

construed to limit the power of any court to give such effect to a decree of annulment or divorce, by a court of a foreign country as may be justified by the rules of international comity; provided, that if any inhabitant of this state shall go into another state, territory or country for the purpose of obtaining a decree of divorce for a cause which occurred while the parties resided in this state, or for a cause which is not ground for divorce under the laws of this state, a decree so obtained shall be of no force or effect in this state.

SECTION 2. This act shall take effect and be in force from and after its passage and publication.

Approved May 19, 1911.

No. 357, S.]

[Published May 20, 1911.

## CHAPTER 175.

AN ACT to renumber section 1955a of the statutes, to make same section 1958, and to amend subsections 1 and 2 thereof, relating to the organization of fraternal benefit or mutual benefit societies.

*The people of the State of Wisconsin, represented in Senate and Assembly, do enact as follows:*

SECTION 1. Section 1955a of the statute is renumbered and made section 1958, and subsections 1 and 2 thereof are amended to read: Section 1958. 1. a. *Fraternal beneficiary or mutual benefit societies may be incorporated as provided in sections 1896 to 1901m, inclusive.*

b. *Before such society shall be licensed to transact business \* \* \* at least five-hundred persons shall have made application in writing for membership in such proposed corporation.*

c. \* \* \* *In case of \* \* \* life \* \* \* insurance, each shall have \* \* \* been examined and recommended as insurable by a reputable physician, and \* \* \* shall have deposited \* \* \* the premium for one year of insurance, out of which \* \* \* there shall be pledged for the payment of death losses a sufficient sum to pay the largest possible single death claim.*

\* \* \*

2. a. *No fraternal beneficiary order or society not authorized or licensed to transact business within this state \* \* \* on the twelfth day of July, 1907, shall be incorporated within this state or be licensed or permitted to transact business within this state, unless its laws require the regular payment and collection of rates of assessment under whatsoever plan of business it has*

adopted not lower than those deduced from the National Fraternal Congress mortality table computed upon an interest assumption of four per \* \* \* centum per annum, nor unless it shall hold assets sufficient to provide for its other liabilities and its reserve liability, upon its own plan and assumptions within the foregoing limitations.

b. The National Fraternal Congress mortality table is as follows:

Age.	Number living.	Number dying.	Probability of dying.	Age.	Number living.	Number dying.	Probability of dying.
20	100,000	500	.0050000	60	69,801	1,588	.0227504
21	99,500	501	.0050352	61	68,213	1,681	.0246434
22	98,999	502	.0050708	62	66,532	1,778	.0267240
23	98,497	503	.0051068	63	64,754	1,870	.0290630
24	97,994	505	.0051535	64	62,874	1,965	.0315711
25	97,489	507	.0052006	65	60,889	2,064	.0343904
26	96,982	510	.0052587	66	58,795	2,206	.0375202
27	96,472	513	.0053176	67	56,589	2,318	.0409620
28	95,959	517	.0053877	68	54,271	2,430	.0447753
29	95,442	522	.0054593	69	51,841	2,539	.0489767
30	94,920	527	.0055320	70	49,302	2,645	.0536489
31	94,393	533	.0056066	71	46,657	2,744	.0588122
32	93,860	540	.0056832	72	43,913	2,832	.0644912
33	93,320	548	.0057623	73	41,061	2,909	.0706113
34	92,772	557	.0058439	74	38,112	2,989	.0771797
35	92,215	567	.0059281	75	35,063	3,069	.0842757
36	91,648	578	.0060149	76	32,194	3,026	.0919927
37	91,070	591	.0061045	77	29,168	3,016	.1034010
38	90,479	606	.0061967	78	26,152	2,977	.1153845
39	89,873	622	.0062920	79	23,175	2,905	.1253506
40	89,251	640	.0063908	80	20,270	2,799	.1380658
41	88,611	660	.0064933	81	17,471	2,669	.1521911
42	87,951	683	.0066006	82	14,812	2,485	.1677694
43	87,278	708	.0067129	83	12,327	2,280	.1849589
44	86,590	734	.0068304	84	10,047	2,030	.2040410
45	85,886	771	.0069533	85	7,997	1,800	.2250844
46	85,065	790	.0070816	86	6,197	1,539	.2483460
47	84,225	822	.0072156	87	4,658	1,277	.2748520
48	83,353	857	.0073553	88	3,381	1,023	.3025732
49	82,456	894	.0075008	89	2,358	788	.3311815
50	81,522	935	.0076522	90	1,570	579	.3687878
51	80,551	981	.0078096	91	991	404	.4076690
52	79,546	1,029	.0079730	92	687	264	.4497445
53	78,507	1,083	.0081425	93	323	161	.4964520
54	77,434	1,140	.0083182	94	162	89	.5493827
55	76,334	1,202	.0085002	95	73	44	.6027397
56	75,205	1,270	.0086885	96	29	19	.6551724
57	74,032	1,342	.0088832	97	10	7	.7000000
58	72,720	1,418	.0090844	98	3	3	1.0000000
59	71,302	1,501	.0210513				

c. The payment of any disability benefits promised or rendered by any such society or order hereafter organized or admitted to this state that are not provided for in the rates deduced from said table of mortality as is herein required must be amply provided for in addition to the rates of assessments as herein required.

d. Every contract or certificate of insurance issued or delivered by any fraternal benefit society, hereafter organized or admitted in this state, shall contain:

(1) *A statement of the table of mortality or other basic table and rate of interest and method upon which the reserve on such contract is to be computed.*

(2) *A statement in the body of the contract or as a rider made a part thereof and affixed thereto, giving in dollars and cents for each age during the possible history of the contract, the mortality charge or cost of insurance and the reserve upon the foregoing assumptions.*

(3) *In the case of every society issuing all its contracts, as provided in this subsection, such last mentioned statement shall also provide that upon any forfeiture or change in the contract, one or more benefits shall be given to the insured or beneficiary, or both, as specified therein, the present value whereof shall equal the reserve less a surrender charge, if any, not exceeding one per centum on the amount of the insurance specified in the contract. One of said benefits shall be either (a) an automatic loan to cover any unpaid premium or assessment, with interest at a specified rate, until the reserve (less the surrender charge and indebtedness, if any) is exhausted, or (b) extended or paid-up insurance to the amount the reserve (less the surrender charge and indebtedness, if any) will purchase as a net single premium on the table and rate specified, the duration or amount of which extended or paid-up insurance shall be specified in such statement.*

SECTION 2. This act shall take effect and be in force from and after its passage and publication.

Approved May 19, 1911.

No. 380, A.]

[Published May 20, 1911.

## CHAPTER 176.

AN ACT to repeal section 2546m of the statutes, relating to testimony taken before the grand jury.

*The people of the State of Wisconsin, represented in Senate and Assembly, do enact as follows:*

SECTION 1. Section 2546m of the statutes is repealed.

SECTION 2. This act shall take effect and be in force from and after its passage and publication.

Approved May 19, 1911.