

beneficiary in the certificate of insurance. Where the designation of the beneficiary proves ineffectual, the fund does not revert to the society, but goes to such persons as are eligible under the statute or by the laws of the society or the certificate. *Meinhardt v. Meinhardt*, 117 Md. 428 (decided prior to the act of 1912, chapter 824).

Since a member of a beneficial order had no property in the fund in controversy which could pass under his will, and as he left no widow surviving him, the money was payable under this and the following section and under the by-laws of the order, to his children. While benefits are not assignable except to the beneficiaries named in this section and with the consent of the order duly attested, the member may surrender his certificate and have a new one issued to one or more of the specified beneficiaries. *Mineola Tribe v. Lizer*, 117 Md. 140 (decided prior to the act of 1912, chapter 824).

To the second note to section 229 on page 641 of volume 1 of the Annotated Code, add the case of *Meinhardt v. Meinhardt*, 117 Md. 433 (decided prior to the act of 1912, chapter 824).

As to workmen's compensation insurance, see article 101.

See notes to this section (as it stood in 1911) in volume 1 of the Annotated Code.

1912, ch. 824, sec. 2A.

230. (*Lodge System Defined.*) Any association having a supreme governing or legislative body and subordinate lodges or branches by whatever name known, into which members shall be elected, initiated and admitted in accordance with its constitution, laws, rules, regulations and prescribed ritualistic ceremonies which subordinate lodges or branches shall be required by the laws of such association to hold regular or stated meetings at least once in each month, shall be deemed to be operating on the lodge system.

See notes to this section (as it stood in 1911) in volume 1 of the Annotated Code.

1912, ch. 824, sec. 3A.

231. (*Representative Form of Government Defined.*) Any such association shall be deemed to have a representative form of government when it shall provide in its constitution and laws for a supreme legislative or governing body, composed of representatives elected either by the members or by delegates elected directly or indirectly by the members, together with such other members as may be prescribed by its constitution and laws; provided, that the elective members shall constitute a majority in number and have not less than two-thirds of the votes; 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.

See notes to this section (as it stood in 1911) in volume 1 of the Annotated Code.

1912, ch. 824, sec. 4A.

232. (*Exemptions.*) Except as herein provided, such associations shall be governed by this sub-title, and shall be exempt from all pro-