like manner fix ; and at any time afterwards, under the same conditions and limitations, and in the same manner, as in the foregoing Proviso are set forth, may convert such further contributions for the future from yearly into half-yearly, or *vice versâ*, or may wholly commute and redeem the same.

And provided also, that any such Member, having been admitted or allowed to contribute for more than the single or half rate of annuity required according to the grade of his employment, may at any time when not in arrear, by a written notice to the Board to that effect, limit his future contributions to the treble, double, single or half rate, as the case may admit.

28.—If any Member of the Society shall fail within one month after he may have married, either to notify the Board in writing, of the date of such his marriage, and of the name and age of his wife, or to produce evidence of such date and age to their satisfaction, he shall thereby incur such penalty not exceeding Ten dollars for every month and part of a month during which such his default may continue, as the Board, by vote duly recorded in its minutes before the termination of such default, shall ordain; and every such penalty shall be held to become due, and shall be paid, monthly, from such date, and on such day of the month, as the Board by such vote shall ordain; and no deduction or allowance shall be made, on his contributions to the Annuity Fund, by reason of any such penalty having been so imposed and paid.

29.—The Tables to be used for the calculation of contributions to the Annuity Fund, under Article Number Twenty-six of these By-laws, shall be those prepared by Archibald Borthwick of Edinburgh, Actuary, under date of the Twenty-fifth day of June, Eighteen hundred and sixty, and the original whereof is attached to the original of these By-laws. But it shall be competent to the Board, if at any time of opinion that the same require to have any amendment or addition made thereto, to submit the same to any Actuary whom they may have named to that end, with the sanction, *firstly*, of the major part of the members of the Society, given by vote, at a meeting duly called for that purpose, and *secondly*, of the Board of Directors of the Bank of Montreal. And in that case, any corrections thereof which he may make, or