

(2) A provision limiting the time within which any action at law or in equity may be commenced to less than five years after the cause of action shall accrue.

(3) A provision by which the policy shall purport to be issued or to take effect before the original application for the insurance was made, if thereby the assured would rate at any age younger than his age at date when the application was made, according to his age at nearest birthday.

(4) A provision for any mode of settlement at maturity of less value than the amount insured on the face of the policy plus dividend additions, if any, less any indebtedness to the company on the policy and less any premium that may by the terms of the policy be deducted.

Subdivision 2. (1) Policies of life insurance may be issued in this state or be issued by a life insurance company organized under the laws of this state which limit coverage (either by provisions in the policy or in a rider made a part thereof) to an amount not less than the reserve on the policy (including the reserve for any paid-up additions thereto and any dividends standing to the credit of the policy) less any indebtedness to the company on the policy, when such limitation conforms with, or in the opinion of the insurance commissioner is more favorable to the policyholder than, the following:

(a) A provision in a policy issued on the life of a person employed in an occupation classed by the company as extra hazardous or as leading to hazardous employment, limiting coverage in event of service in certain designated occupations, in the event of death occurring as a result of aviation or aeronautics under conditions specified in the policy (except as a result of riding as a fare-paying passenger of a commercial air line flying on a regularly scheduled route between definitely established airports).

Approved April 14, 1941.

CHAPTER 219—H. F. No. 811

An act relating to and providing for the levy of additional school taxes in school districts in the State of Minnesota within the limits of cities of the first class operating

under a home rule charter, which does not fix the amount which may be expended for school purposes; amending Mason's Supplement 1940, Section 3014-7.

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

Section 1. Law amended.—Mason's Supplement 1940, Section 3014-7, is hereby amended to read as follows:

"3014-7. Additional school levies in certain districts.—In every independent school district within the limits of a city of the first class operating under a home rule charter, which does not fix the amounts which may be expended for school purposes, there may be levied, and the board of education, or other school board therein, is hereby authorized to and may levy annually, independently of and in addition to all other sums for school purposes now authorized by law to be levied, the following additional amounts of taxes for the following named school purposes:

(1) An amount equal to six mills on each dollar of the taxable property of the district for the purchase of sites for school houses and to defray the expenses incurred, or to be incurred, in building, re-building, remodeling, repairing and furnishing school houses and installing heating, ventilating and plumbing plants in the same and equipping the same with libraries, apparatus and other school furniture.

(2) An amount equal to three-fourths of one mill on each dollar of the taxable property of the district for the support and maintenance of evening and summer schools for elementary and high school grades.

(3) An amount equal to one-half of one mill on each dollar of the taxable property of the district in 1921, 1922 and 1923 for the purpose of paying and discharging existing indebtedness arising from the maintenance and operation of the schools in such district.

(4) An amount equal to one-fourth of one mill on each dollar of the taxable property of the district for educational work among immigrants, candidates for naturalization and removal of illiteracy.

Provided that the total annual levy of taxes for school purposes in any such district, exclusive of the state and county school taxes therein, and exclusive of all levies authorized for the purposes mentioned in paragraphs 1, 2, 3, and 4 hereof, and exclusive of the levies authorized for interest and sinking fund purposes and for teachers retire-

ment fund association, purposes, and for the purposes mentioned in Laws 1917, Chapter 166, shall not exceed 20 mills on each dollar of the taxable property of the district, except that when the amount of a twenty mill levy upon each dollar of the taxable property of the district, plus an amount equal to the total income available for current operating expenses estimated that will be received in the fiscal period exclusive of apportionments on the district tax levy, exclusive of anticipated receipts from delinquent taxes, and exclusive of any receipts from federal funds, is not in any year equal to \$100 for each student in kindergarten through junior college, both inclusive, but excluding post-graduate high school and night school students, based on the average number belonging in the previous school year, then there may be levied an amount, which, when added to an amount equal to the estimated income available for current operating expenses, exclusive of apportionments on the district levy, exclusive of anticipated receipts from delinquent taxes, and exclusive of any receipts from federal funds, will equal \$100 for each student in kindergarten through junior college (both inclusive but excluding post-graduate high school and night school students) based on the average number belonging in the previous school year, *provided, further, that in addition to the amounts and specific tax levies heretofore authorized, there may be levied in the years 1941 and 1942, collectible in the calendar year 1942 and 1943 respectively, an additional sum in excess of all amounts heretofore authorized, equivalent to \$15.00 for each student in kindergarten through junior college, both inclusive, but excluding post graduate high school students and night school students, based on the average number belonging in the previous school year. Provided, nevertheless, that no provision hereof shall have any application to any city of the first class having a home rule charter and operating under a so-called commission form of government, wherein the council or other governing body of the municipality, under such charter, is constituted its taxing authority."*

Approved April 14, 1941.

CHAPTER 220—H. F. No. 961

An act relating to gas tax refund for any village of less than 600 inhabitants located in any county containing 13