

employe or officer of the state. 17 Atty. Gen. 31.

210.04 History: 1911 c. 603; 1911 c. 664 s. 138; Stats. 1911 s. 1978f-5; 1913 c. 714; Stats. 1913 s. 1978d; 1917 c. 482; 1917 c. 501 s. 2; 1917 c. 677 s. 15; 1917 c. 678 s. 3; 1923 c. 291 s. 3; Stats. 1923 s. 210.04; 1929 c. 491 s. 3; 1937 c. 158; 1947 c. 9 s. 31; 1947 c. 180, 524; 1953 c. 540; 1955 c. 441; 1961 c. 316; 1969 c. 276 s. 598 (1).

No transfer from the state insurance fund, as an insurer, is authorized to pay fire department dues to cities and villages in which public buildings are insured in the state insurance fund. 3 Atty. Gen. 437.

The default spoken of in sec. 1978d (3), Stats. 1913, concerning the payment of premiums on the insurance of buildings by counties can take place only after the board has audited the bills. 3 Atty. Gen. 439.

The law permitting local municipalities to insure in the state fire fund is not in conflict with the constitution. 6 Atty. Gen. 188.

The city of Milwaukee, having legal title to an auditorium, may insure the entire value of the building in the state insurance fund regardless of the fact that a private corporation owns an equity in the building. 28 Atty. Gen. 687.

The county board is the only county agency which has authority to insure county property in the state insurance fund under 210.04, Stats. 1941. No part of the county property may be insured in such fund unless all of property owned by the county is so insured. No board or committee in charge of any county property may insure it with any privately managed insurance company after the county board has voted to insure in the state insurance fund, unless such vote is rescinded by the county board. 30 Atty. Gen. 405.

See note to 66.068, citing 31 Atty. Gen. 305.

Property of a municipal housing authority existing under 66.40 is not insurable in the state insurance fund. 37 Atty. Gen. 626.

A cotenant county having legal title and possession of 59.2% of a city-county building, having its property insured currently with the state insurance fund, cannot insure the full value of the building in the fund in its name for the benefit of cotenant where the city having 40.8% legal title and possession does not have its property insured with the state fund; status as "fiscal agent" does not qualify the county to extend existing policies, which cover the whole building, in the fund. 46 Atty. Gen. 107.

State insurance fund records are open to inspection and copying, but the commissioner of insurance is not obligated upon request therefor to compile and furnish a list of the policyholders thereof. 52 Atty. Gen. 8.

210.05 History: 1911 c. 577; 1911 c. 664 s. 127; Stats. 1911 s. 1989m; 1913 c. 291; 1923 c. 291 s. 3; Stats. 1923 s. 210.05; 1925 c. 168, 281, 368, 401; 1929 c. 491 s. 3; 1937 c. 90, 220; 1943 c. 248; 1947 c. 9 s. 31; 1951 c. 319 s. 219; 1953 c. 540; 1955 c. 354; 1957 c. 172; 1959 c. 659 s. 79; 1961 c. 354, 358; 1967 c. 43; 1969 c. 276 s. 598 (1); 1969 c. 366 s. 117 (2) (a).

The commissioner of insurance is bound to treat all applicants alike and determine in

each individual case whether the applicant qualifies as a standard risk, so as to be insurable within the statute; the commissioner is not authorized under his rule-making power to classify and exclude all Negroes as sub-standard risks because the average mortality rate of Negroes is higher than that of white persons, without absolute proof that the length of life of Negroes is shortened solely because of their color or race or some other inherent difference between them and white persons. *Lange v. Rancher*, 262 W 625, 56 NW (2d) 542.

The commissioner of insurance is the manager of the life insurance fund. He may permit applicants for insurance to withdraw applications before medical examination and the premiums advanced may be returned. 3 Atty. Gen. 435, 436.

The state treasurer is subject to the general rules as to trustees. 9 Atty. Gen. 49.

Officials in charge of the state life insurance fund are without authority to procure contracts of reinsurance upon insurance policies issued by the state. 9 Atty. Gen. 127.

210.20 History: 1967 c. 347; Stats. 1967 s. 210.20.

CHAPTER 211.

Employe Welfare Funds.

