

blank in the drawer's name. For this indeed there was reason. It became an additional check against Forgery; and, without the subscription of a drawer, the contract supposed in a bill is imperfect, and the possessor is deprived of his recourse,

As to bills subscribed both by drawer and acceptor, but blank in the name of the creditor, there can be no reason for comprehending these more than blank indorsements under the act. Both are in precisely the same situation; and, in the spirit of the act, a bill blank in the creditor's name, ought to be exempted as well as one blank in the indorsement. The law is correctory, and ought rather to be restricted than extended in interpretation. It is besides worthy of notice, that a bill 'payable to the bearer,' is in fact not truly a *blank* writ in any respect. The drawer is in fact the creditor. The *bearer* is 'his order.'

All this argument was disregarded.

*Fol. Dic. v. 1. p. 104. Session Papers in Advocates' Library.*

1734. February 14. NEILSON against RUSSEL.

LUDOVICK GORDON, merchant in Inverness, drew a bill on Sir Robert Gordon, for L. 237 : 13 : 7, which was accepted.

The drawer's name was in the body of the bill; but his subscription had not been exhibited, when William Neilson used an arrestment in Sir Robert's hands.

Ludovick Gordon, after this, subscribed as drawer, and indorsed the bill to Francis Ruffel.

Sir Robert raised a multiplepinding; and the cause having been reported, THE LORDS found it relevant to prefer the arrester, that the bill was not subscribed by the drawer at the time it was accepted by Sir Robert Gordon, nor before his arrestment; and sustained the same probable by William Neilson, *pro ut de jure*; and *separatim* found, that the indorsement being made in prejudice of William Neilson's prior diligence, was reducible, at his instance, upon the acts 1621 and 1696, in so far as the indorsement was granted in satisfaction of anterior debts; but sustained the indorsement *pro reliquo*.

In a petition, an attempt was made to make out, *imo*, That the bill was not blank in the creditor's name, at the date of the acceptance; and therefore did not fall under the act 1696 against blank writs. *2do*, That supposing the deed to have been incomplete at the date of the delivery to the indorsee or his agent, it was put in their power to complete it before it was indorsed, which they actually did, and that before it appeared in judgment; therefore it must be considered as complete from its date. *3tio*, That the objection was probable only *scripto vel juramento* of an onerous indorsee. *4to*, That the indorsement did not fall under the statutes 1621 or 1696, relative to bankruptcy, as there was instant value given.

No 23.

No 24.

An arrestment of the sum in a bill used before the drawer's subscription was exhibited, was preferred to a subsequent onerous indorsement.

No 24.

In an answer it was *argued*, That the document was no bill at the time of the arrestment, being blank as to the creditor. It was an acceptance in favour of no one, since it constituted no body creditor before the subscription of the drawer. The money was lawfully attached before it was brought under the comprehension of any bill. The writing cannot be considered as a bill at the date it bears; because the fact is otherwise, and there intervened a mid impediment to hinder it from becoming a bill at all. As to the mode of proof; the nature of the thing in matters of falsehood, fabricating, or antedating, requires a proof *prout de jure*. Neither the act of 1621, nor that of 1696, make any difference betwixt indorsations of bills to create preference, and any other transmission of a bankrupt's effects for the same purpose.

THE LORDS adhered, 'in respect it was not a bill until it was signed by the drawer.' See No 34. p. 1435. and No 95. p. 1508.

For Petitioner, *Ro. Craigie*.

For Respondent, *Ro. Dundas*.

*Session Papers in Advocates' Library.*

\* \* \* See M'Aul against Logan, No 9. p. 1694.

No 25.

A bill, blank in the drawer's name, was delivered in that state, before the money was paid, and afterwards filled up when payment was made. Found effectual.

1738. July 27.

HENDERSON against DAVIDSON.

IN a reduction of a bill upon the act 1696, as being blank in the drawer's name when accepted, and the same being referred to the creditor's oath, he deponed, 'That the bill was left blank in his hands, as a fund of credit for procuring the loan of the sum therein mentioned; that within two days he himself made up the sum, delivered it to the acceptor, and thereupon subscribed his own name as drawer.' The act statutes, that the creditor's name be inserted before delivery; and some of the Lords were of opinion, that by this was meant the delivery of the deed itself, which would make the bill in this case null; but it carried to sustain the bill, because, in the eye of law, it was not considered as a delivered evident until the money was advanced; at which time, and no sooner, did it commence to be a *jus crediti*. See No 35. p. 1435.

*Fol. Dic. v. I. p. 104.*

See Beatie against Dundee, Durie, p. 678. *voce WRIT.*

Keith against Robertson, Durie, p. 199. *voce PROOF.*

Hamilton against Creditors of Monkcastle, Stair, v. 1. p. 660. *voce PRESUMPTION.*

Gibson against Fife, Stair, v. 2. p. 434.; Dirleton, p. 160. *voce PAYMENT.*

Henderfon against Monteith, Stair, v. 2. p. 628. *voce PRESUMPTION.*

Monteith against Calender and Gloret, *voce ASSIGNATION*, p. 832.

Cochran against Houston, Forbes, p. 691. *voce PROOF.*

Donaldson against Donaldson, Kilkerran, p. 92. *voce MINOR NON TENETUR, &c.*

Alifon against Williams, Kilkerran, p. 93. *voce WRIT, PRIVILEGED.*

See APPENDIX.