

election to be held next after the passage of this act. The person so to be elected shall have and possess the qualifications prescribed by law for the other judges of said court. He shall take office on the first Monday in January, 1915, and shall serve for a term of six years. His successor shall be elected as shall then be provided by law for the election of judges of said court.

**Sec. 3. Incumbent to have same powers as present judges.**—The incumbent of the office hereby created shall have and exercise all the rights, powers and privileges, and shall be subject to the same duties and obligations as are by law granted to or imposed on the other judges of said court. He shall receive the same compensation as such other judges, to be paid in the same manner and at the same time as the other judges of said court.

**Sec. 4. Governor to appoint judge ad interim.**—Within ten days after the passage of this act, the governor of the State of Minnesota shall appoint a suitable and legally qualified person to hold the office of judge of the district court of the fourth judicial district hereby created, until the election and taking of office by an incumbent thereof under the provisions of section 2 of this act. Any vacancy in the office hereby created shall be filled in like manner as shall be provided by law for the filling of vacancies in the office of other judges of the district court of said district.

Approved March 31, 1913.

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#### CHAPTER 151—S. F. No. 29.

##### *An Act to regulate the use of mileage books.*

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

**Section 1. Holder of mileage book, or any member of family, may use the same.**—Upon presentation of any mileage book having coupons attached thereto entitling the holder thereof upon complying with the conditions thereof to travel thereon, issued by any railroad corporation operating a railroad in this state, to a conductor on any train, on any line of railroad owned or operated by said railroad corporation, the holder thereof or any member of his family, shall be entitled to travel for a number of miles equal to the number of coupons detached by such conductor. Such mileage book shall entitle the holder thereof to the same rights and privileges in respect to the transportation of person and property to which the highest class ticket issued by such corporation would entitle him. Such mileage books shall be good until all coupons attached thereto have been used. Any railroad corporation which shall refuse to accept any such mileage book for transportation as provided by this section, or in

violation hereof, shall forfeit fifty dollars (\$50.00), to be recovered by the party to whom such refusal is made; but no action can be maintained therefor unless commenced within one year after the cause of action has accrued. Provided, that nothing herein contained shall be construed as repealing the provisions of Chapter 221, General Laws of 1905.

Sec. 2. This act shall be in force and take effect from and after July 1, 1913.

Approved April 1, 1913.

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CHAPTER 152—S. F. No. 319.

*An Act to amend Subdivision Seven (7) and Eight (8) of Section Five (5) of Chapter Two Hundred Twenty (220), Laws of Nineteen Hundred Seven (1907) relating to policies of life insurance.*

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

Section 1. **Loan may be deferred for 60 days, on application.**—That Subdivision seven (7) of Section five (5) of Chapter two hundred and twenty (220), Laws of nineteen hundred and seven (1907) be and the same is hereby amended so as to read as follows:

(7) A provision that after three full years' premiums have been paid, the company at any time, while the policy is in force, will advance, on proper assignment of the policy, and on the sole security thereof, at a specified rate of interest, a sum equal to, or, at the option of the owner of the policy, less than the reserve at the end of the current policy year on the policy, and on any dividend additions thereto, specifying the mortality table and rate of interest adopted for computing such reserve, less a sum not more than two and one-half per centum of the amount insured by the policy, and of any dividend additions thereto; and that the company will deduct from such loan value any existing indebtedness on the policy and any unpaid balance of the premium for current policy year, and may collect interest in advance on the loan to the end of the current policy year; *which provision shall further provide that such loan may be deferred for not exceeding sixty days after the application therefor is made and which provision may further provide that such loan may be deferred for not exceeding six months after the application therefor is made.* It shall be further stipulated in the policy that failure to repay any such advance or to pay interest shall not avoid the policy unless the total indebtedness thereon to the company shall equal or exceed such loan value at the time of such failure, nor until one month after notice shall have been mailed