during the past year upon unredeemed shares, and all dividends due to the holders of unredeemed shares, who may have paid up the entire amount of the par value of their stock in advance or otherwise, shall be paid to the holders thereof in cash, and all dividends upon unredeemed stock not yet paid up in full, shall be, *pro rata*, passed to the credit of the holders thereof in reduction of the future installments on the same. Dividend.

Sec. 9. *And be it enacted*, That on the trial of any action or proceeding at law or equity, in which the property or interest of said corporation may be in any way concerned, any stockholder in said corporation shall be a competent witness, and shall not be objected to on account of any interest he may have as a stockholder or member in the result of any such action or other proceeding. Witness.

Sec. 10. *And be it enacted*, That the oath of the presiding officer, Secretary or Treasurer, of said corporation, as to the truth and *bona fide* consideration mentioned in any mortgage, bill of sale, or any other instrument of writing, shall be taken and deemed to all intents and purposes to be a full compliance with the twenty-ninth Section of Article twenty-four, of the Maryland Code of Public General Laws, and an Act of Assembly of eighteen hundred and forty six, Chapter two hundred and ninety-one, entitled "An Act to Prevent Frauds in Mortgages and Bills of Sale," and any supplement or supplements thereto, and that the oath of the Treasurer or other financial officer of said corporation, whose duty it may be to keep the books of accounts of said corporation, shall be taken and deemed to be a full compliance with the provisions of the Act of Assembly of eighteen hundred and thirty-three, Chapter one hundred and eighty-one, entitled "An Act Relating to Mortgages," or any supplement or supplements thereto, and Section seven hundred and eighty-two, seven hundred and eighty-three, seven hundred and eighty-four, seven hundred and eighty-five, of Article forty-one, of Public Local Laws relating to mortgages in the city of Baltimore. Oath. Bills of sale.

Sec. 11. *And be it enacted*, That nothing contained in this Act shall be so taken or construed as to allow the said corporation to issue any note, Banking prohibited.