

the votes, nor less than the votes required to amend its constitution and laws; and provided further, that the meetings of the supreme or governing body, and the election of officers, representatives or delegates shall be held as often as once in four years. The members, officers, representatives or delegates of a fraternal beneficiary association shall not vote by proxy.

1922, ch. 492, sec. 146.

149. Exemptions. Except as herein provided, such association shall be governed by this article and shall be exempt from all provisions of the insurance laws of this state, not only in its governmental relations with the state, but for every other purpose, and no law hereafter enacted shall apply to them unless they be expressly designated therein.

1922, ch. 492, sec. 147.

150. Benefits. Every association transacting business under this article shall provide for the payment of death benefits, and may provide for the payment of benefits in case of temporary or permanent physical disability, either as a result of disease, accident or old age; provided, the period of life at which the payment of benefits for disability on account of old age shall commence, shall not be more than seventy years; and may provide for monuments or tombstones to the memory of its deceased members and for the payment of funeral benefits. Such association shall have the power to give a member, when permanently disabled or on attaining the age of seventy, all or such portion of the face value of his certificate, as the laws of the association may provide; provided, that nothing in this act con-

231. Cited but not construed in *Himmel v. Eichengreen*, 107 Md. 612; *Supreme Lodge v. Simering*, 88 Md. 284; *International Fraternal Alliance v. State*, 86 Md. 552; *Barton v. International Fraternal Alliance*, 85 Md. 31.

See notes to sec. 229 (this foot-note).

232. Cited but not construed in *Himmel v. Eichengreen*, 107 Md. 612; *Supreme Lodge v. Simering*, 88 Md. 284; *International Fraternal Alliance v. State*, 86 Md. 552; *Barton v. International Fraternal Alliance*, 85 Md. 31.

See notes to sec. 229 (this foot-note).

233. Cited but not construed in *Himmel v. Eichengreen*, 107 Md. 612; *Supreme Lodge v. Simering*, 88 Md. 284; *International Fraternal Alliance v. State*, 86 Md. 552; *Barton v. International Fraternal Alliance*, 85 Md. 31.

See notes to sec. 229 (this foot-note).

234. The clause of this section providing that a beneficiary may be "a person or persons dependent upon the member," held not to be limited in application to persons legally or wholly dependent. A sister-in-law living at the member's home under lawful circumstances, both of them contributing to the support of such home, may be a beneficiary. *Hunt v. Winkleman*, 136 Md. 252.

Where a man names his wife as his beneficiary but they are subsequently divorced *a vinculo*, she is not entitled to death benefits, since this section limits the payment of such benefits to the wife, etc. The former wife asserted no claim on the ground of dependency. *Dittmaier v. Heptasophs*, 135 Md. 315.

The purpose of this section is to define those having an insurable interest in the life of another, and to discountenance wagering contracts. Where children (adopted prior to the Maryland statute on the subject—art. 16, sec. 74, *et seq.*), are made the beneficiaries under a certificate of insurance in a fraternal order, payment may be enforced, although a by-law of the order passed subsequent to the membership of the decedent, restricted payments to *legally* adopted children. *Clayton v. Heptasophs*, 130 Md. 37.

Cited but not construed in *Himmel v. Eichengreen*, 107 Md. 612; *Supreme Lodge v. Simering*, 88 Md. 284; *International Fraternal Alliance v. State*, 86 Md. 552; *Barton v. International Fraternal Alliance*, 85 Md. 31.

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