

applicant, his application shall be rejected, and the Association shall order that the sums enclosed by him for his membership and yearly dues shall be returned to him by the Secretary, with notice of his rejection and the cause thereof.

SECTION 2. The year mentioned in this Article, shall end on the first of November in each year, and a member joining the Association previous to the first of November, shall pay a full year's dues up to said first of November.

X SECTION 3. Each member shall on or before the fifteenth day of November, in each year, pay into the funds of the Association the sum of three dollars as annual dues. Any member failing to pay his dues, assessments, and all legal demands of the Association against him in the allotted time laid down in Article XII. for the payment of assessments shall be deprived of all benefits until such time as he shall pay all such arrears against him. X provided that no payment of arrears by such member shall entitle him to receive any benefits accrued or to which he would have been entitled at any time before such payment but for so being in arrear.

SECTION 4. Any member who shall be in arrears for dues or assessments for the space of eighteen months shall thereupon cease to be a member of the Association.

SECTION 5. No member shall be entitled to vote at any meeting of the Association until all arrears for dues or assessments are paid to the Association.