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 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.

See notes to this section in volume 1 of the Annotated Code.

1912, ch. 824, sec. 6A. 1916, ch. 343, sec. 234.

**234.** *Beneficiaries.* The payment of death benefits shall be confined to wife, husband, relative by blood to the fourth degree, father-in-law, mother-in-law, son-in-law, daughter-in-law, stepfather, stepmother, stepchildren, children by legal adoption, or to a person or persons dependent upon the member; provided, that if after the issuance of the original certificate the member shall become dependent upon an incorporated charitable institution, he shall have the privilege, with the consent of the association, to make such institution his beneficiary. 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.

The purpose of this section is to define those having an insurable interest in the life of another, and to discountenance wagering contracts. Where children (adopted prior to the Maryland statute on the subject—article 16, section 72 *et seq.*), are made the beneficiaries under a certificate of insurance in a fraternal order, payment may be enforced, although a by-law of the order passed subsequent to the membership of the decedent, restricted payments to *legally* adopted children. Clayton *v.* Heptasophs, 130 Md. 37.

See notes to this section in volume 1 of the Annotated Code.

1916, ch. 343, sec. 244F1.

**244F1.** (*Annual Reports.*) Every association transacting business in this State shall annually, on or before the first day of March, file with the Insurance Commissioner, in such form as he may require, a statement under oath of its president and secretary or corresponding officers, of its condition and standing on the thirty-first day of December next preceding, and of its transactions for the year ending on that date, and also shall furnish such other information as the Commissioner may deem necessary to a proper exhibit of its business and plan of working. The Commissioner may at other times require any further