

H. F. No. 476.

## CHAPTER 198.

Mutual cream-  
ery and  
retail hard-  
ware insur-  
ance.

*An act to amend section thirty-six (36) of chapter one hundred and seventy-five (175) of the General Laws of one thousand eight hundred and ninety-five (1895), as amended by chapter two hundred and fifty-eight of the General Laws of eighteen hundred and ninety-seven (1897), authorizing the organization of mutual creamery fire insurance companies, and mutual retail hardware fire insurance companies.*

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

Sec. 36, C.  
175, Laws  
1895, amend-  
ed by C. 258,  
Laws 1897,  
amended.

SECTION 1. That section thirty-six (36) of chapter one hundred and seventy-five (175) of the General Laws of eighteen hundred and ninety-five (1895), as amended by chapter two hundred and fifty-eight (258) of the General Laws of eighteen hundred and ninety-seven (1897), be amended so as to as follows:

Terms upon  
which such  
companies  
may do busi-  
ness.

Sec. 36. No policy shall be issued by a purely mutual fire insurance company hereafter organized, until not less than seven hundred and fifty thousand (750,000) dollars of insurance, in not less than three hundred (300) separate risks upon property located in Minnesota has been subscribed for and entered on its books. *Provided*, that mutual fire insurance companies, hereafter organized, for the purpose of writing fire insurance upon creamery and cheese factory buildings and their contents and equipments exclusively, may and are hereby authorized to issue policies, when not less than fifty thousand (50,000) dollars, in not less than twenty-five (25) separate risks, upon creamery and cheese factory buildings or their contents and equipments, located in the State of Minnesota, has been subscribed for and entered on any such company's books. Such companies shall be designated as "mutual creamery fire insurance companies," and shall issue no policy except upon buildings used for creamery and cheese factory purposes and their contents and equipments. No officer, or other person, whose duty it is to determine the character of the risk, and upon whose decision the application shall be accepted or rejected by a mutual fire insurance company, shall receive as any part of his compensation a commission upon the premiums, but his compensation shall be a fixed salary and such share of the net profits as the directors may determine. Nor shall such officer or person aforesaid be an employe of any officer or agent of the com-

pany. The provisions of section thirty-six (36) do not apply to township mutual fire insurance companies. And *provided, further*, that mutual fire insurance companies hereafter organized for the purpose of writing fire insurance upon the stock in trade, tools and fixtures of retail hardware dealers or upon the store buildings containing the same when such building is owned by the owner of such stock, tools and fixtures, or upon both such stock, tools, fixtures and buildings, may and are hereby authorized to issue policies when not less than five hundred thousand (500,000) dollars of insurance or not less than two hundred (200) separate risks upon such property located in the State of Minnesota, has been subscribed for and entered upon such company's books. Such companies shall be designated as "mutual retail hardware fire insurance companies," and shall issue no policy except upon the stock in trade, tools and fixtures or upon the building containing the same, when the building is owned by the owner of such stock, tools and fixtures or upon both such stock, tools, fixtures and building.

SEC. 2. This act shall take effect and be in force from and after its passage.

Approved April 13, 1899.

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## CHAPTER 199.

H. F. No. 273.

*An act establishing a board of appeals for the inspection of grain, and prescribing its duties.*

Grain inspection, board of appeals.

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

SECTION 1. The governor shall appoint six (6) suitable, competent persons, on or before July fifteenth (15th), eighteen hundred and ninety-nine (1899), after the passage of this act, three (3) of whom shall constitute a board of appeals for the inspection of grain at Minneapolis, and the other three (3) to constitute a similar board at Duluth, each respective board to consist, so far as may be, of one (1) practical or representative producer of grain, one (1) practical or representative grain commission merchant, and one (1) practical or representative grain merchant, exporter or miller; not more than two (2) members of either of said boards of appeals shall belong to the same political party, whose terms of office shall commence August first (1st), eighteen hundred and

Governor to appoint two boards of six persons. Their qualifications, etc.