211.01 History: 1957 c. 552; Stats. 1957 s. 211.01.

211.02 History: 1957 c. 552; Stats. 1957 s. 211.02; 1969 c. 276.

211.03 History: 1957 c. 552; Stats. 1957 s. 211.03; 1961 c. 225.

National banks which accept appointments as trustees of employe welfare funds are subject to all of the regulatory provisions of ch. 211, Stats. 1957, including registration, reporting, and penalties. Trustees of the funds include only the person or persons in whom there is vested over-all management of the fund. 47 Atty. Gen. 136.

211.04 History: 1957 c. 552; Stats. 1957 s. 211.04; 1961 c. 225; 1967 c. 309.

211.05 History: 1957 c. 552; Stats. 1957 s. 211.05; 1961 c. 225.

211.06 History: 1957 c. 552; Stats. 1957 s. 211.06.

211.07 History: 1957 c. 552; Stats. 1957 s. 211.07; 1967 c. 43; 1969 c. 276 s. 597 (3).

211.08 History: 1957 c. 552; Stats. 1957 s. 211.08; 1959 c. 2; 1961 c. 225.

211.09 History: 1957 c. 552; Stats. 1957 s. 211.09.

211.10 History: 1957 c. 552; Stats. 1957 s. 211.10; 1959 c. 2.

211.11 History: 1957 c. 552; Stats. 1957 s. 211.11.

211.12 History: 1957 c. 552; Stats. 1957 s. 211.12; 1961 c. 225.

211.13 History: 1957 c. 552; Stats. 1957 s. 211.13.

211.14 History: 1957 c. 552; Stats. 1957 s. 211.14; 1961 c. 225; 1967 c. 309.

211.15 History: 1957 c. 552; Stats. 1957 s. 211.15.

211.17 History: 1957 c. 552; Stats. 1957 s. 211.17.

CHAPTER 212.

Title Guaranty Corporations.

212.01 History: 1883 c. 220; 1887 c. 180, 352; Ann. Stats. 1889 s. 1771; 1891 c. 274; Stats. 1898 s. 1777g; 1923 c. 86 s. 1; Stats. 1923 s. 180.19; 1927 c. 534 s. 92; Stats. 1927 s. 212.01; 1955 c. 661.

A corporation may not transact a title guaranty and insurance business until it has capital stock of \$200,000, although it may transact other business for which it was organized. 4 Atty. Gen. 1130.

The purpose and nature of title insurance, and liability of a company doing such business. Pelkey, 12 MLR 38.

212.02 History: 1883 c. 220; 1887 c. 180, 352; Ann. Stats. 1889 s. 1771; 1891 c. 274; Stats. 1898 s. 1777h; 1923 c. 86 s. 1; Stats. 1923 s. 180.20; 1927 c. 534 s. 92; Stats. 1927 s. 212.02.

212.03 History: 1883 c. 220; 1887 c. 180, 352; Ann. Stats. 1889 s. 1771; 1891 c. 274; Stats. 1898 s. 1777i; 1923 c. 86 s. 1, 2; Stats. 1923 s. 180.21; 1927 c. 534 s. 92; Stats. 1927 s. 212.03; 1933 c. 390.

CHAPTER 213.

Firemen's Associations.

213.01 History: P. & L. 1866 c. 484; R. S. 1878 s. 1979; Stats. 1898 s. 1979; 1909 c. 176; 1913 c. 77; 1923 c. 291 s. 3; Stats. 1923 s. 211.01; 1929 c. 440 s. 1; Stats. 1929 s. 213.01; 1945 c. 33.

213.02 History: 1861 c. 176 s. 1 to 3, 5; 1873 c. 221 s. 1; R. S. 1878 s. 1980; Stats. 1898 s. 1980; 1923 c. 291 s. 3; Stats. 1923 s. 211.02; 1929 c. 440 s. 1; Stats. 1929 s. 213.02.

213.03 History: 1861 c. 176 s. 4; R. S. 1878 s. 1981; Stats. 1898 s. 1981; 1923 c. 291 s. 3; Stats. 1923 s. 211.03; 1929 c. 440 s. 1; Stats. 1929 s. 213.03.

213.04 History: 1861 c. 176 s. 6, 7; 1873 c. 231 s. 2; R. S. 1878 s. 1982; Stats. 1898 s. 1982; 1923 c. 291 s. 3; Stats. 1923 s. 211.04; 1929 c. 440 s. 1; Stats. 1929 s. 213.04.

