

annual percentage rate does not exceed 12% per year and the amount financed is \$25,000 or less.

SECTION 49. 428.101 (3) of the statutes is created to read:

428.101 (3) Loans made on or after the effective date of this subsection (1981), by a creditor to a customer and which are secured by a first lien real estate mortgage or equivalent security interest if the amount financed is \$25,000 or less.

SECTION 50. **Rejection of federal preemption.** It is declared that this state rejects the applicability in this state of sections 501 (a) (1), 511, 521, 522 and 523 of P.L. 96-221, as amended by P.L. 96-399.

SECTION 51. **Cross-reference changes.** In the sections of the statutes listed in Column A, the cross-references shown in Column B are changed to the cross-references shown in Column C:

| A | B | C |
|---------------------------|-----------------------|---|
| Statute Sections | Old Cross-References | New Cross-References |
| 45.79 (4)(c) | 138.05 or 138.051 | 138.05, 138.051 or 138.052 |
| 138.04 | 138.05 | 138.041 to 138.056, 138.09 to 138.12, 218.01 or 422.201 |
| 138.057 | 138.053 or 138.055 | 138.053, 138.055 or 138.056 |
| 138.06 (1) to (3) and (5) | 138.05 or 138.051 | 138.05, 138.051 or 138.052 |
| 138.09 (7)(g) 1 | 422.209 | 422.209 (2)(a) |
| 218.01 (6)(d) | par. (a), (b) or (bm) | par. (a), (b), (bm), (bn), (bp) or (k) |
| 422.209 (3) | sub. (2) | sub. (2)(a) |
| 422.415 (1) | sub. (2) | sub. (2) and s. 422.202 (2m)(b) |

SECTION 52. **Initial applicability.** (1) The treatment or creation of sections 138.09 (7) (g) (intro.) and (gm) and 422.209 (2) (a) and (b) and (4) of the statutes by this act first applies to transactions other than loans under sections 138.051 and 138.052 of the statutes, as affected by this act, on the first day of the 6th month beginning after the effective date of this act.

(2) The treatment or creation of section 138.12 (9) (b) and (bm) and (11) (a) of the statutes by this act first applies to insurance premium finance agreements entered into on or after the effective date of this act.

SECTION 53. **Effective date.** This act takes effect on November 1, 1981, or the day after its publication, whichever is later.

1981 Assembly Bill 20

Date published: November 10, 1981

CHAPTER 46 , Laws of 1981

AN ACT to amend 66.054 (13) (title) and (c) and 176.43 (2) of the statutes, relating to permitting counties to adopt ordinances regulating the possession or procurement of beer and liquor by minors and the furnishing of intoxicants to minors.

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

SECTION 1. 66.054 (13) (title) and (c) of the statutes are amended to read:

66.054 (13) (title) LOCAL REGULATIONS; REVOCATION OF MALT BEVERAGE LICENSE.

(c) A county, city, village or town may adopt an ordinance regulating conduct regulated by sub. (19), (20), (22) or (24) only if it strictly conforms to the statutory ~~section subsection~~. A county ordinance adopted under this paragraph does not apply within any city or village or within any town that has adopted or adopts an ordinance under this paragraph.

SECTION 2. 176.43 (2) of the statutes is amended to read:

176.43 (2) A county, city, village or town may adopt an ordinance regulating conduct regulated by s. 176.29, 176.30 (2), 176.31 or 176.32 only if it strictly conforms to the statutory section. A county ordinance adopted under this subsection does not apply within any city or village or within any town that has adopted or adopts an ordinance under this subsection.

1981 Assembly Bill 28

Date published: November 10, 1981

CHAPTER 47 , Laws of 1981

AN ACT to renumber and amend 120.06 (9); and to create 120.06 (9) (b) and (c) of the statutes, relating to school board elections in a common or union high school district.

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

SECTION 1. 120.06 (9) of the statutes is renumbered 120.06 (9) (a) and amended to read:

120.06 (9) (a) The primary and spring elections for school board members shall be conducted by the election officials for state and municipal elections. In a school board election held in conjunction with a state, municipal or judicial election, the polling places for the state, municipal or judicial election shall be the polling places for the school board election and the municipal election hours shall apply. If no state, municipal or judicial election is held on the day of the school board election, the school board ~~shall~~ may set the election hours, ~~the polling places normally used for state, municipal and judicial elections shall and the polling places to be used~~ and the election costs shall be charged to the school district.

SECTION 2. 120.06 (9) (b) and (c) of the statutes are created to read:

120.06 (9) (b) The school board may not select a polling place to be closed under par. (a) if:

1. Ten percent or more of the electors voting in the last school board election voted at the polling place; or
2. The polling place is located in a municipality which is located entirely within the school district.

(c) The school board shall post a notice on the door of any polling place not selected indicating all polling places selected and open for voting.
