

regard to the ownership or otherwise, which jeopardizes the rights of this company or its security, and to reimburse itself out of the proceeds of such sale for the money due it, with interest, storage, costs and charges, and to indemnify itself for any loss it may have sustained by the non-fulfilment of such contract or by reason of said misrepresentation, fraud or concealment aforesaid.

Misdemeanor. SEC. 20. *And be it enacted*, That if any director or directors, or other officer or officers, or employee or employees of this company shall embezzle or fraudulently appropriate to his or their own use, or to the use of any other person or persons any money or other property of any kind belonging to this company, or left with or held by this company in trust as a special deposit or otherwise, he or they shall be guilty of a misdemeanor, and on conviction thereof shall be sentenced to undergo imprisonment in the penitentiary for a term of not less than one nor more than five years, and shall be responsible in a civil action either to this company or to the person or persons aggrieved, for the amount so embezzled or fraudulently appropriated with interest thereon, and all proper costs and charges, including counsel fees incident to recovering the same.

Award. SEC. 21. *And be it enacted*, That this company shall have power to determine all matters of arbitrament and award referred or submitted to it by any order of court, or by agreement of parties in interest, upon such terms as may be agreed upon or provided or established by said court or said parties, and to make all needful rules and regulations for so doing; and any court of this State is hereby authorized to refer or submit any matter to the sole arbitrament of this company, which by law it is authorized to refer or submit to natural persons, and every award made by this company shall be signed by the president, or in case of his absence or inability to act, by the vice-president, or other officer in that event designated by the by-laws, and shall be duly attested under its corporate seal by the secretary or other officer of this company who may be in like manner designated to make such alteration.

Construction. SEC. 22. *And be it enacted*, That in so far as the provisions of this act are inconsistent with the provisions of article twenty-three, of the Code of Public General Laws of Maryland, applicable to trust companies, the provisions of this act shall prevail, and this act is hereby declared to be a public act, and shall be construed favorably for every beneficial purpose therein contained, but shall not be construed to confer upon this company, any right to make any contract or to accept or execute any trust whatever which it would not be lawful for natural persons under the general rules of law which are or shall be enforced to make, execute or accept.