213.05 History: 1876 c. 153 s. 1 to 5; R. S. 1878 s. 1983; Stats. 1898 s. 1983; 1923 c. 291 s. 3; Stats. 1923 s. 211.05; 1929 c. 440 s. 1; Stats. 1929 s. 213.05; 1955 c. 661.

213.06 History: 1876 c. 153 s. 9; R. S. 1878 s. 1984; Stats. 1898 s. 1984; 1923 c. 291 s. 3; Stats. 1923 s. 211.06; 1929 c. 440 s. 1; Stats. 1929 s. 213.06.

213.07 History: 1876 c. 153 s. 6, 8; R. S. 1878 s. 1985; Stats. 1898 s. 1985; 1923 c. 291 s. 3; Stats. 1923 s. 211.07; 1929 c. 440 s. 1; Stats. 1929 s. 213.07.

213.08 History: 1876 c. 153 s. 7; R. S. 1878 s. 1986; Stats. 1898 s. 1986; 1919 c. 679 s. 87; 1923 c. 291 s. 3; Stats. 1923 s. 211.08; 1929 c. 440 s. 1; Stats. 1929 s. 213.08; 1963 c. 6.

213.09 History: 1915 c. 322; Stats. 1915 s. 1986m; 1923 c. 291 s. 3; Stats. 1923 s. 211.09; 1927 c. 207; 1929 c. 440 s. 1; Stats. 1929 s. 213.09; 1941 c. 316; 1947 c. 388.

213.095 History: 1929 c. 500; Stats. 1929 s. 213.095; 1955 c. 696 s. 47, 48; 1965 c. 330.

213.10 History: 1927 c. 291; Stats. 1927 s. 211.10; 1929 c. 162; 1929 c. 440 s. 1; Stats. 1929 s. 213.10; 1965 c. 467; 1969 c. 6.

Where the constitution of an association formed under secs. 1987 and 1988, Stats. 1898, provided that beneficiaries must be either the widow, child or children, mother or father, sister or brother, niece or nephew of the deceased member, the stepmother of a member was his "mother" within the meaning of the provision where he resided in and was a member of her family. Jones v. Mangan, 151 W 215, 138 NW 618.

Under sec. 1987, Stats. 1911, and the articles of association of the Firemen Relief Association of Milwaukee, the mere fact that a member of that association ceased to be an active member of the fire department did not operate to cancel his certificate of membership or forfeit his beneficiary rights so long as his name remained on the rolls as that of a member in good standing. Anderson v. Firemen Relief Asso. 157 W 199, 147 NW 373.

213.11 History: 1927 c. 291; Stats. 1927 s. 211.11; 1929 c. 440 s. 1; Stats. 1929 s. 213.11; 1963 c. 247.

213.12 History: 1869 c. 165 s. 1; 1870 c. 81 s. 1; R. S. 1878 s. 1989; Stats. 1898 s. 1989; 1923 c. 291 s. 3; Stats. 1923 s. 211.12; 1929 c. 440 s. 1; Stats. 1929 s. 213.12.

213.13 History: 1917 c. 521; Stats. 1917 s. 1989—1; 1923 c. 291 s. 3; Stats. 1923 s. 211.13; 1929 c. 440 s. 1; Stats. 1929 s. 213.13.

213.15 History: 1963 c. 439; Stats. 1963 s. 213.15.

CHAPTER 214.

Small Loans.

214.01 History: 1933 c. 347 s. 2; 1933 c. 443; Stats. 1933 s. 214.01; 1969 c. 276.

214.02 History: 1933 c. 347 s. 2; 1933 c. 443; Stats. 1933 s. 214.02; 1969 c. 276 s. 592 (6).

On exercises of police power see notes to sec. 1, art. I; and on delegation of power see notes to sec. 1, art. IV.

It is necessary for a small loan company which is discontinuing business and liquidating its loans to secure a license. 23 Atty. Gen. 57.

A foreign small loan company liquidating its loans in this state should be licensed by the banking commission. 24 Atty. Gen. 37.

115.07, 115.09 and ch. 214, Stats. 1939, constitute 3 distinct legislative schemes for regulation of loan transactions, and one person