THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 23

Session of 1975

INTRODUCED BY SHUMAN, LAUGHLIN, DAVIS, TAYLOR, BITTLE, S. E. HAYES JR., DIETZ AND DeMEDIO, JANUARY 20, 1975

REFERRED TO COMMITTEE ON STATE GOVERNMENT, JANUARY 20, 1975

AN ACT

Amending the act of May 31, 1893 (P.L.188, No.138), entitled "An 2 act designating the days and half days to be observed as legal holidays, and for the payment, acceptance and 3 protesting of bills, notes, drafts, checks and other 5 negotiable paper on such days, providing for observance of 6 Memorial Day and for transactions occuring on that day. The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows: 9 Section 1. Section 1, act of May 31, 1893 (P.L.188, No.138), entitled "An act designating the days and half days to be 10 observed as legal holidays, and for the payment, acceptance and 11 12 protesting of bills, notes, drafts, checks and other negotiable paper on such days, " amended April 5, 1973 (No.4), is amended to 13 14 read: 15 Section 1. Be it enacted, &c., That the following days and 16 half days, namely: the first day of January, commonly called New 17 Year's Day, the twelfth day of February, known as Lincoln's Birthday, the third Monday of February, known as Washington's 18 Birthday, Good Friday, the [last Monday in] thirtieth day of 19

May, known as Memorial Day, the fourteenth day of June, known as

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- 1 Flag Day, the fourth of July, called Independence Day, the first
- 2 Monday of September, known as Labor Day, the second Monday in
- 3 October, known as Columbus Day, the first Tuesday after the
- 4 first Monday of November, Election Day, the eleventh day of
- 5 November, known as Veterans' Day, the fourth Thursday in
- 6 November, known as Thanksgiving Day, the twenty-fifth day of
- 7 December, known as Christmas Day; and every Saturday, after
- 8 twelve o'clock noon until twelve o'clock midnight, each of which
- 9 Saturdays is hereby designated a half holiday; and any day
- 10 appointed or recommended by the Governor of this State or the
- 11 President of the United States as a day of thanksgiving or
- 12 fastings and prayer, or other religious observance; and in the
- 13 event of a financial crisis in the State of Nation, any day or
- 14 days appointed by the Governor of this State or the President of
- 15 the United States as a bank holiday; and in the event of public
- 16 calamity in any part of the State through fire, flood, famine,
- 17 violence, riot, insurrection, or enemy action, any day or days
- 18 appointed by the Governor of this State as a bank holiday for
- 19 banking institutions affected by such public calamity shall, for
- 20 all purposes whatever as regards the presenting for payment or
- 21 acceptance, and as regards the protesting and giving notice of
- 22 the dishonor of bills of exchange, checks, drafts, and
- 23 promissory notes, made after the passage of this act, be treated
- 24 and considered as the first day of the week, commonly called
- 25 Sunday, and as public holidays and half holidays; and all such
- 26 bills, checks, drafts, and notes otherwise presentable for
- 27 acceptance or payment on any of the said days, shall be deemed
- 28 to be payable and be presentable for acceptance or payment on
- 29 the secular or business day next succeeding such holidays or
- 30 half holiday; except checks, drafts, bills of exchange, and

- 1 promissory notes, payable at sight or on demand, which would
- 2 otherwise be payable on any half holiday Saturday, shall be
- 3 deemed to be payable at or before twelve o'clock noon of such
- 4 half holiday; Provided, however, That for the purpose of
- 5 protesting or otherwise holding liable any party to any bill of
- 6 exchange, check, draft, or promissory note, and which shall not
- 7 have been paid before twelve o'clock noon of any Saturday
- 8 designated a half holiday as aforesaid, a demand for acceptance
- 9 or payment thereof shall not be made, and notice of protest or
- 10 dishonor thereof shall not be given, until the next succeeding
- 11 secular or business day: And provided further, That when any
- 12 person, firm, corporation or company shall, on any Saturday
- 13 designated a half holiday, receive for collection any check,
- 14 bill of exchange, draft, or promissory note, such person, firm,
- 15 corporation, or company shall not be deemed guilty of any
- 16 neglect or omission of duty, nor incur any liability, in not
- 17 presenting for payment or acceptance or collection such check,
- 18 bill of exchange, draft or promissory note, on that day: And
- 19 provided further, That, in construing this section, every
- 20 Saturday designated a half holiday shall, until twelve o'clock
- 21 noon, be deemed a secular or business day; and the days and half
- 22 days aforesaid, so designated as holidays and half holidays,
- 23 shall be considered as public holidays and half holidays for all
- 24 purposes whatsoever as regards the transaction of business,
- 25 except that any day or days appointed as a bank holiday shall be
- 26 regarded as secular or business days for all other purposes than
- 27 those mentioned in this act: And provided further, That nothing
- 28 herein contained shall be construed to prevent or invalidate the
- 29 entry, issuance, service, or execution of any writ, summons,
- 30 confession of judgment, or other legal process whatever, on any

