

scribed by its constitution and laws; provided, that the elective members shall constitute a majority in number and not have less than two-thirds of 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.

An. Code, 1924, sec. 149. 1922, ch. 492, sec. 146.

183. (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.

An. Code, 1924, sec. 150. 1922, ch. 492, sec. 147.

184. (Benefits.) Every association transacting business under this article shall provide for the payment of death benefits, and may provide for the payments 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

The association has no power upon the death of the insured to pay a benefit to a creditor, although it has been assigned by the insured during his lifetime to such creditor. *Dale v. Brumbly*, 96 Md. 678; *Meinhardt v. Meinhardt*, 117 Md. 433 (decided prior to the act of 1912, ch. 824).

Under this and the following sections and sec. 415 of the Code of 1904, a beneficiary can sue a lodge or unincorporated association, in the name by which it is commonly known, without suing the individual members. *Littleton v. Wells, etc., Council*, 98 Md. 456.

A corporation held to be within the terms of the act of 1894, ch. 295—see notes to sec. 239 (this foot-note). *Barton v. International Fraternal Alliance*, 85 Md. 31; *Supreme Lodge v. Simering*, 88 Md. 288.

For a case dealing with the act of 1896, ch. 331, which enacted a section to come in after sec. 229 (art. 23, An. Code, 1912), but which was repealed by the act of 1902, ch. 338, see *Supreme Lodge v. Simering*, 88 Md. 276.

Art. 23, secs. 229 to 244, inclusive, An. Code, 1912, referred to in construing sec. 234 thereof—see notes thereto (this foot-note). *Hunt v. Winkleman*, 136 Md. 252.

Cited but not construed in *Himmel v. Eichengreen*, 107 Md. 612.

See notes to sec. 234 (this foot-note).

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

230. 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).

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).