

MAINE STATE LEGISLATURE

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Acts and Resolves

As Passed by the

Seventy-Eighth Legislature

OF THE

STATE OF MAINE

1917

Including Acts and Resolves of the Special Session of the
Seventy-Seventh Legislature held in 1916.

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PUBLIC LAWS
OF THE
STATE OF MAINE

As Passed by the Seventy-Eighth Legislature

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[supplied from page 1 of volume]

CHAP. 302

him by the provisions of this act shall be fined not more than five hundred dollars or be imprisoned for not more than six months.

Sec. 131. Appropriation. For the purpose of enabling the state board of health to carry out the provisions of this act there is hereby appropriated for the year nineteen hundred seventeen the sum of four thousand dollars, and for the year nineteen hundred eighteen, the sum of four thousand dollars.

Approved April 7, 1917.

Chapter 302.

An Act to Prohibit the Selling or Giving Away of Air Rifles to Children under Fourteen Years of Age.

Be it enacted by the People of the State of Maine, as follows:

Sec. 1. Air rifles not to be sold or given to children under 14 years; penalty. Whoever sells or gives away an air rifle to any child under the age of fourteen years shall be fined not less than five or more than twenty dollars.

Sec. 2. Jurisdiction. Municipal courts and trial justices shall have jurisdiction of violations of the preceding section.

Approved April 7, 1917.

Chapter 303.

An Act to Establish the Farm Lands Loan Commissioners of Maine and to Authorize the Investment of Certain Moneys Now on Deposit in the State Treasury Known as the Reserved Land Fund.

Be it enacted by the People of the State of Maine, as follows:

Sec. 1. Principal and income reserved lands, made separate funds. All moneys on deposit in the state treasury on account of lands reserved for public uses which shall constitute the principal fund of such account on January first, one thousand nine hundred and eighteen, and all amounts credited to the same under the provisions of sections nineteen and twenty, of chapter eight, of the revised statutes, shall remain separate funds, the principal sum of which shall continue undiminished, except when payments shall be made therefrom to towns under the provisions of section twenty-one, of chapter eight, of the revised statutes, or when invested in securities according to the provisions of this act.

Sec. 2. Farm Lands Loan Commissioners of Maine; composition of board, powers and duties. The governor, the state auditor, the land agent, the commissioner of agriculture and the state superintendent of public schools shall constitute a board to be known as the "Farm Lands Loan Com-

CHAP. 303

missioners of Maine." Said commissioners shall have control of the investment of the funds arising from the sale or lease of public lands now on deposit in the state treasury and known as the reserved land fund. They shall also have control of the investment of amounts hereafter added to the principal fund of said account under the provisions of section seventeen of chapter eight, of the revised statutes. They may make investigations concerning the rights of the state in and to any islands or other lands and may report to any future session of the legislature their recommendations relative to securing such lands as the state is or may hereafter be entitled to, and may recommend the sale of the same if they deem a sale advisable.

Sec. 3. How commissioners may invest fund. The said commissioners shall in their discretion invest the principal of the funds which have arisen or may hereafter arise from the sale and lease of the lands reserved for public uses, keeping the principal funds separate from the interest, in the following named bonds and loans, but in no other manner, to wit: 1. In the purchase of bonds of this state; 2. In approved mortgages on agricultural lands, as hereafter provided in this act; 3. In the bonds of any city, town or county of Maine; 4. In the bonds of the United States.

Sec. 4. Application for loan; what it shall contain. Every application for a loan made in pursuance of the third clause as above shall be in writing, stating the amount required, the purpose for which it is to be applied and the time and terms of repayment and shall be accompanied by due proof of the assessed valuation for the preceding three years of the taxable property within the town, village, city or county making the application and of the existing indebtedness thereof.

