

courage any match or matches of cock fighting by betting thereon, every such person so offending, shall, upon conviction thereof before any mayor's court or court of quarter sessions of the proper city or county, forfeit and pay the sum of forty dollars for every such offence, one half thereof to the use of the informer and the other half to the use of the poor of the proper city or county, in which poor-houses have been or may be erected, and when no poor-house shall be erected, to the use of the poor of the city, borough or township in which the offence shall be committed; and in default of payment of the fine aforesaid, the offender shall be committed to prison, for any period not exceeding thirty days, at the discretion of the court before which the conviction shall take place: *Provided further*, That such information shall be made within forty-eight hours after the commission of the offence.

Penalty on cock fighting.

How appropriated.

Enforced.

Provido.

FRED'K SMITH, *Speaker*  
of the House of Representatives.

DANIEL STURGEON,  
*Speaker of the Senate.*

APPROVED—the twelfth day of March, A. D. one thousand eight hundred and thirty.

GEO. WOLF.

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No. 56.

AN ACT

To incorporate the Fire Insurance Company of Northampton county.

SECT. 1. *Be it enacted by the Senate and House of Representatives of the commonwealth of Pennsylvania in general assembly met, and it is hereby enacted by the authority of the same,* That the persons who have associated themselves into a Fire Insurance company, in and near the borough of Easton, in the county of Northampton, by the name of "The Fire Insurance Company of Northampton county," with such persons, being citizens of the United States, as shall hereafter be admitted members thereof, in the manner hereinafter provided, shall be and they hereby are created and made a body politic and corporate,

Company incorporated.

**Title.** by the name, style and title of "The Fire Insurance Company of Northampton county," and they and their successors are hereby ordained and declared a body politic and corporate, in fact and in law, with all the legal incidents to a corporation aggregate: *Provided*, That the real estate by them to be held shall be only such as shall accommodate the corporation in the transaction of the business thereof, or shall be taken and held in securities for the payments of debts due to the said corporation, and that no by-law to be made by the said corporation shall be repugnant to the constitution of this state or the United States, and the clear yearly income of the real estate hereby authorised to be held, shall not exceed three thousand dollars.

**Limit of income.**

**Annual election.**

**First managers appointed.**

**General meetings of company to regulate affairs, or to vest power in managers.**

**Elections. Each member one vote.**

**President, Secretary & treasurer. Surveyors and other agents.**

**SECT. 2.** *And be it further enacted by the authority aforesaid,* That on the first Monday in January next, and on the same day of each year thereafter, the members of the said corporation shall convene for the election of managers of the said company, who shall continue in office for one year, and until successors shall be duly chosen; and in the event of a failure to elect on the day herein appointed, the election shall be held as soon thereafter as practicable, giving at least ten days notice of the time and place of election, and that until the first election hereby authorised, and until successors shall be chosen as herein directed, John Green, Owen Rice, John Stewart, James M. Porter, Daniel Stroud, Philip Mixseil, Anthony M'Coy, Peter S. Michler, Christian J. Hutter, Matthias Riegel and George Barnet, (M.) shall be the managers of the said company, with power to transact all the business hereafter enjoined upon the managers of the said corporation.

**SECT. 3.** *And be it further enacted by the authority aforesaid,* That general meetings of the company shall be held whenever called by the board of managers, or whenever requested by twenty members, and the members shall at such general meeting, pass all by-laws, rules and regulations necessary for the well government of the affairs of the corporation, or vest the power so to do in the board of managers, whenever it shall be deemed advisable to do so; and all elections shall be by ballot, each member being entitled to one vote, to be conducted by three judges chosen by the existing board of managers for that purpose, who shall certify under their hands the result of such election, to be filed with the papers of the corporation. The managers for the time being shall choose one of their members for president, and they shall also from time to time, as it shall be found necessary, to choose a secretary and treasurer, one or more surveyors and other agents and officers, and fix their

respective fees and salaries, as shall be deemed necessary for the transaction of the business of the corporation, and shall have power to suspend, remove or displace all or any of the agents or officers of the company by them to be appointed, and to supply any vacancy which may happen by death, resignation or removal, either in the board of managers, (until the next election,) or in the other officers of the company, and they shall at the annual meeting to be held for the election of managers, present to the company a general statement of its affairs.

Vacancies.

Annual statement.

SECT. 4. *And be it further enacted by the authority aforesaid,* That the president and managers shall have full power on behalf of the said corporation, to make insurance against losses by fire, on any house, tenement, manufactory, or other buildings, and on goods, wares, merchandize and effects therein, and on hay, grain and other agricultural products in barns, stacks, or otherwise, and generally on all kinds of buildings, and of goods, wares, merchandize and effects upon the land, and to make, execute and perfect such and so many contracts, bargains, agreements, policies and other instruments, as shall or may be necessary, and as the nature of the case shall or may require, and every such contract, bargain, agreement and policy to be made by the said corporation, shall be in writing or in print, and shall be under the seal of the said corporation, signed by the president and attested and signed by the secretary or other officer who may be appointed by the president and managers for that purpose, and also by the party insured.

