

# MAINE STATE LEGISLATURE

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**STATE OF MAINE**

**REPORT**

**OF THE**

**ATTORNEY GENERAL**

**for the calendar years**

**1957 - 1958**

“‘Person’ means any individual, partnership, firm, corporation, association or other unit, and the State and all political subdivisions or agencies thereof, except State owned and operated institutions.”

Under Section 4 the Milk Commission has jurisdiction over sales  
“. . . By any person . . . to another person. . .”

From the above it appears to have been the intent of the Legislature to include political subdivisions or agencies of the State within the provisions of the Maine Milk Control Law.

GEORGE A. WATHEN  
Assistant Attorney General

March 31, 1958

To Lloyd K. Allen, Manager, Industrial Building Authority

Re: Maine Industrial Building Authority Advertising

As a general rule a governmental department or agency has only the powers expressly granted by statute. Section 6 of Chapter 38B sets out the powers of the Industrial Building Authority. Section 11 of Chapter 38B states that the Authority “may in its discretion expend out of the fund such moneys as may be necessary for the expenses of the Authority, including administrative, legal, actuarial and other services.”

Reference to Chapter 38A, Revised Statutes of 1954, indicates that the Department of Economic Development has been set up to disseminate information to promote industry within the state and advertise the advantages of the state. See Section 4 and Section 6A of Chapter 38A. Therefore, it is my opinion that this department should handle advertising and promotion of the advantages of the Industrial Building Authority.

GEORGE A. WATHEN  
Assistant Attorney General

April 1, 1958

To Carleton L. Bradbury, Banking Commissioner

Re: Group Life Insurance

In answer to your memo dated March 3, 1958, containing two questions . . . may I submit the following answer, using the word “bank” to include a mutual savings bank, trust company, and loan and building association:

Question 1. Is it within the authorized corporate powers of a state-chartered mutual savings bank, trust company, or loan and building association to offer group life insurance to certain real estate mortgage borrowers by use of a Group Insurance master policy, provided the form of the policy and its underwriting is in compliance with applicable statutes?

*Answer.* Section 18 of Chapter 59, R. S. 1954, requires each bank to cause fire insurance to be placed on all real and personal property on which it holds a mortgage. It further states that the bank may require other kinds of insurance to be carried on any interest it may have in its own property or in that of others.