

deposit with such attorney and available for the payment of losses a sum of not less than seventy-five thousand dollars (\$75,000.00).

Provided further, that in the case of liability insurance, covering damage to persons or property of others, *by automobiles engaged as carriers of passengers for hire*, the subscribers to such contracts shall have on deposit with such attorney and available for the payment of losses not less than \$100,000.00.

Sec. 2. Reserve fund based on policies in force and failure to result in revoking of license by insurance commissioner.—That section 3365 of the General Statutes of Minnesota for 1913, be and the same is hereby amended so as to read as follows:

Section 3365. There shall at all times be maintained as a reserve a sum in cash or convertible securities equal to fifty per cent of the net annual deposits collected and credited to the accounts of the subscriber on policies in force having one year or less to run and pro rata on those for longer periods. Net annual deposits shall be construed to mean the advance payments of subscribers after deducting therefrom the amounts specifically provided in the subscribers' agreements, for expenses. Said sums shall at no time be less than twenty-five thousand (\$25,000) dollars and if at any time fifty per cent of the deposits so collected and credited shall not equal that amount, then the subscribers shall make up any deficiency.

In case of the failure of any such reciprocal or inter-insurance exchange to comply with any of the provisions of this act, it shall be the duty of the insurance commissioner to immediately declare its license revoked, and in case of such revocation, said reciprocal or inter-insurance exchange shall not be again licensed to transact business in this state for the period of one year from the date of such revocation.

Sec. 3. This act shall take effect and be in force from and after its passage.

Approved April 25, 1919.

CHAPTER 513—H. F. No. 121.

An act to amend Subdivision 4 of Section 8375, General Statutes of 1913, relating to competency of witnesses.

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

Section 1. Waiver for disclosure of information by physicians.—That subdivision 4 of section 8375, General Statutes of 1913, be amended to read as follows:

A licensed physician or surgeon shall not, without the consent of his patient, be allowed to disclose any information or any opinion based thereon which he acquired in attending the patient in a professional capacity and which was necessary to enable him to act in that capacity.

Provided that after the decease of such patient, in an action to recover insurance benefits, where the insurance has been in existence two years or more the beneficiaries shall be deemed to be the personal representatives of such deceased person for the purpose of waiving the privilege hereinbefore created, and that no oral or written waiver of the privilege hereinbefore created shall have any binding force or effect except that the same be made upon the trial of examination where the evidence is offered or received.

Sec. 2. Application.—This act shall not apply to any action now pending in any of the courts of this state.

Approved April 25, 1919.

CHAPTER 514—H. F. No. 143.

An act requiring railroads, car shops, and other concerns manufacturing or repairing cars, car trucks, and other equipment used as conveyances by rail, for either freight or passengers, and other equipment used in repair work or otherwise, and operated by railroad companies, to provide buildings that will protect their employes from heat, rain, cold, snow, and other inclement weather.

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

Section 1. Buildings for employes.—That every person, firm, copartnership, corporation, or receiver thereof, engaged in the construction or repairing of railroad cars, car trucks, or other equipment used for conveyance by rail, shall erect and maintain a building or buildings at every station or point where there are as many as six (6) men employed at one time for a period of not less than thirty (30) days, on the work of construction or repairing of such cars, car trucks, or other such equipment; the building or buildings to cover a sufficient portion of the repairing or construction company's yards or tracks so that all employes engaged in such work shall be protected from heat, rain, cold, snow, or other inclement weather, while working at such work.

Sec. 2. Application.—The provisions of this act shall not apply to the repairing of conveyances while the same are en route as part of a train, nor shall it apply to cars loaded with live stock or perishable freight, where trains are being held for the movement of said cars.

Sec. 3. Specifications.—All buildings to be erected hereunder shall substantially comply with the following specifications:

In buildings that cover more than one track the distance between the inside rails of each track shall not be less than twelve lineal feet. Between the walls of the building and the outside rails there shall be a distance of ten lineal feet. The building or buildings shall not be less than twenty feet high at the eaves. Each