

# MAINE STATE LEGISLATURE

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# ACTS AND RESOLVES

AS PASSED BY THE

## Eightieth Legislature

OF THE

## STATE OF MAINE

1921

Including Acts and Resolves of the Special Session held in 1920.

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Published by the Secretary of State, in accordance with the Resolves of the Legislature approved June 28, 1820, March 18, 1840, and March 16, 1842.

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1921

**PUBLIC LAWS**  
OF THE  
**STATE OF MAINE**

As Passed by the Eightieth Legislature

**1921**

[supplied from page 3 of volume]

## Chapter 147.

An Act to Amend Section Seven of Chapter Three Hundred and Three of the Public Laws of Nineteen Hundred and Seventeen, as Amended by Chapters One Hundred and Forty-one and Two Hundred and Twenty-three of the Public Laws of Nineteen Hundred and Nineteen, Changing the Conditions under which Loans may be Granted by Farm Lands Loan Commissioners.

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

**1917, § 7, c. 303; 1919, c. 141 and 223; relating to conditions under which loans may be made under the Farm Lands Loan Act, amended.** Section seven of chapter three hundred and three of the public laws of nineteen hundred and seventeen, as amended by chapters one hundred and forty-one and two hundred and twenty-three of the public laws of nineteen hundred and nineteen, is hereby further amended by striking out section seven of said chapter three hundred and three, and inserting in place thereof the following section, so that said section, as amended, shall read as follows:

**‘Sec. 7. Provision limiting the appropriation to any specific years eliminated; interest rate increased to seven per cent; loan may be negotiated for one year and the loan may be liquidated at any anniversary date.** 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.

‘First: 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;

‘Second: 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;

‘Third: No loan shall be granted upon any land of which the market value is less than ten dollars per acre;

‘Fourth: 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;

'Fifth: The reserved land fund, not invested, shall be set aside for loans under this section, or for any of the purposes set forth in section three, and the amount of said fund is hereby appropriated for such uses.

'Sixth: Loans shall be granted only for the purpose of assisting the borrower to erect necessary dwelling houses and farm buildings, to build silos, clear his land of forest growth, for the purchase of live stock and farm machinery, and for any other legitimate agricultural purpose, and also to refund an existing mortgage, but loans shall not be granted to refund an existing mortgage unless the borrower takes an additional amount to be expended for any purposes in this section recited, and then only when in the discretion of the commissioners such loan is advisable;

'Seventh: The borrower shall pay a charge of seven 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, and shall assign to the state, so far as its interests may appear, any policy of insurance upon buildings on any property mortgaged under this act during the lifetime of the mortgage. All loans shall be made for a term of not less than one, 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 one 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 seven per cent shall be made only upon the unpaid balance of the principal of the loan.'

Approved April 7, 1921.

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## Chapter 148.

An Act to Amend the Law Relating to Investigations in Animal Husbandry.

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

**R. S., c. 34, § 16; 1919, c. 150; relating to investigations in animal husbandry, amended.** Chapter thirty-four, section thirteen of the revised statutes is hereby amended by adding to the end of said section the following: 'The experiments in animal husbandry may be conducted at any of the farms owned by the state,' so that said section, as amended, shall read as follows:

**'Sec. 13. Investigations not confined to Maine Agricultural Experiment Station.** The Maine Agricultural Experiment Station shall also conduct scientific investigations in animal husbandry, including experiments and observations on dairy cattle and other domestic animals,