any supplementary or amended Table or Tables which he may add thereto, or in part or in whole substitute therefor, shall have full force and effect (until amended, as they afterwards may be, in the like manner and not otherwise) for all future calculations, but shall not affect in any way the amount of any contributions theretofore calculated and established,—which latter under all circumstances shall remain in force for the future unaltered.

30.—All contributions to the Annuity Fund shall be held due, and be paid, in advance; the yearly, on the first day, not being a Sunday or holiday, in January, for the year then commencing; the half-yearly, on the first day, not being a Sunday or holiday, in January and July respectively, for the half-year then commencing; and those for any fraction of the year or half-year during which any Member may join the Society, or marry, or be allowed to contribute for any augmented rate of annuity, on the day of his becoming such Member, or marrying, or being so allowed, as the case may be; and if not paid when so becoming due, they shall bear interest at the rate of seven *per centum per annum* until paid.

Provided always, that in every case of a Member marrying, so much of whatever payments he may have made for the current year, or half-year, as may be proportioned to the unexpired remainder of such term, shall be carried to his credit as paid on account of his contribution for the same then so falling due.

31.—In case of failure by any Member to pay any contribution or penalty to the Annuity Fund within one month after the same shall have fallen due, it shall be competent to the Board to notify the Board of Directors of the Bank, at the head Office thereof, of such default; and upon receipt of such notification, it shall be competent to the Board of Directors of the Bank, with or without notification to the Member so in arrear, as they shall see fit, summarily to retain the amount so due, with interest as aforesaid, out of any monies due or to fall due from the Bank, by way of salary or otherwise, to such Member, and to pay over the same to the Society.

32.—All contributions and penalties whatever falling due to the Annuity Fund, under the By-laws of the Society, shall from the moment of their falling due, belong absolutely to the Society for the uses of