- **206.** Where a check is certified by the bank on which it is drawn, the certification is equivalent to an acceptance.
- 207. Where the holder of a check procures it to be accepted or certified, the drawer and all indorsers are discharged from liability thereon.
- 208. A check of itself does not operate as an assignment of any part of the funds to the credit of the drawer with the bank, and the bank is not liable to the holder, unless and until it accepts or certifies the check.

ARTICLE XIV.

BILLS OF LADING, STORAGE AND ELEVATOR RECEIPTS.

- 1. Bills of lading to be negotiable instruments.
- "Order" bills of lading negotiable instruments.
- 3. How construed.
- 4 To be surrendered and cancelled before delivery of goods.
- 5. Penalty for refusal to issue "Order" bills of lading.
- 6. Conclusive evidence of their contents.

- Storage receipts also to be negotiable.
- 8. When held to be completely issued
- Not to be issued until goods are actually delivered.
- 10. Duplicates; delivery of goods; penalties.
- 11. Civil remedies upon.

1888, art. 14, sec. 1. 1876, ch. 262, sec 1.

1. All bills of lading and all receipts, vouchers or acknowledgments whatsoever in writing, in the nature or stead of bills of lading for goods, chattels or commodities of any kind, to be transported on land or water, or on both, which shall be executed in this State, or being executed elsewhere, shall provide for the delivery of goods, chattels or commodities of any kind within this State, and all warehouse, elevator or storage receipts whatsoever for goods, chattels or commodities of any kind stored or deposited, or in said receipts stated or acknowledged to be stored or deposited for any purpose in any warehouse, elevator or other place of storage or deposit in this State, shall be and they are hereby constituted and declared to