

(2) Annuity Benefits as defined in Sec. 65.

(3) Health insurance benefits as defined in Sec. 66.

(4) Monument or tombstone benefits to the memory of deceased members not exceeding in any case the sum of three hundred dollars (\$300).

(b) Lives insurable. -- Such benefits may be provided on the lives of members or, upon application of a member, on the lives of a member's family, including the member, the member's spouse and [minor] children UNDER EIGHTEEN YEARS OF AGE, in the same or separate certificates.

325.

(a) A society may provide for benefits on the lives of children under the minimum age for adult membership but not greater than [twenty-one (21)] EIGHTEEN (18) years of age at time of application therefor, upon the application of some adult person, as its laws or rules may provide, which benefits shall be in accordance with the provisions of Section 324 of this subtitle. A society may, at its option, organize and operate branches for such children. Membership and initiation in local lodges shall not be required of such children, nor shall they have a voice in the management of the society.

367.

(d) Any guardian may insure any property which the ward or wards of such guardian may own, either jointly or in severalty, and such insurance shall have the same effect in all respects as if the [minor] PERSON UNDER EIGHTEEN YEARS OF AGE whose property is thus insured were of full age, and had made such insurance himself.

371.

(a) No life or health insurance contract upon an individual, except a contract of group life insurance or of group or blanket health insurance shall be made or effectuated unless at the time of the making of the contract the individual insured, being of competent legal capacity to contract, applies therefor, or has consented thereto in writing, except in the following cases:

(1) A spouse may effectuate such insurance upon the other spouse.

(2) Any person having an insurable interest in the life of a [minor] PERSON UNDER EIGHTEEN YEARS OF AGE, or any person upon whom a minor is dependent for support and maintenance, may effectuate insurance upon the life of or pertaining to such minor.

(3) Family policies insuring any two or more members of a family may be issued on an application signed by either parent, a step-parent, or by a husband or wife.

(4) Any person having an insurable interest in the life of a person who is legally incompetent to consent to such insurance may, upon written application, effectuate such insurance upon the life of such person.