

tained shall be so construed as to prevent the issuing of benefit certificates for a term of years less than the whole of life which are payable upon the death or disability of the member occurring within the term for which the benefit certificate may be issued. Such association shall, upon written application of the member, have the power to accept a part of the periodical contributions, in cash, and charge the remainder, not exceeding one-half of the periodical contribution, against the certificate with interest payable or compounded annually at a rate not lower than four per cent. per annum; provided, that this privilege shall not be granted except to associations which have readjusted or may hereafter readjust their rates of contributions, and to contracts affected by such readjustment.

Any association which shall show by the annual valuation hereinafter provided for that it is accumulating and maintaining the reserve necessary to enable it to do so, under a table of mortality not lower than the American Experience Table with four per cent. interest, may grant to its members extended and paidup protection or such withdrawal equities as its constitution and laws may provide; provided, that such grants shall in no case exceed in value the portion of the reserve to the credit of such members to whom they are made.

1922, ch. 492, sec. 148.

151. 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 char-

235. 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. 220 (this foot-note).

236. This section is not in conflict with the Md. Constitution, art. 3, sec. 29 (directing the description of the subject of an act in its title), nor with art. 3, sec. 44 (relative to the exemption from execution of property of a debtor not exceeding five hundred dollars). The exemption provided for by this section operates in favor of non-residents *Himmel v. Eichengreen*, 107 Md. 612; and see *In re. Jones*, 249 Fed. (D. Ct. Md.) 487.

The association has no power to pay a benefit to a creditor of the deceased. *Dale v. Brumbly*, 96 Md. 678.

This section referred to in construing art. 23, sec. 174 ~~see notes thereto~~ *Burdette v. Jackson*, 179 Fed. 229.

Cited but not construed in *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. 220 (this foot-note).

237. 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. 220 (this foot-note).

238. 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).

239. This section does not supersede the remedies given by secs. 367 and 376 of art. 23 of the Code of 1904 (see secs. 92 and 93 of art. 23), nor does it interfere with

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