keeping of securities or other valuables belonging to their trust estate, nor permit such entry or access in such cases to be made otherwise than by all of such lessees in person, their survivors or successors; nor, where such safe or box is rented to a single trustee, executor, administrator or other fiduciary for such purpose, permit such entry or access, otherwise than by such trustee or other fiduciary in person or his successors; provided, however, that where it is otherwise stipulated in writing in the lease of such box or safe, signed by all of such lessees, or where a written power of attorney or other written authority is filed with such company, signed by all the lessees, or by the one or more conferring such power on the other or others, authorizing such entry and access by one or more of their number, or by a deputy therein duly named and authorized, then in such cases entry may be permitted in accordance with the provisions of such written lease or authority.

Savings Institutions.

1888, art. 23, sec. 218, 1868, ch. 471, sec. 152.

318. Any savings 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.

United German Bank *v.* Katz, 57 Md. 136.

Ibid. sec. 219. 1868, ch. 471, sec. 153.

319. 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 situated; 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 affect 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.

United German Bank *v.* Katz, 57 Md. 136.