

Sec. 5. To carry intoxicated person to station having lock-up.—*No conductor or employee of any railroad company shall expel or allow any intoxicated person who is not in the charge of a person that is not intoxicated, to depart from his train at a station where there is no police protection, jail or lockup, but shall carry such intoxicated person to the nearest station having police and jail protection.*

Sec. 6. Conductor may take from person any intoxicating liquor in his possession.—The conductor of any railway train or street car may take from any person found violating any of the foregoing provisions, any intoxicating liquor then in the possession of such person and deliver the same to the nearest station agent, giving the person from whom it is taken a receipt therefor. Upon the presentation and surrender of such receipt within ten (10) days thereafter such liquor shall be delivered to the person presenting same and if not so delivered within such time shall be destroyed by such station agent.

Approved April 21, 1913.

CHAPTER 418—H. F. No. 985.

An Act relating to insurance corporations, prescribing the capital stock required, the kinds of business such corporations may transact, and for the repeal of acts inconsistent herewith.
Be it enacted by the Legislature of the State of Minnesota:

Section 1. What insurance companies organized under laws of this state may insure, in various states and territories—Paid-up capital stock necessary.—Insurance corporations shall be authorized to transact in any state or territory in the United States, in the Dominion of Canada, and in foreign countries any of the following kinds of business, upon the stock plan or upon the mutual plan when the formation of such mutual companies is otherwise authorized by law, when specified in their charters or certificates of incorporation.

1. To insure against loss or damage to property on land, and against loss of rents and rental values, lease-holds of buildings, use and occupancy, and direct or consequential loss or damage caused by change of temperature resulting from the destruction of refrigerating or cooling apparatus, or any of its connections, by fire, lightning, hail, or tempest, or any or all of them.

2. To insure vessels, freights, goods, wares, merchandise, specie, bullion, jewels, profits, commissions, bank-notes, bills of exchange, and other evidences of debt, bottomry and respondentia interest, and every insurance appertaining to or connected with marine risks and risks of transportation and navigation, including the risks of lake, river, canal and inland trans-

portation and navigation, insurance upon automobiles, motor cycles and other motor vehicles, whether stationary or being operated under their own power, which shall include all or any of the hazards of fire, explosion, transportation, collision, loss by legal liability for damage to property resulting from the maintenance and use of automobiles, and loss by burglary or theft or both, but shall not include insurances against loss by reason of bodily injury to the person.

3. To insure property of the assured, or life, person, or property of another for which the assured is liable, against loss or damage caused by the explosion of steam boilers, and caused by breakage or rupture of machinery.

4. To make contracts of life or endowment insurance, and grant, purchase, or dispose of annuities or endowments of any kind; but not including authority to any corporation transacting the business of life insurance in this state to take any other kinds of risks except those connected with or appertaining to insurance on life, or against accidents to or sickness of persons, and the granting, purchasing and disposing of annuities and endowments.

5. To insure against loss or damage by the sickness, bodily injury or death by accident of the assured, or of any other person employed by or for whose injury or death the assured is responsible.

6. To guarantee the fidelity of persons in fiduciary positions, public or private, or to act as surety on official and other bonds, and for the performance of official or other obligations.

7. To insure owners and others interest in real estate against loss or damage, by reason of defective titles, incumbrances, or otherwise.

8. To insure against loss or damage by breakage of plate glass, located or in transit.

9. To insure against loss or damage by burglary or theft, or attempt thereat, or loss of money or securities in course of transportation.

10. To insure against loss or damage by water, caused by accidental breakage or leakage of automatic sprinkler system.

11. To insure against loss or damage by death of live stock.

12. To guarantee merchants and those engaged in business, and giving credit, from loss by reason of giving credit to those dealing with them; this shall be known as credit insurance.

13. To insure against loss or damage to automobiles or other vehicles by collision, fire, theft, and other perils of operation, and against liability for damage to property of others by collision with such vehicles.

14. To insure against liability for loss or damage to the property of another caused by the insured or by those for whom the insured is responsible.

