

directors shall be had at said January meeting or any adjourned meeting until said report has been read and considered, and the report shall be copied in full upon the minutes of the members' meeting to which it has been submitted.

To report in writing.

11. The secretary shall give twenty days' notice of all annual and special meetings by advertisement in at least two weekly papers published in Harford County, and if for any reason, any members' meeting shall not be held at the appointed time, it shall be held at such early subsequent date as may be fixed by the board of directors after similar notice. Special meetings of the members may be called at any time by the president or the board of directors and upon the written request of twenty or more members, the president must forthwith call a special members' meeting.

Secretary to publish notice of meeting.

12. At all members' meetings each member present in person or by proxy shall be entitled to one vote for each policy held by him, but no director or officer of the company shall solicit or vote proxies at any members' meetings.

Entitled to vote.

13. If any member shall fail to pay in advance the annual cash cost of his policy he shall be excluded from all benefit of his insurance, but at the same time shall be held liable for contribution for any losses incurred by the company during the time he is so in default.

Failure to pay in advance.

14. The members of the company shall have the power to pass by-laws prescribing the duties of the president, secretary and other officers, and providing for the appointment of agents and solicitors, fixing of rates, and for all the other business of the corporation. The directors shall have the power to pass by-laws which shall be valid and subsisting until the next annual members' meeting.

Duties of president, etc.

15. Whenever it shall be found necessary by the board of directors to make an assessment to pay a loss or losses for which the company may be liable, it shall be their duty to ascertain the amount so to be raised and the proportion thereof to be paid or contributed by each policy, and to notify each member of his proportion, and if at the end of sixty days from the date of said notice any member shall have failed to pay his contribution, it shall be lawful for the board of directors, by filing in the office of the Clerk of the Circuit Court of the county where the property so insured for such defaulting member is situated an account or statement of the amount due by him, verified by the oath of the secretary of the company, to cause execution to issue for the amount so due, together with the

Assessment to pay a loss.