

Commissioners authorized to make roads.

over, it shall be lawful for the county commissioners, and they are hereby authorized and empowered to make, constitute and declare any public highway or road in such county outside of the corporate limits of any incorporated city or village therein, a county road: and they are hereby given general supervision over such roads with full power to appropriate such sums of money from the county treasury of such county as they may deem advisable for improving the same; *provided* that nothing contained in this act shall be so construed as to relieve the supervisors or overseers of highways of any town in such county from any of the duties imposed upon them by existing laws relating to roads, cartways and bridges, nor to repeal any existing special law relating to roads, cartways and bridges applicable to such county.

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

Approved April 6, 1905.

H. F. No. 258.

#### CHAPTER 117.

*An act to amend section thirty-six (36) of chapter one hundred seventy-five (175) of the General Laws of one thousand eight hundred ninety-five (1895), as amended by chapter two hundred fifty-eight (258) of the General Laws of one thousand eight hundred ninety-seven (1897), as amended by chapter one hundred ninety-eight (198) of the General Laws of one thousand eight hundred ninety-nine (1899), as amended by chapter ninety-two (92) of the General Laws of one thousand nine hundred three (1903), as amended by chapter three hundred forty-seven (347) of the General Laws of one thousand nine hundred three (1903), providing for the organization of certain mutual fire insurance companies.*

Mutual fire insurance companies.

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

SECTION 1. That section thirty-six (36) of chapter one hundred seventy-five (175) of the General Laws of one thousand eight hundred ninety-five (1895), as amended by chapter two hundred fifty-eight (258) of the General Laws of one thousand eight hundred ninety-seven (1897), as amended by chapter one hundred ninety-eight (198) of the General Laws of one thousand eight hundred ninety-nine (1899), as amended by chapter nine-

ty-two (92) of the General Laws of one thousand nine hundred three (1903), as amended by chapter three hundred forty-seven (347) of the General Laws of one thousand nine hundred three (1903), be and the same is hereby amended so as to read as follows :

Section 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 this state, has been subscribed for and entered upon the books and the premiums thereon for one year to be paid in cash, which premium shall aggregate not less than seven thousand five hundred dollars (\$7,500) in cash, except that where such mutual insurance company is organized to issue policies exclusively upon dwelling houses, their contents, barns, live stock and vehicles, or exclusively upon the stock in trade, tools, fixtures, buildings containing the same of one specified line of business, and the dwelling houses, *barns and buildings appurtenant thereto and vehicles and live stock contained therein*, and when the same are owned and occupied by the person so engaged in said business, trade or avocation it may issue policies insuring such stock in trade, tools, fixtures, buildings containing the same, said dwelling houses and the contents thereof, barns, live stock and vehicles, when there has been subscribed the amount of insurance hereinafter specified :

Minimum  
amount of  
insurance.

1. Those organized to insure creamery and cheese factory buildings, their contents and equipments, and the dwelling house and contents, and barn, live stock and vehicles, of the owner of such creamery or factory, may issue policies when not less than fifty thousand (\$50,000) dollars, in not less than twenty-five (25) separate risks, upon such buildings and contents in this state, has been subscribed for and so entered and the premiums thereon for one year paid in cash, which premium shall aggregate not less than one thousand dollars (\$1,000) in cash. The name of every such company shall include the words "Mutual Creamery Fire Insurance Company," and it shall issue no policy except upon the class of risks aforesaid.

Creamery  
and cheese  
factory  
buildings.

2. Those organized to insure the stock in trade, tools and fixtures of retail hardware dealers, the buildings containing the same, and the dwelling house and its contents, barns, live stock and vehicles, owned by such deal-

Buildings  
of hardware  
dealers.

ers, may issue policies when not less than five hundred thousand (\$500,000) dollars of insurance, in not less than two hundred (200) separate risks upon such property in this state, has been subscribed for and entered upon its books and the premiums thereon for one year paid in cash, which premiums shall aggregate not less than five thousand dollars (\$5,000) in cash. The name of every such company shall include the words "Mutual Retail Hardware Fire Insurance Company," and shall issue no policy except as above specified.

Name of  
company.

Dwelling  
houses,  
barns, etc.

3. Those organized to insure dwelling houses, their contents, barns, live stock and vehicles, exclusively, may issue policies when not less than two hundred and fifty thousand (\$250,000) dollars of insurance, in not less than two hundred (200) separate risks upon such property located within this state, has been subscribed for and entered upon their books and the premiums thereon for one year paid in cash, which premiums shall aggregate not less than two thousand five hundred dollars (\$2,500) in cash. The name of every such company shall include the words "Mutual Dwelling House Fire Insurance Company," and it shall issue no policy except upon the class of risks aforesaid.

Name.

Printing  
material,  
machinery,  
etc.

4. Those organized to insure printing material, machinery and stock in trade of newspaper publishers and printers, the buildings containing the same, and the dwelling house and its contents, barns, live stock and vehicles, when such buildings and contents are owned and occupied by the owner of such printing material, machinery and stock in trade, may issue policies when not less than two hundred thousand (\$200,000) dollars of insurance, in not less than two hundred (200) separate risks, when such property located in this state has been subscribed for and entered upon such companies' books and the premiums thereon for one year paid in cash, which premiums shall aggregate not less than two thousand dollars (\$2,000) in cash. The name of every such company shall include the words "Mutual Publishers' Fire Insurance Company," and shall issue no policy except upon the class of risks aforesaid.

Name of  
company.

Grain ele-  
vators, ma-  
chinery,  
grain, etc.

5. Those organized to insure grain elevators, warehouses and cribs, machinery, grain, sacks and tools appurtenant to or contained in such elevators, warehouses and cribs and dwelling house and contents, barns, live stock and vehicles, when such buildings and contents are

owned and occupied by the owner of such grain elevator, may issue such policies when not less than one hundred thousand (\$100,000) dollars of insurance, in not less than fifty (50) separate risks upon such property in this state, has been subscribed for and entered upon the books of such companies and the premiums thereon for one year paid in cash, which premiums shall aggregate not less than one thousand dollars (\$1,000) in cash. The name of such company shall include the words "Mutual Grain Dealers' Fire Insurance Company," and shall issue no policy except upon the class of risks aforesaid.

Name of  
company.

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

Approved April 7, 1905.

## CHAPTER 118.

H. F. No. 100

*An act to amend chapter one hundred and seventy-five (175) of the General Laws of Minnesota, for the year 1895, entitled "An act to revise and codify the insurance laws of the state."*

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

SECTION 1. That section twenty-nine (29) of chapter one hundred and seventy-five (175) of the General Laws of Minnesota for the year 1895, entitled "An act to revise and codify the insurance laws of the State of Minnesota, as amended by chapter two hundred and thirty-three (233) of the General Laws of 1899, is hereby amended so as to read as follows:

Codification  
of insur-  
ance laws.

Section 29. No corporation so formed shall transact any other business than that specified in its charter and articles of association. Companies who insure plate glass may organize with a capital of not less than one hundred thousand dollars (\$100,000). Companies so formed insuring marine inland risks upon the stock plan shall have a capital of not less than two hundred thousand dollars (\$200,000). Companies so formed for the transaction of fire insurance on the stock plan, of fidelity insurance or accident insurance or steam boiler insurance shall have a capital of not less than one hundred thousand dollars (\$100,000). *Provided, however,* that a company organized solely to insure against loss by fire of property equipped with automatic sprinklers may commence with

Nature of  
business  
designated.

Capital  
required.