

and granting such benefits payable to such persons and beneficiaries within the above restrictions under such conditions as its constitution and laws may provide. Within the above restrictions, each member shall have the right to designate his beneficiary, and, from time to time, have the same changed in accordance with the laws, rules or regulations of the association, and no beneficiary shall have or obtain any vested interest in the said benefit until the same has become due and payable upon the death of the said member; provided, that any association may, by its laws limit the scope of beneficiaries within the above classes.

SEC. 2. *And be it further enacted*, That this Act shall take effect June 1, 1943.

Approved May 4, 1943.

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#### CHAPTER 548.

(House Bill 536)

AN ACT to repeal and re-enact, with amendments, Section 217 of Article 48A of the Annotated Code of Maryland (1939 Edition), title "Insurance", sub-title "Fraternal Beneficiary Associations", providing for protection of children or dependents and prescribing the Standard of Solvency.

SECTION 1. *Be it enacted by the General Assembly of Maryland*, That Section 217 of Article 48A of the Annotated Code of Maryland (1939 Edition), title "Insurance", sub-title "Fraternal Beneficiary Associations", be and the same is hereby repealed and re-enacted, with amendments, to read as follows:

SEC. 217. PROTECTION TO CHILDREN OR DEPENDENTS; STANDARD OF SOLVENCY. Any fraternal benefit society authorized to do business in this State that is one hundred per cent (100%) solvent and has been doing 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