The paid-up capital stock of every such corporation shall not be less than one hundred thousand dollars (\$100,000) except that companies authorized to transact the business specified in Subdivision 2 shall have a paid-up capital of not less than two hundred thousand dollars (\$200,000) and companies authorized to transact the business specified in Subdivision 6 shall have a paid-up capital of not less than two hundred fifty thousand dollars (\$250,000) and a surplus constantly maintained of not less than fifty thousand dollars (\$50,000). But any company having a paid-up capital of not less than the aggregate capital required of two companies authorized to transact the business specified in Subdivisions 1 and 2, respectively, or that specified in Subdivisions 4 and 5, respectively, by so providing in its certificate of incorporation or amendment thereto, may combine the business of the two first mentioned or, of the two last mentioned, and transact the same as one corporation and any corporation having a paid-up capital of not less than two hundred fifty thousand dollars (\$250,000) and a surplus constantly maintained of not less than fifty thousand dollars (\$50,000) and authorized to transact business other than the kinds specified in Subdivisions 1, 2 and 4, respectively, may also engage in any and all other kinds of insurance as herein provided except those last above specified. Any such corporation authorized to transact the business specified in Subdivision 1 having a paid-up capital of not less than three hundred thousand dollars (\$300,000) by so providing in its charter or certificate of incorporation, may also engage in the kinds of business specified in Subdivisions 10 and 13, or either of them; and any such corporation authorized to transact the business specified in Subdivision 2 having a paid-up capital of not less than three hundred thousand dollars (\$300,000), by so providing in its charter or certificate of incorporation, may also engage in the kind of business specified in Subdivision 10.

The certificate of incorporation, in addition to the general requirements shall specify the territory in which it may do business, and except in stock corporations, the qualifications of members, the methods of providing corporate funds, and the classes of property it may insure.

The charter or certificate of incorporation of any insurance corporation organized under any general or special law may be amended in respect to any matter which an original certificate of a corporation of the same kind may lawfully have contained by the adoption of a resolution specifying the proposed amendment and by the approval, filing, recording and publication of the same in the manner prescribed by the general laws of this state relating to amendments to certificates of incorporation.

No such corporation shall transact any other business than that specified in its charter and articles of association.

Insurance on automobiles, motor cycles and other motor vehicles against loss, or damage by fire, when combined in one policy with insurance against one or more of the other hazards mentioned in Subdivisions 2 and 13 of this section, need not be in accordance with Section 1640 of the Revised Laws of 1905.

Sec. 2. Section 1597, Revised Laws of 1905 as amended by Chapter 330 of the Laws of 1909 and Chapter 118 of the General Laws of 1905 are hereby repealed.

Approved April 21, 1913.

CHAPTER 419—H. F. No. 1045.

An Act authorizing cities of the first class other than cities operating under home rule charters to pension retired members of volunteer fire departments and to levy a tax for that purpose.

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

Section 1. **Retired firemen may be pensioned at not to exceed \$25 per month.**—That the city council or other governing body of every city in this state of the first class not operating under a home rule charter, which has had a volunteer fire department, is hereby authorized to pension retired members thereof not drawing a pension from the relief association of any paid fire department, such pension not to exceed \$25 per month, and to be paid to such members under rules established by said city council or governing body; provided, however, that no such retired fireman shall receive such pension unless he served actively without pay as a member of such volunteer fire department for at least four years preceding the 31st day of July, 1879. Provided further, that before any retired member of such volunteer fire department shall be entitled to the benefits of this act, said retired member of such volunteer fire department shall first make written application for the pension herein provided and file the same with the city clerk. Thereafter said council or governing body shall upon proper investigation allow or deny said application as it may deem proper.

Sec. 2. **Tax levy authorized.**—Every such city is hereby authorized and empowered to levy a tax for the purpose of providing such pensions, not to exceed two-tenths of one mill, on all the taxable property of such city.

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

Approved April 21, 1913.