

SEC. 142. *Penalties.* Any attorney who shall exchange any contracts of indemnity of the kind and character specified under this sub-title, or any attorney, agent or any person representing him, who shall solicit or negotiate any application for same without the attorney first complying with the foregoing provisions, shall be deemed guilty of a misdemeanor, and on conviction thereof, shall be subject to a fine of not less than one hundred dollars, or more than one thousand dollars. For the purpose of organization and upon issuance of permit by the insurance commissioner, power of attorney and applications may be solicited without license, but no attorney, agent or other person shall make any contracts of indemnity until he shall comply with all the provisions of this sub-title. In addition to the foregoing penalties, and where not otherwise provided, the penalty for failure or refusal to comply with any of the terms and provisions of this sub-title upon the part of the attorney, shall be the refusal, suspension or revocation of the certificate of authority or license by the insurance commissioner and publication of his act, after due notice and opportunity for hearing have been given such attorney, so that he may appear and show cause why such action should not be taken.

SEC. 143. *Fraternal Beneficiary Association 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 147 hereof, is hereby declared to be a fraternal beneficiary association.

SEC. 144. *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.

SEC. 145. *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