# BILLS, NOTES, AND CHECKS; PART I: INSTRUCTION PAPER

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649357208

Bills, Notes, and Checks; Part I: Instruction paper by Amasa M. Eaton



Edited by Trieste Publishing Pty Ltd.
Cover @ 2017



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# BILLS, NOTES, AND CHECKS

PART I

INSTRUCTION PAPER

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# LAW OF BILLS, NOTES, AND CHECKS

## PART I

### INTRODUCTION

In writing for beginners this elementary treatise on the law of bills, notes, checks and certificates of deposit, I have tried to keep certain aims in mind. Besides seeking to impart the rudiments of knowledge of this difficult but interesting subject, I have tried to inculcate upon my students the necessity of careful study of the cases, and of thinking out for themselves solutions of the problems discussed. Only by so doing can they become able to express opinions that are more than mere parrot-like imitations of what they have been told.

In my opinion, to become a lawyer, the student must cultivate the habit of arriving at his own independent judgment upon the correctness of every decision he studies. Right decisions will at all times bear the light of day, while it is always in order to show incorrect reasoning—however great the reputation of the judges—provided it is done in the right spirit and without calling names.

I am a firm believer in the historical method of studying the origin of law through a chronological study of the cases and the statutes. To this end I have added the date of every decision. Many lawyers argue their cases with citations of decisions on their briefs without any attention to their order; with the result, sometimes, of finding that the decisions on which they rely were overruled by later decisions or by a statute that has superseded them. You