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**Veto Message: Governor Hartness
1921 (H.360)**

An act enabling minors to contract for and surrender insurance policies.

STATE OF VERMONT
Executive Department.
Montpelier, Vt., March 24, 1921

The Speaker laid before the House a veto message from His Excellency, the Governor, as follows:

To the House of Representatives:

I have the honor to return, without my approval, House bill, entitled

H. 360. An act enabling minors to contract for and surrender insurance policies;

The provision of this bill, in my judgment, establishes a bad precedent in that it makes a serious and an unnecessary inroad upon the centuries-old rule of law in respect to the ability of minors to enter into valid contracts. I am credibly informed that life insurance companies are today issuing contracts upon the lives of minors, as well they may; that the difficulty, if there is any serious difficulty, with the present infirmity of such minors who are holders of life insurance contracts lies in the inability of such minors to execute a valid release or make valid surrender of the contract of insurance, or to enter other valid contracts in respect thereto. These difficulties, when they arise, can be remedied easily and adjusted through the usual avenues now provided by law. If it becomes necessary for some act to be done in respect to an insurance contract issued upon the life of a minor, a guardian may be appointed by the probate court to act in behalf of such minor. The minor children of a deceased parent are unable to execute necessary releases and discharges in the settlement of

such parent's estate. For such purpose a guardian is appointed. I see no sound reason why a different rule should apply in respect to minors who are parties to life insurance contracts.

Further, I object to this bill for the reason that it opens the door to unscrupulous and designing persons to capitalize the lives of our young people without the approval or knowledge of their parents.

JAMES HARTNESS,
Governor

**Governor's Veto Sustained
H.360, 1921**

The Governor's veto was sustained in the House:
Yeas 4 Nays 165

Sources: *Journal of the House*, March 24, 1921 (pages 657-658)