be construed to exempt the joint stock of the said Corporation from being also liable for and chargeable with the debts and engagements of the same.

- 21. Every bond, bank bill, or bank note, or other instrument, by the terms or effect of which the said Corporation may be charged or held liable for the payment of money, shall specially declare in such form as the Board of Directors shall prescribe, that payment shall be made out of the joint funds of the said Corporation; provided nevertheless, that nothing herein contained shall be construed to alter, change or diminish the responsibilities and liabilities imposed on stockholders in their individual capacities by the nineteenth section of this Act.
- 22. The total amount of the debts (deposits excepted) which the said Corporation shall at any time owe, whether by bond, bill, or note, or other contract whatsoever, shall not exceed twice the amount of the capital stock actually paid in by the stockholders; and in case of any excess, the Directors under whose administration and management the same shall happen, shall be liable for such excess in their individual and private capacities; provided always, that the lands, tenements, goods and chattels of the said Corporation shall also be liable for such excess.
- 23. The Directors shall make half yearly dividends of all profits, rents, premiums and interests of the said Corporation, payable at such time and place as the Directors shall appoint, of which they shall give thirty days' notice in two newspapers published in this Province.
- 24. The books, papers, correspondence and funds of the said Corporation shall at all times be subject to the inspection of the Directors; but no stockholder not a Director, shall inspect the account of any individual with the said Corporation.
- 25. All bills or notes issued by the said Corporation shall be signed by the President for the time being, and countersigned and attested by the Cashier, and shall be printed and made in steel plates; and all bills and notes so signed and countersigned, shall be binding on the said Corporation and payable in specie at the said Bank; provided no note shall be issued by the said Corporation for a less sum than one dollar.
- 26. The said Corporation shall be liable to pay to any bona fide holder the original amount of any note of the said Bank