missible as proof against the maker or drawer of such presentation, non-payment and protest, and shall be prima facie evidence that there was a lack of funds in or credit with such bank or other depositary.

The word "credit," as used herein, shall be construed to mean an arrangement or understanding with the bank or depositary for the payment of such check, draft or order."

Approved April 20, 1931.

CHAPTER 244-H. F. No. 377

An act authorizing the payment of pension and retirement allowances to the surviving spouse, dependents, heirs and nominees of certain deceased employees of cities of over 50,000 inhabitants.

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

Section 1. City employees pension.—Every city of this state now or hereafter having over 50,000 inhabitants, which has heretofore adopted or shall hereafter adopt a system of paying pensions and retirement allowances to retired municipal employees pursuant to Laws 1919, Chapter 522, or said act as amended, acting by and through its city council or chief governing body of the city, and the pension and retirement board in charge of such system, are hereby authorized and empowered to pay pensions and retirement allowances to the surviving spouse, dependents, heirs or nominees of any employee of the city in the contributing class who has heretofore died before attaining the minimum age for retirement on a service pension under the provisions of said act or said act as amended, and who has rendered or shall have rendered services to and been in the employ of the city, for 20 years or more prior to the date of his or her decease, and whose death was not or shall not be caused by an accident which occurred or shall occur while such employee was or shall be engaged in the performance of his or her duties as such employee.

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The amount of such pensions and retirement allowances hereby authorized shall be the net amount of personal contributions made by such employee under the provisions of said act or said act as amended, prior to his or her decease, and interest thereon, and the net amount of the contributions made by the city in respect to such employee, with interest thereon. Such pensions and retirement allowances shall be calculated and determined in the same manner as provided in said Laws 1919, Chapter 522, as amended, for the calculation and determination of pensions and retirement allowances becoming payable under the provisions of said act and said act as amended.

It shall be the duty of the governing body of the city to levy annually a tax on the taxable property in the city sufficient to pay all pensions and retirement allowances hereby authorized, in addition to all other taxes authorized to be levied by said Chapter 522 and said act as amended: and it shall be the duty of the retirement board of the city to administer the proceeds of such additional taxés and cause the same to be paid to the person or persons entitled thereto under the provisions of this act and said Chapter 522 and said act as amended.

Approved April 20, 1931.

CHAPTER 245-H. F. No. 497

An act to authorize the department of rural credits to insure farm property acquired through mortgage foreclosures in certain mutual and township mutual insurances companies.

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

Section 1. Insurance on foreclosed properties.—The Department of Rural Credits is hereby authorized to insure any farm property acquired through mortgage foreclosures and owned by the state against loss by fire, tornado, windstorm and/or hail, in mutual insurance companies having a limited contingent liability of its members, including township mutual insurance companies, duly licensed to do business in this state, and to pay the assessments, premiums and dues thereby accruing.

Approved April 20, 1931.

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