

same is to be repaid, the amount of money actually received by the borrower as a result of said loan, and the cost to the borrower, and a written memorandum of said items signed by said petty loan broker shall be given to the borrower.

The violation of any provision of this section or the preceding section shall be a misdemeanor on the part of the petty loan broker; and if such broker be a corporation or a non-resident of the State of Maryland then such violation shall be a misdemeanor on the part of any person participating therein as a representative or agent of said broker, and all such misdemeanors, upon conviction thereof, shall be punishable by a fine of not more than \$100 for the first offense, and for the second and each subsequent offense by a fine of not more than \$100 or imprisonment for not more than thirty days, or both, in the discretion of the Court. And every loan in connection with which such violation shall have occurred shall be absolutely null and void. And the borrower shall be entitled to recover from the lender any and all sums paid or returned on account of or in connection with such loan.

Approved April 11, 1912.

CHAPTER 837.

AN ACT to add a new article to the Code of Public General Laws of the State of Maryland, under title "An Act to facilitate the insurance of employees against the consequence of accidents resulting in personal injury or death, and to permit agreements between employers and employees with reference to such accidents.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That it shall be lawful for any employer to make a contract in writing with any employee whereby the parties may agree that employee shall become insured against accident occurring in the course of employment which results in personal injury or death, in accordance with the provisions of this act, and that in consideration of such insurance the employer shall be relieved from the consequences of acts or omissions by reason of which he would without such contract become liable toward such employee or toward the legal representative, widow, widower, or next of kin of such employee.

SEC. 2. Such insurance shall be effected in some casualty company organized under the laws of the State of Maryland or admitted to do business in this State, provided that any em-