

ing of the wild rice in each *lake* or rice *bed* or *close the same* upon the recommendation and report of the said director of rice harvest, *notice of said season to be published five days, or less, in advance.*

Sec. 9. **Law amended.**—Mason's Supplement 1940, Section 6131-16, is hereby amended to read as follows:

"6131-16. **Definitions.**—The term "family" for the purpose of this act is defined as the immediate family, i.e., husband and wife and minor children having their abode and domicile with such parent or *legal guardian, and wards so domiciled.*

Approved April 14, 1941.

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#### CHAPTER 218—H. F. No. 767

*An act relating to provisions required to be contained in policies of life insurance; amending Mason's Minnesota Statutes of 1927, Section 3406.*

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

Section 1. **Law amended.**—Mason's Minnesota Statutes of 1927, Section 3406, is hereby amended to read as follows:

"3406. **Provisions which no policy may include.**—*Subdivision 1.* No policy of life insurance in form other than as prescribed in section 2 shall be issued or delivered in this state or be issued by a life insurance company organized under the laws of this state, if it contain any of the following provisions:

(1) A provision for forfeiture of the policy for failure to repay any loan on the policy or to pay interest on such loan while the total indebtedness on the policy is less than the loan value thereof; or any provision for forfeiture for failure to repay any such loan or to pay interest thereon, unless such provision contain a stipulation that no such forfeiture shall occur until at least one month after notice shall have been mailed by the company to the last known address of the insured and of the assignee, if any. Notice of whose address and contract of the assignment has been filed with the company at its home office.

(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.

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#### 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*