

part thereof, or any interest or dividend thereon, may be paid to either of said persons, whether the other be living or not; and the receipt or acquittance of the person so paid shall be a valid and sufficient release and discharge to the bank for any payment so made.

This section held to have no bearing upon the question of whether a gift of a fund had been perfected. *Mathias v. Fowler*, 124 Md. 667.

This section has no application where provision in pass book requires its production when money is withdrawn. *Savings Bank v. Appler*, 151 Md. 578.

Deposit in joint names of sisters does not give bank right of set-off as regards note of one sister in absence of evidence showing that she had separate interest in deposit. *People's Bank v. Turner*, 169 Md. 430.

An. Code, 1924, sec. 77. 1912, sec. 74. 1910, ch. 219, sec. 73 (p. 30).

103. Legal process against any banking institution may be served upon such institution in the manner now provided by law for such service on other corporations organized under the laws of this State.

See art. 23, secs. 109 and 119.

An. Code, 1924, sec. 78. 1912, sec. 75. 1910, ch. 219, sec. 74 (p. 30). 1912, ch. 194, sec. 74, 1918, ch. 33, sec. 75.

104. No person, co-partnership or corporation not subject to the supervision and examinations of the Bank Commissioner, and not required to make reports to him by the provisions of this Article, shall make use of any sign at the place where such business is transacted, having thereon any artificial or corporate name or other words indicating that such place or office is the place or office of a banking institution as defined in this Article; nor shall such person or persons make use of or circulate any letter-heads, bill-heads, blank notes, blank receipts, certificates, circulars, or any written or printed, or partly written or printed paper whatever, having thereon any artificial or corporate name, or other word or words indicating that such business is the business of a banking institution. Any person or persons violating any of the provisions of this section, either individually or as an interested party in any co-partnership or corporation, shall be guilty of a misdemeanor, and on conviction thereof shall be fined in a sum not more than one thousand dollars, or by imprisonment not more than one year, or by both fine and imprisonment. The provisions of this section shall not apply to persons, co-partnerships, or corporations which, on June 1, 1918, are engaged in business in incorporated towns or cities of the State of less than ten thousand inhabitants.

An. Code, 1924, sec. 79. 1912, sec. 76. 1910, ch. 219, sec. 75 (p. 31).

105. At all meetings of the stockholders of a bank or trust company for elections and other purposes, no person shall be allowed to vote on any share or shares of stock at such meetings, either in person or by proxy, unless the said person shall, if required by a stockholder, make oath before the judges of election, or other officers of the meeting, that he or she, as the case may be, is the lawful and *bona fide* owner of said stock, having purchased and paid, or secured payment for the same with a full consideration, or received the same by inheritance, bequest, marriage, distribution or gift, and without any understanding that the said stock is to be transferred to the party from whom it was received; or in case of voting by proxy or power of attorney, the person holding such proxy or power of attorney shall make oath or affirmation, if required by a stockholder, that he believed his principal, for whom he offers to vote, bought and paid for, or secured the payment for the said stock with a full consideration, or that the said principal, to the best