Sec. 5. Loans on security of agricultural lands; general provisions. Loans made from such fund on the security of agricultural lands shall be made in accordance with the following provisions: The commissioners shall from time to time furnish the chairman of the municipal officers of the various cities, towns and plantations of the state with a sufficient number of blank applications for loans. Each blank application shall contain questions relative to the purpose for which the loan is desired, the residence of the applicant for the loan, his interest in the land offered as security, a detailed description of the boundaries of such land, the assessed and the market value of the same, the nature of the land and any other matters which the commissioners may deem relevant. Any person desiring a loan may make a request for a blank application for a loan to the chairman of the municipal officers of the town in which the land which it is proposed to offer as security is located and the said chairman shall furnish such person with a blank application and shall advise him as to the proper manner of filing the same. The applicant for a loan shall take oath before the city, town or plantation clerk to the truth of the statements made in his application, which application shall thereupon be transmitted to the commissioners at Augusta.

Sec. 6. Town officers to inform commissioners as to value of land, etc. In addition to the application the applicant shall also file an abstract of title to the land which the applicant offers as security, which abstract of title shall likewise be transmitted to the farm lands loan commissioners, as

aforesaid. In addition to the statements made as above prescribed the commissioners may request such further statements from these or other town officers with respect to the value of the land offered as security for a loan and the truth of the statements made by the applicant in his application as may reasonably be in their power as town officers to make and all such officers shall comply with their requests, when made, without compensation.

Sec. 7. Conditions under which loans may be granted; amount; rate of interest, payment, purposes, fund available, expiration, etc. The commissioners shall meet twice monthly whenever one or more applications for loans are awaiting consideration, or oftener in their discretion, to consider applications and they shall consider and dispose of all applications in the order in which such applications were received. The commissioners may grant applications for loans for which sufficient security as hereinafter provided is offered, subject to the approval of the attorney general of the title to the land offered as security. The commissioners may grant applications for the full amount asked or when they consider the security offered to be inadequate, they may reduce the amount of the loan to a sum for which they deem the security to be adequate. 1. The commissioners shall require as security for every farm loan a first mortgage on farm real estate of a market value at least double the amount of the loan held under a complete title in fee simple by the borrower; 2. No loan shall be granted to any person who is not an actual resident of this state and a bona fide occupant of the land offered as security; 3. No loan shall be granted upon any land of which the market value is less than ten dollars per acre; 4. No loan of less than three hundred or more than five thousand dollars shall be made to any one person, and no person shall be granted separate loans aggregating more than five thousand dollars; 5. At least one hundred thousand dollars of the moneys available from the reserved land fund shall be set aside each year for loans under this act and so much of said amount as may be necessary, is hereby appropriated to be loaned as provided for in this act; 6. Loans shall be granted only for the purpose of assisting the borrower to erect necessary dwelling houses and farm buildings, to build silos, to clear his lands of forest growth and for the purchase of live stock; 7. The borrower shall pay a charge of five per cent per annum for the use of the loan at the expiration of one year from the date of the loan and annually thereafter so long as the loan remains unpaid. All loans shall be made for a term of not less than three nor more than twenty years but the principal of the loan in whole or in part, at the option of the borrower, may be paid on any interest date occurring not less than three nor more than nineteen years after the date of the loan and in any event the whole shall be payable in twenty years and when partial payments are made the annual charge of five per cent shall be made only upon the unpaid balance of the principal of the loan.

Sec. 8. Transactions to be conducted through a bank selected by applicant; specific provisions; commissioners may cause land to be examined; may refuse entire loan or may grant reduced amount. The commissioners shall loan to borrowers in accordance with the following provisions: 1. Every applicant for a loan shall select a bank to receive deposits of the money loaned to him by the commissioners. 2. When the commissioners

CHAP. 303

grant a loan they shall deposit in the bank selected by the applicant for the loan a sum of money equal to the amount of the loan granted and shall furnish the bank with the mortgage and notice necessary to the proper securing of the loan, prepared ready for the signature of the applicant for the loan, and the bank shall agree to hold the sum of money so deposited until directed by the commissioners to pay it to the applicant for the loan or to dispose of it in some other manner directed by the commissioners; the bank shall further agree to record the mortgage with the proper register of deeds and to return the papers to the commissioners without charge to the commissioners or to the borrower, except that the bank may require the borrower to pay the fee charged by the register of deeds for recording the mortgage together with any sums paid for revenue stamps as may be required by law, and the amount necessary to reimburse the commissioners for sums paid for examination of the land, and of record of title. 3. Before authorizing the bank of deposit selected by the applicant for a loan to make payment to him of the amount of his loan, the commissioners shall cause an examination of the land offered as security by the applicant for the loan to be made by some competent person. If the commissioners are satisfied, upon receipt of the report of the person examining the land offered as security, that the land is of a value at least equal to that accepted as a true value by the commissioners in granting the loan, they shall direct the bank in which they have deposited the amount of the loan to pay a sum equal to this amount to the applicant for the loan. If the commissioners are not satisfied that the land offered as security for the loan is of a value equal to that accepted by them as a true value in granting the loan, they may, as justice demands, refuse altogether to pay the loan to the applicant or they may reduce the amount of the loan to a sum for which the security offered is adequate and may give the bank selected by the applicant appropriate directions for the disposal of the funds deposited with it for the payment of the loan in question.

