to close their doors for business at twelve o'clock noon, on each and every Saturday in the year, and every Saturday in the year after twelve o'clock, noon, shall be a legal half-holiday, so far as regards the presenting for payment or acceptance and the protesting and giving notice of the dishonor of bills of exchange, bank checks, drafts, promissory notes and other negotiable paper, and for these purposes shall be treated and considered as the first day of the week, commonly called Sunday, and all such bills, checks, drafts and notes, presentable for acceptance or payment on Saturdays, shall be deemed to be presentable for acceptance or payment on the secular or business day next succeeding; provided, however, that all bills of exchange, drafts and promissory notes made after the passage of this Act, except those payable at sight or on demand, which shall be deemed to be otherwise payable on any half-holiday, Saturday, shall be deemed to be and shall be payable on the next succeeding secular or business day; and, provided further that for the purpose of protesting or otherwise holding liable any party to any bill of exchange, bank checks, draft or promissory note, and which shall not have been paid before twelve o'clock at noon on any half-holiday Saturday, a demand of acceptance or payment thereof may be made and notice of protest or dishonor thereof may be given on the next succeeding secular or business day; provided further, that, when any person shall receive for collection in said City of Cumberland, any bill of exchange, bank check or promissory note due and presentable for acceptance or payment on any half-holiday Saturday, such person shall not be deemed guilty of any neglect or omission of duty, nor incur any liability in not presenting for payment or acceptance or collecting such bill of exchange, bank check, draft or promissory note on that day; and provided further, that in construing this section, every halfholiday Saturday shall, until twelve o'clock, noon, be deemed a secular business day; nothing in this section shall affect the provisions of Sections 9 and 10 of Article 13 of the Code of Public General Laws, applicable to any Saturday, whenever the same, under the provision of said section, shall be a legal holiday.

## 1922, ch. 96, sec. 100.

100. Whenever any bill of exchange, bank check, draft or promissory note shall be presented for payment in the City of Cumberland on the secular or business day next succeeding the day on which it would otherwise have been presentable for payment, interest on same shall be computed down to and including such secular or business day.

## FISCAL YEAR.

## 1922, ch. 96, sec. 101.

101. The fiscal year for the City of Cumberland shall begin on the first day of April in each and every year. All books required to be kept by the several officers as hereinbefore provided, shall be procured by the Mayor and City Council, and the same, together with all papers pertain-