- 1 of the holidays or half holidays herein designated as holidays;
- 2 nor to prevent any banking institution from keeping its doors
- 3 open or transacting its business, on any Saturday afternoon, if
- 4 by a vote of its directors it shall elect to do so, unless such
- 5 Saturday is appointed as a bank holiday under the provisions of
- 6 this act: And provided further, That any banking institution
- 7 may, by a vote of its directors, or in the case of a private
- 8 bank by action of a private banker or bankers, notice of which
- 9 shall have been posted in its banking house for not less than
- 10 fifteen days before the taking effect thereof, observe any
- 11 Saturday throughout the year as a full holiday with like effect
- 12 hereunder as though such day had been designated as a full
- 13 holiday by the provisions of this act, and may in the same
- 14 manner, observe as a full holiday any Monday next following the
- 15 first day of January, the fourth day of July or the twenty-fifth
- 16 day of December whenever any of such holidays shall occur on a
- 17 Saturday with like effect hereunder as though such day had been
- 18 designated as a full holiday by the provisions of this act.
- 19 Section 2. Section 2 of the act amended November 28, 1973
- 20 (No.122), is amended to read:
- 21 Section 2. (a) Whenever the first day of January, the
- 22 twelfth day of February, the fourteenth day of June, the
- 23 thirtieth day of May, the fourth day of July, the eleventh day
- 24 of November or the twenty-fifth day of December, shall any of
- 25 them occur on Sunday, the following day (Monday) shall be deemed
- 26 and declared a public holiday. All bills of exchange, checks,
- 27 drafts, or promissory notes, falling due on any of the Mondays
- 28 observed as holidays, shall be due and payable on the next
- 29 succeeding secular or business day; and all Mondays observed as
- 30 holidays shall, for all purposes whatever as regards the

- 1 presenting for payment or acceptance, and as regards the
- 2 protesting and giving notice of the dishonor of bills of
- 3 exchange, checks, drafts, and promissory notes, made after the
- 4 passage of this act, be treated and considered as if the first
- 5 day of the week, commonly called Sunday.
- 6 (b) Nothing in any law of this Commonwealth shall in any
- 7 manner whatsoever affect the validity of, or render void or
- 8 voidable, the payment, certification, or acceptance of a check
- 9 or other negotiable instrument or any other transaction by a
- 10 banking institution in this State because done or performed or
- 11 transacted on any Saturday between twelve o'clock noon and
- 12 midnight, provided such payment, certification, acceptance or
- 13 other transaction would be valid if done or performed on or
- 14 before twelve o'clock on Saturday.
- 15 (c) Nothing in any law of this Commonwealth shall in any
- 16 manner whatsoever affect the validity of, or render void or
- 17 voidable the payment, certification, or acceptance of, any bill
- 18 of exchange, check, draft, promissory note, or other negotiable
- 19 instrument, or any other transaction by a banking institution in
- 20 this State, because done or performed or transacted on any of
- 21 the following legal holidays: the twelfth day of February, the
- 22 third Monday in February, Good Friday, the fourteenth day of
- 23 June, the thirtieth day of May, the second Monday in October, or
- 24 the first Tuesday after the first Monday of November, the
- 25 eleventh day of November or whenever any of said days shall
- 26 occur on Sunday, done or performed or transacted on the
- 27 following day (Monday): Provided, Such payment, certification,
- 28 acceptance, or other transaction would be valid if done or
- 29 performed on a secular or business day: Provided further,
- 30 however, That for the purpose of protesting or otherwise holding

- 1 liable any party to any bill of exchange, check, draft,
- 2 promissory note, or other negotiable instrument which shall not
- 3 have been paid on any of said holidays, a demand for acceptance
- 4 or payment thereof shall not be made, and notice of protest or
- 5 dishonor thereof shall not be given, until the next succeeding
- 6 secular or business day. Nothing herein shall be construed to
- 7 require any banking institution to keep open for the transaction
- 8 of business on any of said holidays, or to require any banking
- 9 institution which elects to be open for business on all or any
- 10 part of any of said holidays, to do or perform any act or
- 11 transaction on such holiday, but all acts and transactions done
- 12 or performed on any such holiday shall be at the option of such
- 13 banking institution.
- 14 Section 3. This act shall take effect immediately.