Second—When the full amount of every such loan is at all times covered by fire insurance in duly authorized companies, within the limit of their ability to cover such amounts, and the excess, if any, in companies having sufficient paid-up capital to authorize their admission; and payable, in came of loss, to the bank or holder of the warehouse receipt, unless accompanied by a certificate of the railroad and warehouse commission declaring the warehouse issuing the same to be fireproof.

When a bank shall allow any person, copartnership, or corporation to become indebted to it, directly or indirectly, in excess of the amount, exclusive of interest permitted by the laws of this state, the officer or employee of the bank wilfully permitting or approving the loan shall be guilty of a gross misdemeanor and, in addition thereto, shall be personally liable to the bank for the amount of the loan in excess of the statutory limit.

Filed February 10, 1943.

CHAPTER 24-H. F. No. 240

An act authorizing certain cities of the fourth class and certain villages to appropriate money for the purpose of advertising and advancing their recreational or agricultural interests.

Be it enacted by the Legislature of the State of Minnesota:

Section 1. Certain cities and villages may appropriate money for advertising.—The council of any village, or the council of any city of the fourth class, in any county of this state which now has, or which hereafter may have, not less than 75 per cent of its area located within the boundaries of federal forests, state forests, and Indian reservations may appropriate annually a sum of money, not exceeding \$300.00, for the purpose of advertising and advancing the recreational or agricultural interests of such city or village or the county in which such city or village is located.

Filed February 10, 1943.

CHAPTER 25—S. F. No. 23

(Amending Section 555.09 Minnesota Statutes 1941.)

An act relating to declaratory judgment proceedings, amending Mason's Supplement 1940, Section 9455-9.

Be it enacted by the Legislature of the State of Minnesota:

Section 1. Law amended.—Mason's Supplement 1940, Section 9455-9, is amended to read as follows:

"9455-9. Issues of fact may be tried.—When a proceeding under this Act involves the determination of an issue of fact, such issue may be tried and determined in the same manner as issues of fact are tried and determined in other civil actions in the court in which the proceeding is pending; provided, that any issue of fact for which a jury trial is not required may be brought on for trial at any special term of the court in like manner as an issue of law unless there is a general term of the court at which such issue of fact may be tried as soon as at such special term."

Filed February 10, 1943.

CHAPTER 26—S. F. No. 70

An act legalizing conveyances of real property heretofore made by a married man or married woman directly to his or her spouse, and the record of such conveyance.

Be it enacted by the Legislature of the State of Minnesota:

Section 1. Certain conveyances to spouses legalized.—All conveyances of real property heretofore made in which a married man or married woman has conveyed real property directly to his or her spouse, are hereby declared to be legal and valid and the records of such conveyances heretofore actually recorded and if not recorded, the register of deeds is hereby authorized to record the same on or before September 1, 1943, in the office of the register of deeds of the proper county, shall be valid and legal. Such conveyances and the records thereof shall have the same force and effect in all respects as conveyances of title and for the purpose of notice, evidence, or otherwise as may be provided by law in regard to conveyance and their records in other cases. The provisions of this act shall not apply to any action or proceeding now pending in any courts of this state.

Filed February 10, 1943.

CHAPTER 27—S. F. No. 159

(AMENDING SECTION .101.28 MINNESOTA STATUTES 1941.)

An act relating to wild animals and the taking of turtles, amending Mason's Supplement 1940, Section 5588.