before; and the Directors shall every year, at the general meeting, for election thereof, lay before the stock-holders, for their information, an exact and particular statement of the amount of the debts due to, and by the Company, specifying the amount of Bank Notes then in circulation, and the amount of such debts as in their opinion are bad, or doubtful; as also stating the surplus or profit, if may remaining, after deduction of losses and provisions for dividends. Provided that the rendering of such statements shall not extend, to give any right to the stockholders not Directors, to inspect the account of any individual or individuals with the Company.

Twenty first.—If there shall be a failure in payment of any part of the sum or shares subscribed by any person or persons, co-partnership, body politic or corporate, the party failing in paying the first instalment of ten per centum, succeeding the deposit of five per centum herein before required to be made at the time of subscribing, shall respectively forfeit the said deposit to and for the use of the said Company, and the stock shall be sold at public sale, for the behoof of the Company, and on failure of paying the other instalments, or any of them, the party or parties failing therein, shall forfeit the original deposit of five per centum, and the dividends unpaid prior to the time for making such payment, and during the delay of the same.

Twenty Second:—The said Company shall not directly or indirectly deal in any thing, excepting Bills of Exchange, gold or silver Bullion, or in the sale of Goods really and truly pledged for money lent, and not redeemed in due time, or in the sale of stock pledged for money lent, and not so redeemed, which said goods and stock so pledged, and not so redeemed, shall be sold by the said Company, at public sale, at any time not less than ten days after the period for redemption; and if upon such sale of goods or stock, there shall be a sur-