

business in Maryland for six or more years and has been one hundred per cent. (100%) solvent for the entire period, and operating on the lodge plan may provide in its constitution and by-laws, in addition to other benefits provided therein, for the payment of death or annuity benefits upon the lives of children upon the application of some adult person upon whom such child is dependent for support and maintenance. Any such society may, at its option, organize and operate branches for such children, and membership in local lodges and initiation therein shall not be required of such children, nor shall they have any voice in the management of the society. The total benefits payable as above provided shall in no case exceed the following amounts at ages at next birthday at time of death, respectively, as follows: One, fifty dollars; two, seventy-five dollars; three, one hundred dollars; four, one hundred fifty dollars; five, one hundred seventy-five dollars; six, two hundred dollars; seven, two hundred fifty dollars; eight, three hundred twenty-five dollars; nine, four hundred dollars; ten, five hundred dollars, eleven, six hundred dollars, twelve, seven hundred dollars, thirteen, eight hundred dollars; fourteen, nine hundred dollars; fifteen and over, one thousand dollars. No benefit certificate as to any child shall take effect until after medical examination or inspection, in accordance with the by-laws of the society, nor shall any such benefit certificate be issued unless the society shall simultaneously put in force at least five hundred such certificates, on each of which at least one assessment has been paid, nor where the number of lives represented by such certificate falls below five hundred. The death benefit contributions to be made upon such certificates shall be based upon the "Standard Industrial Mortality Table" or the "English Life Table Number Six," and a rate of interest not greater than four per cent. per annum, or upon a higher standard: Provided, that contributions may be waived or returns may be made from any surplus held in excess of reserve and other liabilities as provided in the by-laws. And provided, further, that extra contributions may be made if the reserves hereafter provided for become impaired. Any society entering into such insurance agreements shall maintain on all such contracts the reserve required by the standard of mortality and interest adopted by the society for computing contributions, and the funds representing the benefit contributions and all accretions thereon shall be kept as separate and distinct funds, independent of the other funds of the society, and shall not be liable for nor used for the payment of the debts and obligations of the society other than the benefits herein authorized: Provided, however, that when a child reaches the age of eighteen years and fails to apply for regular membership into the society, any benefit certificates issued to it must be surrendered for cancellation, and any reserve upon such certificate shall be paid to the party responsible for the payments of assessments as a cash value.

Provided, further, that such surrender will not reduce the number of lives insured in the branch below five hundred, and upon the issuance of such new certificate any reserve upon the original certificate herein provided for shall be transferred to the credit of the new certificate. Neither the person who originally made application for benefits on account of such child, nor the beneficiary named in such original certificate, nor the person who paid the contributions, shall have any vested right in such new certificate, the free nomination of a beneficiary under the new certificates being left to the child so admitted to benefit membership. An entirely separate