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after unless he approves the form sooner. If he notifies the company that the form does not comply with the requirements of law, specifying the defect, it is unlawful to issue any policy in such form. No such policy shall be issued or delivered in this state unless a schedule of the premium rates pertaining to such form also has been filed with the commissioner. No such policy shall be issued unless it contains in substance those provisions contained in subsection (3) of this section which may be applicable to group accident and health insurance, nor unless the policy contains these provisions:

(c) Family expense accident and health insurance is declared to be that form of accident and health insurance covering the members of any one family including husband, wife, and children, written under a master policy issued to the head of such family. Any insurance company authorized to write accident and health insurance in this state shall have the power to issue family expense accident and health insurance. No policy of family expense accident and health insurance may be issued or delivered in this state until a copy of the form thereof shall have been filed with the commissioner, \* \* \* nor until 30 days thereafter unless he approves the form sooner. If he notifies the company that the form does not comply with the requirements of law, specifying the defect, it is unlawful to issue any policy in such form. No such policy shall be issued or delivered in this state unless a schedule of the premium rates pertaining to such form also has been filed with the commissioner.

SECTION 2. This act shall take effect upon passage and publication.

Approved May 29, 1941.

No. 185, S.]

[Published June 4, 1941.

## CHAPTER 177.

AN ACT to amend 67.12 (11) of the statutes, relating to temporary borrowing by cities of the first class.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

SECTION 1. Subsection (11) of section 67.12 of the statutes is amended to read:

(67.12) (11) In addition to the powers heretofore given,

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any city of the first class, however incorporated, may borrow money for ordinary and current expenses, up to \* \* \* the amount of its outstanding delinquent taxes the active certificates for which are held or owned by such city, as certified to the geverning body by the city treasurer of the city about to borrow, plus one-half of the amount of the fixed sale price of all real estate heretofore taken or held by the city by way of tax deeds, plus the amount of all unredeemed instalment assessments receivable held by the city to be certified by the real estate agent of the city and the commissioner of public works, respectively, and without complying with any other requirements of chapter 67. The governing body of such city shall first adopt and record a resolution specifying the amount to be borrowed, which resolution shall be adopted by a three-fourths vote of the members elect of the governing body of such city. Any such loan shall be payable within one year and shall be evidenced by the note or notes of the city executed by the mayor and comptroller of such city, and shall bear \* \* \* interest not to exceed the rate of interest \* \* \* specified in the resolution authorizing the loan. Notes issued hereunder shall be the general obligation of the city issuing the same.

SECTION 2. This act shall take effect upon passage and publication.

Approved May 29, 1941.

No. 222, S.]

[Published June 4, 1941.

## CHAPTER 178.

AN ACT to amend 49.07 (1) of the statutes, relating to commitments to the county home.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

SECTION 1. Subsection (1) of section 49.07 of the statutes is amended to read:

(49.07) (1) Whenever it shall appear to the satisfaction of any judge of any court of record by a petition signed by the officer, if there be but one, or by any 2 officers charged with the care of the poor in any town, city, village, or county that any person having a legal settlement therein is without sufficient