

the unmarked cheque was taken under their authority, and it would probably prove that John Smith took the cheque at his own risk, and that he alone is responsible to the bank, as endorser, for its non-payment.

On the state of facts indicated by the question we should say that the bank would have great difficulty in establishing any claim on the patrons, but a definite opinion could not be expressed without hearing both sides of the case fully.

*Bill payable "—— months and a half after date"*

QUESTION 189.—Would "*—— months and a half after date*" be a good bill?

ANSWER.—There have been no judicial decisions as to the effect of an order for the payment of money at "*—— months and a half*" after date or sight, and we find it somewhat difficult to form an opinion in the matter. Should a case come before the Courts they might decide that a half month should be taken to mean some arbitrary period, such as 14 days. We think, however, that each case would have to be judged on its own merits, and that if the half month which the document covered was determinable, it would be a bill of exchange; but if not, then it would not be a bill of exchange one of the essential features of which is that it is payable at a "*fixed future time*."

As an example take a bill dated 10th January payable three and one-half months after date. This, we think, would be due on 25th April, 15 days being clearly one-half of the month of April. If the bill were dated 25th January it would be impossible to say what the half month would be.

*Amount of a bill expressed in figures and not in words*

QUESTION 190.—Would a bill be invalid because the amount in the body is expressed in figures, instead of words?

ANSWER.—We do not think that a bill is invalid because the amount is expressed only in figures and not in words.

*Bill accepted payable at a bank where the payee has no account*

QUESTION 191.—May a bank refuse to take money with which to pay a draft held by another party, from the drawee of the same, the draft having been accepted by him payable at the bank? He has no current account with them.