

partnerships and corporations. Every application for a license under this section shall be addressed to the Insurance Commissioner in writing, shall set forth in full the name and address of each such applicant and the name and address of each person who proposes to act under a license issued as aforesaid to any co-partnership or corporation, that each such applicant or person proposing to act under such license has not wilfully violated any of the insurance laws of this State during the past year and that he will not violate any such law during the term of license applied for if issued; that he has not dealt unjustly with or deceived any citizen of this State or misrepresented the conditions of any insurance policy or contract; whether or not he is indebted to any insurance company or general agent by virtue of any contract as former agent or broker; whether or not his license as insurance agent or broker has been declined or revoked in this or any other State for a violation of law; where and in what business engaged during the past year, and shall give full answers to the following questions: Do you understand that it is against the laws of this State (a) to act as broker for any company without license from this department, (b) to misrepresent the conditions of any policy contract, (c) to make any discrimination between citizens of this State in premiums, or in rebating any part of premiums or commissions, or to twist or attempt to twist policies by misrepresentation. Said application and declaration shall be signed by the person, a member of the co-partnership, or a duly authorized officer of the corporation, applying as the case may be. If any such license shall be issued for a portion of any year, a ratable sum shall be charged therefor up to the first day of May next succeeding the date of such application.

The purpose of this section, in addition to the regulation of the business of insurance brokers, was the raising of revenue. How a statute should be construed. See notes to article 1, section 14. *Shehan v. Tanenbaum, Son & Co.*, 121 Md. 284.

Fraternal Beneficiary Associations.

1912, ch. 824, sec. 1A.

229. (*Fraternal Beneficiary Associations Defined.*) Any corporation, society, order or association, without capital stock, organized and carried on solely for the mutual benefit of its members and their beneficiaries, and not for profit, and having a lodge system with ritualistic form of work and representative form of government, and which shall make provision for the payment of benefits in accordance with section 233 is hereby declared to be a fraternal beneficiary association.

The record held not to disclose the character of business done by a society so that it might be determined whether it came within the purview of this and the following sections or was a mutual insurance company; case remanded for the taking of testimony. If this and the following sections were applicable to the society, a woman who was not the member's wife, nor related to or dependent upon him, held not to be entitled to benefits. If, however, the society is a mutual or co-operative insurance company, the woman aforesaid was entitled to recover, she being named as