

shall be by ballot among the members and by a plurality of the members present, and members may vote by proxy, such proxy being executed in writing and filed with the judges of election before the balloting commences, the election to be conducted by three judges chosen from the members not directors; the judges shall certify under their hands and seals the result of such election, to be filed with the secretary among the papers of the corporation; special meetings of the said corporation may also be held whenever called by the directors, or whenever requested by twenty members, of which the directors shall give at least ten days notice by advertisement as above mentioned.

Elections by
ballot.

SEC. 4. *And be it enacted,* That the directors shall have full power, on behalf of the said corporation, to make insurance within the States of Maryland, Delaware and Virginia, against loss or damage by fire on any house, tenement, manufactory, shop or other buildings, and on goods, wares, merchandise, furniture and effects therein; and on hay, grain and other agricultural products in barns or stacks or otherwise, and generally on all kinds of live stock, goods, wares and merchandise, on land of such kind or description, located in the said States of Maryland, Delaware and Virginia, and within such limits as may be permitted in the by-laws of said corporation, and modified or changed from time to time thereby; and to make, execute and perfect all contracts, bargains, agreements, policies and other instruments of writing as shall or may be necessary, or as the nature of the case shall or may require; and every such bargain, agreement contract or policy to be made by said corporation, shall be in writing or in print, and shall be under the seal of the said corporation, signed by the president and attested and signed by the secretary, and also by the party insured or his authorized agent or attorney.

Effect insur-
ance.

Be in writing.

SEC. 5. *And be it enacted,* That any person or persons applying for admission and holding property of such description as may be insured therein, may enter such property on the books of the corporation with a valuation thereon affixed agreeably to the by-laws in that behalf made and provided; and when any property so entered shall be destroyed or damaged by fire, such valuation shall be made the