

the Secretary, Assistant Secretary and the actuary must be members of the Board of Directors.

154-C. At all meetings of the members of the association each employer member shall have one vote and one additional vote for every five hundred employees or major fraction thereof, covered by the policy held by such employer member in the association, provided that no such employer member shall have more than ten votes. The number of votes of an employer member shall be determined by the average number of employees at work and covered by said member's policy in the association during the last six months from a date not less than ten days immediately prior to the date of any such meeting. Before any such employer member shall be permitted to cast more than one vote at any meeting of members he shall file with the Secretary an affidavit showing the average number of employees at work during the preceding six months covered by the employer's policy of insurance.

If any of the employees of any such employer members shall contribute to the funds of any such association for the purpose of being insured against temporary disability, sickness, old age or non-employment they shall be members of such association and entitled to elect from among their number representatives equal in number to the number of votes that all of the employer members of such association are entitled to cast at any meeting of the members of such association. Each of the representatives elected by the employee members shall be entitled to one vote at any meeting of them members of such association and shall be eligible as directors or officers of such association.

154-D. The Association may in its by-laws and policies fix the contingent mutual liability of the members for the payment of losses and expenses not provided for by its cash funds; but such contingent liability of a member shall not be less than an amount equal to and in addition to the cash premium written in the policy. If the Association is not possessed of cash funds above its unearned premium sufficient for the payment of incurred losses and expenses, it shall make an assessment for the amount needed to pay such losses and expenses upon the members liable to assessment therefor, in proportion to their several liability. Every member shall be liable to pay and shall pay his proportionate part of any assessment which may be laid by the association in accordance with law and his contract, on account losses and expenses incurred while he was a member, if he is notified of such assessment within one year after the expiration of his policy. All assessments of employer members shall