On what company may insure.

Policies under seal, &amp;c.

SECT. 5. *And be it further enacted by the authority aforesaid,* That it may be lawful for the said corporation to employ and improve all moneys received for premiums, and the profits thereof, in the funded debt of the United States, or of any of the United States, or of any city or incorporated borough of this state, or in the stock of any chartered or incorporated bank, or in the stock or loan of any chartered or incorporated canal, navigation, bridge or road company, or of any company that now is, or hereafter may be incorporated by this state or the United States, or in the purchase of any ground rents or mortgages, or in any loans on good and sufficient security, for answering the contingent charges of the corporation and satisfying such losses and damages as shall happen in and to the same: *Provided,* That nothing herein contained shall in any way be construed to authorise the said company to use the funds of this institution for banking purposes.

How funds may be invested.

Provide.

No banking privileges.

SECT. 6. *And be it further enacted by the authority aforesaid,* That the premiums paid by each and every person shall

- Premiums to remain a pledge. Withdrawal of deposits within three years after expiration of policy. be and remain as a pledge for the performance of his, her or their covenants, which deposite money shall be returned to the depositor who may withdraw from the company, his executors, administrators or assigns, at the expiration of the policy in which it has been deposited, together with a proportionable dividend of the profits in the mean time, after deducting losses and incidental charges; but if the deposit money shall not be demanded within three years after the expiration of a policy, the deposit money shall be forfeited for the benefit of the company.
- Policies transferable. **SECT. 7.** *And be it further enacted by the authority aforesaid,* That in case any assured named in any policy or contract of insurance, made by the said corporation, shall sell, convey or assign the subject insured, it shall be lawful for such assured to assign and to deliver to the purchaser such policy or contract of insurance, and such assignee shall have all the benefit of such policy or contract of insurance, and may bring and maintain a suit in his own name: *Provided,* That before any loss happens, he shall obtain the consent of the president or secretary to such assignment, and have the same endorsed on or annexed to such policy or contract of insurance, to be according to the aforesaid directions for that purpose, and not otherwise.
- Proviso. Transfer to have consent of president or secretary. **SECT. 8.** *And be it further enacted by the authority aforesaid,* That each and every person or persons insuring in said company, shall stand bound and be obliged to pay his, her or their proportion according to his, her or their deposits, of all losses happening and incurring in and to the same, during the limit for which he, she or they had insured.
- Persons insuring bound to pay proportion of losses. **SECT. 9.** *And be it further enacted by the authority aforesaid,* That the nett profits arising by interest or otherwise, shall be ascertained yearly, to every member in proportion to his, her or their deposit, for which each member shall have a credit in the company's books payable only at the cancelling of their policies, to such members as withdraw from the company, after deducting the proportionable share of losses and incidental charges.
- Nett profits to be ascertained yearly and credited to members. **SECT. 10.** *And be it further enacted by the authority aforesaid,* That all and every of the members of this company who shall sustain any loss or damage by fire, shall give immediate notice to the president and managers of the company, at their office, to the end that the managers, their officers and agents, may examine and inquire into the same.
- Immediate notice of loss by fire to be given at office of company. **SECT. 11.** *And be it further enacted by the authority aforesaid,* That the managers for the time being shall, with all convenient expedition, after any loss sustained, settle a
- Mode of ascertaining, publishing.

rate of contribution in proportion to the amount deposited, and publish the same in such manner as they shall think fit, and that when such rate or rates shall exceed the dividend or dividends of interest or profits on the amount of money deposited, all and every of the members of the company shall pay into the hands of the treasurer, his, her or their proportionable part of such rate or rates, within sixty days after such publication as aforesaid, and in default of such payment, he, she or they and every of them making such default therein, shall forfeit and pay double the said rates, and neglecting to pay the said forfeiture for thirty days more, shall or may by the managers for time being, be excluded and debarred from any benefit or advantage from his, her or their insurances, respectively, and all right to the stock of this company, and shall notwithstanding be liable to the said rates, pursuant to his, her or their covenants and agreements.

and settling  
proportion  
of losses.

SECT. 12. *And be it further enacted by the authority aforesaid,* That the managers shall have power to reward, out of the company's stock, such as are voluntarily and usefully active in dangerous cases to extinguish fire.

Power to re-  
ward useful  
persons at  
fires.

SECT. 13. *And be it further enacted by the authority aforesaid,* That if at any time it shall appear to the legislature, that the charter privileges hereby granted are injurious to the public welfare, the power thereof to repeal this act shall not on any conditions be denied or impaired, but such repeal shall not affect any engagements to which said company may have become a party previously thereto, and that the said company shall have a reasonable time to bring their accounts to a final settlement and termination.

Right to  
repeal.

Not to affect  
engagements

FRED'K SMITH, *Speaker*  
*of the House of Representatives.*

DANIEL STURGEON,  
*Speaker of the Senate.*

APPROVED—the twelfth day of March, A. D. one thousand eight hundred and thirty.

GEO. WOLF.