

150. All questions of difference that may arise between any two corporations incorporated under this article, or between any corporation and a citizen in regard to locating, constructing or working its railroad or railroads, or in respect to the charges of transportation thereon, may be submitted to, and decided by the board of public works, and the decision of the said board shall be final in all cases submitted to them.

Disputes to be decided by board of public works

151. Nothing contained in this article shall be construed to interfere with any lien law now in force or that may hereafter be enacted.

Lien law.

SAVING INSTITUTIONS.

152. Any saving institution incorporated under this article shall be capable of receiving from any person or persons, or bodies corporate or politic, any deposit of money which shall be invested or loaned out on good security in the discretion of the directors; *provided*, no part of the funds of said corporation shall be loaned to any officer or director of such corporation.

Deposits.

Proviso.

153. It shall be the duty of the directors of such corporation to appoint at least once in every twelve months, five competent members of said corporation as a committee of examination, whose duty it shall be to investigate the affairs of said corporation, and to make and publish a report of such investigations in one or more newspapers published in the county or city in which such institution is situate; and it shall be the duty of the directors, at least once in every six months in each and every year, to make and declare such dividends of the interest and profits of said institution, as will not impair the deposits thereof, or otherwise injure or effect the interest or credit of said institution, and the same to pay over unto the depositors or their legal representatives within ten days thereafter, if called upon so to do.

Committee of examination.

Report to be published.

Dividends.

154. The concerns of any institution under this article, shall at all times be subject to the inspection of

Inspection by state treasurer.