

a Ship is paid off. The balance of such account shall be verified by comparison with a Schedule to be prepared from the Savings Bank Ledger of the amounts due to the Depositors.

31. The preparation of this Schedule shall be superintended by a Commissioned Officer, to be appointed by the Commanding Officer; such Officer shall also require the production of the Depositors' Pass Books, and compare in each case the balance shown as due, with the amount standing to the Depositor's credit in his Pass Book, and in the Savings Bank Ledger, previously to signing the certificate at the foot of the Schedule, which is also to be forwarded to the Accountant-General of the Navy.

#### Pay Off.

32. When a ship is paid off, all Depositors may have their Principal and Interest, or any part of the same:—

(1) Paid in cash by the Paymaster in the presence of the Commanding Officer, at the time the Crew are paid their wages.

(2) Remitted for payment at their own homes on Form S. 66.

(3) Transferred to a Receiving Ship or Naval Barracks or a Dockyard Bank (in the case of Seamen) or a Marine Bank (in the case of Marines) for payment.

(4) Transferred to a Dockyard Bank (in the case of continuous Service Seamen) or a Marine Bank (in the case of Marines) for the purpose of continuing the investment.

(5) Assigned for payment at the Admiralty Office.

(6) Transferred to the Accountant-General of the Navy for investment in a Post Office Savings Bank, on the distinct understanding however that it is not with a view of depositors shortly withdrawing the amounts so transferred.

33. The amounts remitted on Form S. 66 are first to be treated as withdrawals from the Bank, and entered in the Withdrawal List, the Paymaster crediting himself with the amounts.

34. In the case of a Ship paid off abroad, the account of any Depositor whose time is not expired, or who volunteers for the new commission, or for any other ship on the station, shall, subject to his general liberty of withdrawal and liberty of investment under the above provisions, be transferred to the Ship he joins.

35. When a Ship is ordered to be paid off, a notice shall be posted in some conspicuous place on board, calling the attention of Depositors to the several alternatives open to them.

36. After ascertaining the wishes of the Depositors the Paymaster shall close the Ledger Accounts, make out the requisite Transfer Lists, prepare the final Withdrawal List, and after insertion of the several transactions in the Abstract Account, balance the same, taking care that the total of principal in the final Withdrawal List agrees with the aggregate balance of the same appearing due in the Abstract Account.

37. The sums then due to Depositors, as scheduled in the final Withdrawal List for payment in cash, shall be paid in the presence of the Commanding Officer at the time the Ship's Company are paid their wages.

38. Should a Depositor fail to present himself to receive the amount due to him at the pay off, a Transfer List assigning the amount due for payment by the Accountant-General of the

Navy, shall be made out and transmitted with the final Withdrawal List.

39. The final Withdrawal List, the Abstract Account and the Ledger, with all other Savings Bank documents on board, shall then be sent to the Accountant-General of the Navy.

#### Transfers to Post Office Savings Bank.

40. As regards transfers to the Post Office Savings Bank (which are to be effected for the purpose only of continuing the investment of Depositors' money), the Paymaster shall send to the Accountant-General of the Navy, a list of the amounts to be so invested, accompanied by a declaration from each Depositor in the form prescribed by the Postmaster-General.

#### Ledger Accounts.

41. All Depositors' accounts closed either by withdrawal or transfer, shall be removed from the Ledger and sent to the Accountant-General of the Navy, with the Withdrawal or Duplicate Transfer Lists in which the balances withdrawn or transferred respectively appear, observing that these directions do not apply to the final Withdrawal List, which is to be accompanied by the Ledger itself.

#### Deserters' Accounts.

42. Interest on the balance of deposits due to a deserter shall cease on the last day of the month preceding that in which the desertion occurs.

In the event of a deserter being subsequently recovered interest on the balance of deposits due 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