owner of said stock, having purchased and paid or secured payment for the same, a full consideration, or received same by inheritance, bequest, marriage, distribution or gift, and without any understanding that the said stock is to be transferred to the party from whom it was received, or in case of voting by proxy or power of attorney, the person holding such proxy or power of attorney shall make oath or affirmation, if required by a stockholder, that he or she believes his or her principal for whom he or she offers to vote, bought and paid or secured payment for said stock a full consideration, or that the said principal to the best of his knowledge and belief, is the real bona fide owner of said stock, having acquired the same, as the case may be, by inheritance, bequest, marriage, distribution or gift; provided, however, that this provision shall only apply to such shares of stock in the corporation aforesaid as shall appear to have been transferred upon the books of the corporation within one year next preceding the meeting at which it is offered to vote upon them.

Article 20. It shall not be lawful for the banking institutions by this Act incorporated, to make discounts in or pay out any funds or money other than the legal currency of the United States, notes issued by authority of its charter and notes of other banking corporations, received at their par value by the bank so paying them out.

SEC. 5. *And be it enacted,* That if at any time said corporation shall neglect or refuse to pay in legal tender of the United States, or in notes of other banking corporations received at their par value by the banks so paying them out, any of its bills, notes, obligations or any money received on deposit, in violation of the contract, promise or undertaking of said corporation the person or persons entitled to demand and receive such payment shall respectively receive and recover interest on said bills, notes, obligations and deposits until the same shall be fully paid and satisfied, at the rate of six per centum per annum, from the time of such demand.

SEC. 6. *And be it enacted,* That if the said corporation shall neglect or refuse to pay, as aforesaid, any of its notes, bills, obligations or money received on deposit, the holder of such note, bill or obligation, or the person or persons entitled to demand and receive such money shall be respectively entitled only to demand and receive as creditor, or as debtor, to claim and set off, such part of the sum of its assets as shall be actually distributable and payable to such creditor or debtor at the time such claim or demand may be made.

SEC. 7. *And be it enacted,* That if the said corporation shall, at any time, suspend its payments, the assets which said cor-