No vehicle or combination of vehicles equipped with pneumatic tires shall be operated by haulers of raw and unfinished forest products upon the highways of this state during the times and within the zone in subdivision 1 of this section set forth where the total gross weight on any two or more consecutive axles of any vehicle or combination of vehicles exceeds the product of the coefficient named below multiplied by the sum of 40 plus the distance in feet between the first and last axles of the group of axles under consideration. A coefficient of 780 shall be used where the distance between the first and last axles of the group of axles under consideration is less than 18 feet, and a coefficient of 900 shall be used where such distance is 18 feet or over.

In all cases where gross weights in an amount less than in this subdivision set forth are fixed, limited or restricted on any highway or bridge by or pursuant to any other section of this chapter such lesser gross weight as so fixed, limited or restricted shall not be exceeded and in such case shall control instead of the gross weights in this subdivision set forth.

Approved May 6, 1963.

## CHAPTER 533—H. F. No. 1508

An act relating to district courts; providing for election of presiding judge in certain cases; amending Minnesota Statutes 1961, Section 484.34, Subdivision 1.

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

- Section 1. Minnesota Statutes 1961, Section 484.34, Subdivision 1, is amended to read:
- District courts; presiding judge's duties; court busi-Subdivision 1. In all districts the ness regulated and divided. judges shall meet annually and elect one of their number to be presiding judge, who shall be designated as the chief judge thereof and who shall preside at all meetings of the judges of such district. In the event of a tie vote the judge who is senior in service shall be the chief judge. He shall attend all meetings of the presiding judges of the state which may be called by the chief justice pursuant to section 2.724, subdivision 2, and generally shall be responsible for the coordinating of the business of the court in such district. The business of the court may be divided between the judges, and otherwise regulated as they by rule or order shall direct. Each may try court or jury causes separately during the same term and at the same time, or two or more of them

Changes or additions indicated by italics, deletions by strikeout.

may sit together in the trial of any cause or matter before the court. If there be a division of opinion, that of the majority shall prevail. If the division be equal, that of the presiding judge, or, if he be not sitting, that of the judge senior in age, shall prevail. In districts composed of more than one county, the presiding judge, at least 30 days before the time appointed by law for holding of a general term of the court in each county, by order filed in the office of the clerk of the court in that county, shall designate and assign one or more of the judges of such district to preside at the term so appointed, and the clerk forthwith shall mail a copy of such order to each judge of the district. If any judge assigned to hold a term of court, as herein provided, is incapacitated by illness or otherwise to preside at such term, another judge shall be designated and assigned in like manner to take his place. The same judge shall not be designated or assigned to hold two consecutive general terms in the same county unless the presiding judge or the judges of the district by order or rule otherwise direct.

Approved May 6, 1963.

## CHAPTER 534-H. F. No. 1524

An act relating to savings, building and loan associations; real estate loans; amending Minnesota Statutes 1961, Section 51.43.

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

Section 1. Minnesota Statutes 1961, Section 51.43, is amended to read:

51.43 Savings, building and loan associations; real estate loans. Real estate loans may be made as authorized by this chapter, or upon any other loan plan approved by the commissioner. No real estate loan shall be made until a qualified person, selected by the board of directors, shall have submitted a signed appraisal of the real estate securing the loan, and until approved by the board of directors or a committee authorized by the board. Payments on real estate loans shall be applied first to the payment of interest on the unpaid balance of the loan; next to the payment of any insurance premiums, taxes, assessments, or other advances paid by the association according to its by-laws or the mortgage; the remainder to the reduction of the loan or as payments on loan stock where loans are amortized on the semi-annual basis; provided, that if the loan is in default in any manner, payments may be applied by the mortgagee in the manner provided by the commissioner. Every loan shall be evidenced by a

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