

### ACTS AND RESOLVES

### AS PASSED BY THE

# Eighty-first Legislature

### OF THE

## STATE OF MAINE

## 1923

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## **PUBLIC LAWS**

### OF THE

# **STATE OF MAINE**

As Passed by the Eighty-First Legislature

1923

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### PROTECTION OF BANKS.

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four to sixteen, both inclusive, of chapter fifty-nine of the revised statutes, and chapter one hundred and ninety-five of the public laws of nineteen hundred and twenty-one, are hereby repealed.

Sec. 15. Emergency clause. In view of the emergency cited in the preamble hereof this act shall take effect when approved.

Approved April 4, 1923.

### Chapter 150.

An Act for the Better Protection of Banks in Particular Transactions. Be it enacted by the People of the State of Maine, as follows:

Sec. 1. Stop-payment orders on checks and drafts not effective after 90 days unless renewed. No revocation, countermand or stop-payment order relating to the payment of any check or draft against an account of a depositor in any bank or trust company doing business in this state shall remain in effect for more than ninety days after the service thereof on the bank, unless the same be renewed, which renewals shall be in writing and which renewals shall be in effect for not more than ninety days from the date of service thereof on the bank or trust company, but such renewals may be made from time to time. All notices affecting checks upon which revocation, countermand or stop-payment order have been made at the time of the taking effect of this act shall not be deemed to continue for a period of more than ninety days thereafter.

Sec. 2. Checks presented after one year after date may be refused payment. Where a check or other instrument payable on demand at any bank or trust company doing business in this state is presented for payment more than one year from its date, such bank or trust company may, unless expressly instructed by the drawer or maker to pay the same, refuse payment thereof and no liability shall thereby be incurred to the drawer or maker for dishonoring the instrument by non-payment.

Sec. 3. Banks not liable for non-payment of checks through mistake or error, unless actual damage is shown. No bank or trust company doing business in this state shall be liable to a depositor because of the non-payment through mistake or error and without malice of a check which should have been paid unless the depositor shall allege and prove actual damage by reason of such non-payment and in such event the liability shall not exceed the amount of damage so proved.

Sec. 4. Banks may forward checks and notes direct to payor bank; forwarding bank not liable if due diligence used. Any bank, banker or trust company, hereinafter called bank, organized under the laws of, or

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doing business in, this state, receiving for collection or deposit, any check, note or other negotiable instrument drawn upon or payable at any other bank, located in another city or town whether within or without this state, may forward such instrument for collection directly to the bank on which it is drawn or at which it is made payable, and such method of forwarding direct to the payor shall be deemed due diligence, and the failure of such payor bank, because of its insolvency or other default, to account for the proceeds thereof, shall not render the forwarding bank liable therefor, provided, however, such forwarding bank shall have used due diligence in other respects in connection with the collection of such instrument.

Sec. 5. Adverse claim to deposits not effectual unless claimant procures appropriate legal process or files indemnity bond. Notice to any bank or trust company doing business in this state of an adverse claim to a deposit standing on its books to the credit of any person shall not be effectual to cause said bank to recognize said adverse claimant unless said adverse claimant shall also either procure a restraining order, injunction or other appropriate process against said bank from a court of competent jurisdiction in a cause therein instituted by him wherein the person to whose credit the deposit stands is made a party and served with summons, or shall execute to said bank, in form and with sureties acceptable to it a bond, indemnifying said bank from any and all liability, loss, damage, costs, and expenses for and on account of the payment of such adverse claim or the dishonor of the check or other order of the person to whose credit the deposit stands on the books of said bank provided, that this law shall not apply in any instance where the person to whose credit the deposit stands is a fiduciary for such adverse claimant, and the facts constituting such relationship, as also the facts showing reasonable cause of belief on the part of said claimant that the said fiduciary is about to misappropriate said deposit, are made to appear by the affidavit of such claimant.

Sec. 6. Payment, certification, and acceptances of checks and negotiable instruments may be made on Saturdays after 12 o'clock, noon. Nothing in any law of this state shall in any manner whatsoever affect the validity of, or render void or voidable, the payment, certification or acceptance of a check or other negotiable instrument or any other transaction by a bank in this state, because done or performed on any Saturday between twelve o'clock noon and midnight, provided such payment, certification, acceptance, or other transaction would be valid if done or performed before twelve o'clock noon on such Saturday; provided further that nothing herein shall be construed to compel any bank or trust company doing business in this state, which by law or custom is entitled to

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close at twelve o'clock noon on any Saturday, to keep open for the transaction of business or to perform any of the acts or transactions aforesaid, on any Saturday after such hour except at its own option.

### Approved April 4, 1923.

Chapter 151.

An Act to Amend Section Thirty-three of Chapter One Hundred and Twenty-seven of the Revised Statutes, Relating to the Disposal of Intoxicating Liquors Declared Forfeited.

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

R. S., c. 127, sec. 33; relating to disposal of liquors declared forfeited by order of court, amended. Section thirty-three of chapter one hundred and twenty-seven of the revised statutes, is hereby amended, by striking out the whole of said section and inserting in place thereof the following section, so that said section, as amended, shall read as follows:

Cider declared forfeited may be sold by sheriff to be used in 'Sec. 33. manufacture of vinegar; record to be kept; procedure. All spirituous and distilled liquors and all other liquors, declared forfeited by any court under this chapter, which shall have been found by said court to contain more than twenty per cent of alcohol, shall, by order of the court rendering final judgment thereon, be turned over to the sheriff of the county where such seizure was made, by any officer competent to serve the process on which they were forfeited, and he shall make return accordingly to said court: and said sheriff shall receipt to said officer therefor: said sheriff shall mingle said liquors together, and as soon as he has accumulated a quantity equal to five barrels, he shall ship the same to some responsible rectifying distiller, outside of this state, and have the alcohol redistilled therefrom, as is hereinafter provided. Said sheriffs shall annually contract with some responsible rectifying distiller, outside the limits of this state to take such liquors and distill the alcohol therefrom, and to account for and pay over to the treasurer of the county from which said liquors are received, in cash, at an agreed price for each gallon of one hundred degrees strength, determined by the United States internal revenue inspector at place of rectification. Before delivering any liquor under the aforesaid contract, the said sheriff shall take a bond, with sureties residing in this state, and to be approved by the treasurer of the county, from said rectifying distiller to the treasurer of his county, in the penal sum of one thousand dollars, conditioned that all of said liquors so received under said contract, shall be rectified and the alcohol distilled therefrom, and that the contractor will account for and pay over to the treasurer of said county from which said liquors are received, in cash, the amount due under