2. The drawer or maker ; or

3. The drawee; or

4. Two or more payees jointly ; or

5. One or some of several payees ; or

6. The holder of an office for the time being.

When the instrument is payable to order, the payee must be named or otherwise indicated therein with reasonable certainty.

28. The instrument is payable to bearer :

1. When it is expressed to be so payable ; or

2. When it is payable to a person named therein or bearer ; or

3. When it is payable to the order of a fictitious or non-existing person, and such fact was known to the person making it so payable ; or

4. When the name of the payee does not purport to be the name of any person ; or

5. When the only or last indorsement is an indorsement in blank.

29. The instrument need not follow the language of this Act, but any terms are sufficient which clearly indicate an intention to conform to the requirements hereof.

30. Where the instrument or an acceptance or any indorsement thereon is dated, such date is deemed *prima facie* to be the true date of the making, drawing, acceptance or indorsement, as the case may be.

31. The instrument is not invalid for the reason only that it is ante-dated or post-dated, provided this is not done for an illegal or fraudulent purpose. The person to whom an instrument so dated is delivered acquires the title thereto as of the date of delivery.

32. Where an instrument expressed to be payable at a fixed period after date is issued undated, or where the acceptance of an instrument payable at a fixed period after sight is undated, any holder may insert therein the true date of issue or acceptance, and the instrument shall be payable accordingly. The insertion of a wrong date does not avoid the instrument in the hands of a subsequent holder in due course ; but as to him, the date so inserted is to be regarded as the true date.

33. Where the instrument is wanting in any material particular, the person in possession thereof has a *prima facie* authority to complete it by filling up the blanks therein. And