may and shall remain liable to actions at the suit of the president and directors for further damages for such offence if the sum or sums herein mentioned be not sufficient to repair and satisfy such damages.

CHAP. 192.

Damages—how ascertained.

SEC. 12. *And be it enacted*, That in case any ferry over the Potomac river, within two miles above and below said bridge, the right to which is secured to the party or parties carrying on the same by charter granted by the legislature of Maryland, shall be deprived of any chartered right or otherwise injured by the provisions of this act, said party or parties shall be entitled, upon application in proper form and to the proper authority, to have the damages sustained by them in consequence of such deprivation or injury assessed by a jury in the usual form for cases of damage made and provided, and said North Branch Bridge company shall be answerable to said party or parties for said damages so ascertained, in any property held by such company under the provisions of this act.

Banking forbid.

Reservation.

SEC. 13. *And be it enacted*, That nothing in this act contained shall be so construed to confer any banking privileges upon said company, and the legislature reserves to itself the right to alter, amend or repeal this charter at pleasure.

CHAPTER 192.

Passed March 3, 1848.

An act to alter and amend the fifteenth section of an act to incorporate the Mutual Fire and Marine Insurance Company of Baltimore, passed at December session eighteen hundred and forty-four.

Annual statement.

Be it enacted by the General Assembly of Maryland, That the fifteenth section of the act of incorporation is hereby amended, and shall read as follows, viz: that an annual statement shall be made of the company's business on or before the first day of June, eighteen hundred and forty-eight, and in each and every year thereafter on the same day, to ascertain the nett earned premiums as near as may be for the preceding year, and if it be ascertained that after payment of all claims against the company that any profits have been made during the above period the directors, or a majority of them, may declare a dividend of said profits, and may issue certificates of a per centum on the earned premi-