the use of such companies, which chart shall be followed in calculating refunds.

- (3) To impose a handling charge of five cents for each default in the payment of \$1.00, or fraction thereof, at the time any periodical instalment on a certificate of indebtedness assigned as collateral security for the payment of a loan made pursuant to the foregoing provisions becomes due; provided, that this handling charge shall not be cumulative; that the aggregate of the handling charges collected in connection with any such loan of \$50.00, or less, shall not exceed 50 cents, and that the aggregate of handling charges collected in connection with any such loan of more than \$50.00 shall not exceed one per cent of the loan and shall in no event exceed \$5.00;
- (4) The right, with the consent of the department of commerce, to sell and issue for investment or to be pledged as security for a loan made contemporaneously therewith or otherwise, certificates of indebtedness, under any descriptive name, which may bear such interest, if any, as their terms may provide, and which may require the payment to the company of such amounts, from time to time, as their terms may provide, and permit the withdrawal of amounts paid upon the same, in whole or in part, from time to time, and the credit of amounts thereon upon such conditions as may be set forth therein; and no such certificate of indebtedness shall have a surrender value which is less than the total amount paid to the company therefor; and
  - (5) Upon the maturity of a note, the borrower may, at his option, surrender the certificate of indebtedness pledged to secure the same, in which event the amounts, if any, paid on the certificate of indebtedness, less such handling charges as are authorized by this chapter, shall be applied to reduce the balance owing on the note.

Approved April 20, 1945.

## CHAPTER 440-H. F. No. 1184

An act relating to fees of coroners; amending Minnesota Statutes 1941, Section 357.11, as amended by Laws 1943, Chapter 314.

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

Section 1. Minnesota Statutes 1941, Section 357.11, as amended by Laws 1943, Chapter 314, is amended to read as follows:

- 357.11. Fees of coroners. Subdivision 1. For viewing or examining each dead body ten dollars and mileage at ten cents per mile for necessary travel, and for each additional day required, five dollars.
- Subd. 2. For holding an inquest, ten dollars for each day's necessary attendance after the day on which the body was viewed, and mileage as above, and 15 cents per folio for writing the record, including testimony witnesses.
- Subd. 3. In performing the sheriff's duties a coroner shall receive the fees allowed to the sheriff for like services.
- Subd. 4. Physicians called by the coroner to make autopsies shall be allowed fifteen dollars per day and mileage as above, and, when the county board shall be satisfied that the autopsy was attended by great and unusual difficulties, they may allow such further sum to the physicians as may be just compensation for the services. A coroner or deputy coroner, who is duly licensed and registered to practice medicine and surgery in this State, shall not be disqualified from rendering medical care or hospitalization to a recipient of public relief or being appointed an examiner in insanity or incompetency hearings, or from being compensated therefor, by virtue of holding such office. A coroner or deputy coroner, who is a duly licensed funeral director or embalmer in this state, shall not be disqualified from performing any duties prescribed by law for each from rendering such services to a recipient of public relief, or from being compensated therefor, by virtue of holding such office. This act shall apply to all counties now having or hereafter having a population of less than 275,000 but shall not apply to any county where such fees are now fixed by special laws.

Approved April 20, 1945.

## CHAPTER 441—H. F. No. 1260

An act relating to phonographic reporters; amending Laws 1907, Chapter 186, Section 1, as amended.

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

Section 1. Laws 1907, Chapter 186, Section 1, as amended by Laws 1915, Chapter 175, as amended by Laws 1921, Chapter 241, is amended to read as follows: