th>History</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambridge Museum</td>
<td>No. 47</td>
<td>Museum number 239, presented about 1964 by Mrs T. Hounslow of Leamington, who found it as a girl in the abandoned whare runanga at Maungakawa. Described in an article in the <em>Cambridge Independent</em>, (cutting in the Cambridge Museum), dated 14 September, year uncertain. Kevin Mills (in Robb, NZNJ, 1985, p.21) attributes a numbered blank cheque to Cambridge Museum. This cheque has not been located. The reference is probably an erroneous reference to cheque no. 47.</td>
</tr>
</tbody>
</table>