

on his account shall recommence on the first day of the month following the date of recovery.

All unpaid accounts of Deserters shall be transferred at the close of the Commission to the Accountant-General of the Navy.

#### Transfers to Admiralty.

43. When a Depositor's Account is assigned for payment at the Admiralty, the Transfer List shall be prepared in duplicate only, the original list being sent direct to the Accountant-General of the Navy and the Ship's copy being retained on board.

#### Home Station Ships having no Bank.

44. In Home Station Ships having no Bank on board (to which the foregoing Regulations do not apply) the following Rules shall be observed:—

(a) When Depositors' accounts are transferred for payment the Paymaster shall at the time of payment prepare a Withdrawal List, to which shall be appended a Certificate to be signed by him that the amounts have been duly paid. The payments shall be witnessed by a Commissioned Officer, to be appointed by the Commanding Officer, who shall initial the entries of the transactions in the Depositors' Pass Books. The signatures of the Depositors shall be obtained on the Withdrawal List as receipts for the amounts entered against their names.

(b) In any case where a Depositor's Pass Book cannot be produced, payment shall not be made without authority from the Accountant-General of the Navy, to whom information of the circumstances shall be reported.

(c) The Withdrawal List is to be sent, with the Transfer Lists attached thereto, and the Depositors' Pass Books, to the Accountant-General of the Navy.

(d) Should any Depositor whose account may be so transferred not apply for his money within two months after the receipt on board of the Transfer List, such list shall be forwarded to the Accountant-General of the Navy, with a notation of the circumstance thereon.

(e) In any case where it is known on board that a Depositor for whom a Transfer List has been received has proceeded to another ship, such Transfer List, or where several names are included in the same list, an extract from such list shall be forwarded to the ship which the man has joined.

(f) In any case where a Depositor applies for payment of his account, and a transfer list for the same has not been received, information of the circumstances shall be reported to the Accountant-General of the Navy, who will issue an authority for payment, if practicable.

(g) In the event of the Admiralty portion or Ships (Triplicate) copy of a Transfer List being received on board, payment shall not be made, but the list in question shall be forwarded to the Accountant-General of the Navy with a report as to the circumstances of its receipt.

(h) Interest on an account transferred for payment is, where necessary, to be extended from the date to which the Interest was calculated on the Transfer List, to the last day of the month preceding the date of payment.

#### Cash Voucher.

45. A Voucher in which the amounts received and paid during a month shall be respectively shown, shall accompany the Paymaster's Cash Account.

#### Transaction not to appear in Pay Documents or Ship's Books.

46. No transaction arising out of the business of Naval Savings Banks shall be shown in any way in the Depositors' Pay Documents or the Ships' Books, but the records of the same shall be kept perfectly distinct and disconnected from all other accounts, excepting only the Paymaster's Cash Accounts, in which shall be debited and credited respectively the amounts deposited and withdrawn on board ship.

#### Mutual Benefit Societies.

47. The funds of Mutual Benefit Societies formed on board His Majesty's Ships may be invested in the Naval Savings Bank subject to the following rules:—

1. The Admiralty will in no way be responsible in regard to the management of the affairs of the Society, its stability or the distribution of its Funds.

2. Deposits will be received from a Society composed only of Petty Officers and Seamen of the Royal Navy, and Non-Commissioned Officers and Privates of the Royal Marines.

3. Such Society must be approved of by the Commanding Officer of the Ship, and have a duly elected Secretary or other responsible Officers and Committee, a list of whom shall be deposited in the hands of the Paymaster.

4. The Bank business connected with the Society will be transacted with the Secretary or other Officer direct, who with the Committee will be answerable to the Members of the Society for the due administration of the Funds.

5. An Account shall be opened in the Naval Savings Bank Ledger on board bearing the title of the Society, viz.:—"Mutual Benefit Society of His Majesty's Ship," in which shall be posted all receipts and payments in connection with the Society.

6. No amount less than one pound sterling nor any fractional part of a pound sterling shall be received into, or withdrawn from, the Bank on account of the Society.

7. This Trust Fund Account shall be kept entirely distinct from any personal Account of the Officer in whose name the deposits are made on behalf of the Society.

8. Withdrawals shall be made on written requisitions signed by two Members of the Committee, such requisitions shall contain a form of receipt for the amount withdrawn.

9. The receipts for the amounts withdrawn shall be signed by the Secretary or other representative Officer.

10. Deposits and Withdrawals are to be entered by the Paymaster in the ordinary Deposit and Withdrawal Lists (forms S.475 and S.477) amongst those of other depositors, the title of the Society being inserted in the space provided for the depositor's name.

11. The authorities mentioned in Clause 8, under which payments are made to the Secretary or other representative Officer, are to be appended to the Withdrawal Lists as Vouchers.

#### REGULATIONS FOR THE CONDUCT OF NAVAL SAVINGS BANKS IN HIS MAJESTY'S DOCKYARDS.

(Articles 410 to 423, *Cashier's Instructions.*)

#### Naval Savings Banks.

1. Naval Savings Banks are established in His Majesty's Dockyards at Chatham, Sheerness, Portsmouth, and Devonport, for the receipt of deposits from seamen of the Royal Navy in