

Sec. 10. *And be it enacted*, That the President and Directors shall keep full and fair entries of their transactions, which shall at all times be open to the inspection of the stockholders; and they shall annually prepare a full and true statement of the funds, property and securities of the association, showing the amount in real estate, bonds, notes, mortgages and other securities, the amount of debts due to and from the association, which statement shall be certified by the President and Secretary, and reported to the annual meeting of the stockholders.

Required to keep full entries, &c.

Sec. 11. *And be it enacted*, That nothing herein contained shall be so construed as to confer banking privileges upon said company; issue any note, token, scrip, device or other evidence of debt to be used as a currency.

Banking privileges prohibited.

Sec. 12. *And be it enacted*, That no stockholder or other member of this association shall be answerable in his person or individual property for any contracts or agreements of said association, or for any losses, deficiencies or failure of the capital stock of this association, but the whole of the capital stock, together with all property, rights and credits belonging thereunto, and nothing more shall at any time be answerable for the demands against the said association.

Stockholders not answerable.

Sec. 13. *And be it enacted*, That the stock of this company may be assigned and transferred on the books of the company in person or by power of attorney only, but no stockholder indebted to the company shall be permitted to make a transfer or receive a dividend until all arrearages are paid.

Stock may be transferred.

Sec. 14. *And be it enacted*, That the President and Directors may call a general meeting of the stockholders for any purpose relative to the affairs of the association, giving at least fifteen days notice thereof in at least three of the daily newspapers of the city of Baltimore; and it shall be the duty of the Secretary to give notice of such call to each stockholder not a resident of the city of Baltimore, through the medium of the post-office, and such notice shall specify the object of such meeting, and if the President and Directors

General Meetings may be called.