Sec. 9. State auditor secretary of board; shall institute proceedings on overdue payments. The state auditor shall act as secretary of said commissioners and he shall keep a record of all bonds, mortgages and notes securing the same taken under authority of this act, showing all necessary information relative to the bonds taken, the name of the mortgagor, the amount of the mortgage, when executed, when and where payable, the rate of interest and any other matters that he may deem essential, and he is hereby authorized and required in the name of the state to institute and prosecute proceedings, by any of the methods provided by law of foreclosure when any sums are overdue on notes taken hereunder.

Sec. 10. Commissioners, attorney general and assistant to receive no additional compensation. The officers constituting the Farm Lands Loan Commissioners shall receive no additional compensation on account of said services, but shall be paid their actual and reasonable expenses necessarily incurred in the performance of their duties under this act. The attorney general and his assistant shall serve said board without additional compensation.

Sec. 11. Commissioners to pay to plantations accrued interest due; shall make investigation of other funds in state treasury and report to next

CHAP. 304

legislature. The Farm Lands Loan Commissioners are hereby authorized and directed to pay to plantations all accrued interest due such plantations so far as may be possible under existing provisions of law and so much of said fund as may be necessary to pay such interest is hereby appropriated for said purpose. They are also authorized and directed to ascertain the true standing of the permanent school fund and of the Passamaquoddy Indian trust fund and shall investigate the feasibility of having set aside said two last named funds, as well as the Penobscot Indian trust fund, for investment in the same manner as is herein contemplated relative to the reserved land fund, and shall report their recommendations upon the same to the next session of the legislature.

Sec. 12. Effective January 1st, 1918. This act shall take effect on January first, one thousand nine hundred and eighteen.

Approved April 7, 1917.

Chapter 304.

An Act to Amend Chapter Three Hundred Nineteen of the Public Laws of Nineteen Hundred and Fifteen Entitled "An Act to Provide for State and County Aid in the Construction of Highway Bridges."

Be it enacted by the People of the State of Maine, as follows:

Sec. 1. P. L. 1915, c. 319, relating to state and county aid in construction of highway bridges; apportionment of construction, amended. Section one, of chapter three hundred nineteen of the public laws of nineteen hundred and fifteen, is hereby amended as follows:

By inserting after the word "city" in the second line of said section the words 'or unorganized township' and after the word "town" in the fifth line the words 'city, or unorganized township' and after the word "town" in the sixth line the words 'city or unorganized township' and after the word "town" in the seventh line the words 'city or unorganized township' and after the word "town" in the eighth line the words 'city or unorganized township', so that said section as amended shall read as follows:

'Sec. 1. Unorganized townships included. When public convenience and necessity require the building or rebuilding of any bridge in any town or city or unorganized township, said bridge being located on any main thoroughfare, and the cost of said construction, together with all other moneys raised for the construction and repair of ways, highways and bridges in said town, city or unorganized township makes a tax rate in excess of five mills on the valuation of the town, city or unorganized township last made by the board of state assessors, the cost of the construction of said bridge shall be borne as follows: Fifty per centum by the town, city or unorganized township, thirty per centum by the county in which said town, city or unorganized township is located and twenty per centum by the state.'

Sec. 2. P. L., c. 319, § 2, relating to petition, plans, etc., amended. Section two of said chapter three hundred nineteen is hereby amended by adding at the end of the said section the following paragraphs: