

# MAINE STATE LEGISLATURE

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**Legislative Document**

**No. 1367**

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H. P. 1985

House of Representatives, March 16, 1949

Referred to the Committee on Mercantile Affairs and Insurance, sent up for concurrence and ordered printed.

HARVEY R. PEASE, Clerk

Presented by Mr. Williams of Auburn.

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STATE OF MAINE

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IN THE YEAR OF OUR LORD NINETEEN HUNDRED  
FORTY-NINE

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**AN ACT to Increase Death Benefits Payable to Children by Fraternal  
Beneficiary Societies.**

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Be it enacted by the People of the State of Maine, as follows:

R. S., c. 56, § 176, amended. Section 176 of chapter 56 of the revised statutes is hereby amended to read as follows:

'Sec. 176. Fraternal beneficiary societies may insure children under 18 years of age; benefits permitted. Any fraternal beneficiary society, authorized to do business in this state and operating on the lodge plan, may provide in its constitution and by-laws in addition to other benefits provided for therein, for the payment of death, endowment or annuity benefits upon the lives of children ~~between the ages of 7 and~~ under 18 years ~~at the next birthday~~ of age. 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 death benefits for each \$1,000 of insurance payable as above provided shall in no case exceed the following amounts at the next birthday after death, respectively as follows: 1, \$25; 2, \$50; 3, \$75; 4, \$100; 5, \$130; 6, \$175; 7, \$200; 8, \$250; 9, \$325;

10, \$400; 11, \$500; 12, \$600; 13, \$700; 14, \$800; 15, \$900; and 16 to 18 years, where not otherwise authorized by law, \$1,000:

Age at issue	1st Policy Year	2nd Policy Year	3rd Policy Year	4th Policy Year	5th Policy Year	6th Policy Year
0	150	300	500	700	900	1,000
1	300	500	700	900	1,000	
2	500	700	900	1,000		
3	700	900	1,000			
4	900	1,000				

and thereafter the full amount of the policy shall be paid. A double indemnity policy may be written for a child over 15 years of age.'