SEC. 20. *And be it enacted,* That in case any person or persons entitled to interest, or certificates of stock, or on dividend certificates, shall be indebted to the company for sums passed, due and unpaid, the company may at its option withhold the interest or certificates, or both, and deduct such sums from the amount thereof, or reduce, or cancel the same, and for any debts due by any holder of certificates of stock, or dividend certificates to said company, the company shall have a lien on all the interest of said debtors to said company and its profits; but persons insuring or entitled to certificates, shall not be answerable by reason thereof, or of any thing contained herein, except for the payment of their premiums, or of notes given for or in advance of premiums. May withhold interest from person indebted.

SEC. 21. *And be it enacted,* That in suits by or against said company, no member of the corporation shall on that account, (if he be not in his individual capacity a party to such suits) be incompetent as a witness. Member not incompetent as witness.

SEC. 22. *And be it enacted,* That this act shall take effect from the day of its passage. In force.

CHAPTER 193.

AN ACT for the relief of insolvent debtors. Passed Mar. 10, 1854.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That any person being insolvent may apply, by petition to the circuit court for the county, where such insolvent resides, or to the court of of common pleas, if the insolvent resides in the city of Baltimore, stating that he is insolvent and offering to deliver up, for the benefit of his creditors, all his property, real and personal, and exhibiting therewith a schedule of his property and a list of the debts due from and owing to him, with the names of his debtors and creditors, all verified by affidavit, and shall annex to his petition an affidavit that he will deliver up and convey to such Insolvents may apply to court.