

with the directors, for every 100l. he shall insure, according to the greater or less hazard of the building on which the same is insured, which deposite money shall be returned to the person or persons so depositing the same, his, her or their executors, administrators or assigns, at the expiration of his, her or their respective policies, together with a proportionable dividend of the profits that have accrued, deducting losses and incident charges only; provided, and it is hereby agreed, that for the better and more certain adjusting the accounts of this society, the said deposite money shall be demanded within one year next after the expiration of each respective policy, and in default of such demand, the same shall become forfeit, and be sunk to the depositor for the benefit of the society — Art. 10. Every person insuring in this society shall pay for each policy, and other the services incident thereto, the sum of 133 cents, and for the entry of every transfer the sum of 40 cents.

— Art. 11. All persons applying to the office of this society for insurance, shall, before the surveying of his, her or their house or houses, pay two dollars and sixty-seven cents per policy earnest money, towards the charges of such insurance, which earnest money shall be taken in part of the charges of the insurance, in case the same shall be made, and the policy or policies thereof be taken up within three months then next after; and in case the said policies shall not, through default or neglect of the person or persons so applying, be taken up within that time, then for the better keeping and determining the accounts of the society, the said policies shall, from time to time, be cancelled by the directors, and the said earnest money shall be sunk to the payer for the benefit of the society; but in case the directors for the time being shall not agree to make the insurance so applied for, then the earnest money paid shall be returned; and where old policies shall be directed to be renewed, and the new policies shall not be taken up within three months next following such renewal, the new policies shall also in such case be in like manner cancelled, and the charge of the policy and survey shall be deducted out of the deposite money of every such insurance.—

Art. 12. All and every person or persons insuring in this society, shall receive one or more policy or policies for such insurance, under the hands and seals of three at least of the directors; all which assurances shall be esteemed good and valid from the time the charges of insurance and deposite money shall be paid, and the person or persons insured, having duly signed, sealed and delivered this present deed of settlement, and all policies at their respective expirations, and on return or accounting for the deposite money and profits, shall be delivered up to the society and be cancelled.— Art. 13. And every person or persons insuring in this society shall be bound and be obliged to pay his, her or their respective proportions of all losses and charges happening and incurring in and to the society, and for that purpose shall sign and execute these presents; provided nevertheless, that he, she or they, shall not be obliged to pay a sum exceeding one half the amount of their respective deposites, for each and every single .