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40. The signature to any notice to be given by the Co-operative may be written, stamped, typewritten or printed, or partly written, stamped, typewritten or printed.
  41. Where a given number of days notice, or notice extending over any period, is required to be given, the day of service or posting of the notice shall, unless it is otherwise provided, be counted in such number of days or other period.
  42. The accidental omission to give notice of any general meeting or the non-receipt of any notice by any member or members, provided notice is received generally by members, shall not invalidate any resolution passed or any proceedings taken at any such general meeting.
  43. A certificate of the secretary, or other duly authorized officer of the Co-operative in office at the time of the making of the certificate, as to facts in relation to the mailing or delivery of any notice to any member, Director or officer or publication of any notice, shall be prima facie evidence thereof and shall be binding on every member, Director or officer of the Co-operative as the case may be.

#### LOANS FROM MEMBERS

44. For the purpose of financing the business of the Co-operative each member shall be required at the time of his application to make a loan to the Co-operative of at least \$ ~~50.00~~ and such loans shall be referred to as member loans. Such loans may be paid in cash, or in instalments or in such other manner as the Board of Directors may determine.
45. The Directors may, from time to time, by resolution, prescribe that member loans shall be accepted and payable at such time or times or on demand or at a fixed period after demand, but the Co-operative shall have, in all cases, the right to repay member loans in whole or in part at any time before the maturity thereof without notice or bonus.
46. Paid up loans exceeding \$ ~~300.00~~ shall bear interest at 4 % per annum payable annually or at such other times as may be prescribed by resolution of the Directors.
47. As evidence of such indebtedness of the Co-operative to the members, the Co-operative shall issue certificates to be known as Member Loan Certificates, and such certificates shall be in such form and subject to such terms and conditions not inconsistent with these by-laws as the Directors may from time to time determine. Each certificate shall show on its face the date of issue, ~~maturity date~~, rate of interest and the terms upon which it may be redeemed prior to maturity, if any.
48. Member Loan Certificates shall be transferable only to members and with the consent of the Board of Directors.
49. The Directors may from time to time as funds are available for that purpose repay Member Loans as they fall due or prior to their maturity dates, but so far as possible they shall give precedence to those held the longest.
50. In special circumstances the Directors may, at their discretion, return to a member all or part of his member loan.