

This section in connection with section 9, makes it clear that a voluntary assignment of a policy by a man to his wife or children, is free from all claims of creditors. *Earnshaw v. Stewart*, 64 Md. 514.

Purpose of this section. Its application is not restricted to husbands who are able to pay their debts. *Elliott v. Bryan*, 64 Md. 370.

A married woman may sue in her own name for insurance under this section. Contract for insurance held to have been made with husband and wife. *Mutual Life Ins. Co. v. Stibbe*, 46 Md. 312.

See art. 23, sec. 158, and art. 83, sec. 8.

1904, art. 45, sec. 9. 1888, art. 45, sec. 9. 1878, ch. 200. 1898, ch. 457.

9. All policies of life insurance upon the life of any person which may hereafter mature, and which have been or shall be taken out for the benefit of or *bona fide* assigned to the wife or children or any relative dependent upon such person or any creditor shall be vested in such wife or children or other relative or creditor, free and clear from all claims of the creditors of such insured person.

This section in connection with section 8, makes it clear that a voluntary assignment of a policy by a man to his wife or children is free from all claims of creditors. The words "*bona fide*" as here used, construed. *Earnshaw v. Stewart*, 64 Md. 514.

This section does not amend or restrict section 8. It is an enabling, and not a restraining statute. *Elliott v. Bryan*, 64 Md. 371.

See art. 83, sec. 8.

*Ibid*, sec. 10. 1888, art. 45, sec. 10. 1860, art. 45, sec. 9. 1840, ch. 212, sec. 2. 1868, ch. 471, sec. 101. 1898, ch. 457.

10. If the wife shall die before her husband the amount of such insurance may be payable after her death to the children or descendants for their use, and to their guardian, if under age, and, if there be no children or descendants of the wife living at the time of her death, to her legal representatives.

An assignment by husband and wife of insurance payable to the wife may be made notwithstanding this section. *Emerick v. Coakley*, 35 Md. 190.

*Ibid*. sec. 11. 1888, art. 45, sec. 11. 1860, art. 45, sec. 10. 1853, ch. 335. 1898, ch. 457.

11. The receipt of any married woman for the payment of money deposited by her before or after marriage shall be a valid discharge to any individual or corporation making such payment; provided that nothing contained in this section shall prevent any creditor of the husband from attaching the same or restraining the payment by injunction if the deposit was made in fraud of his creditors.

*Ibid*. sec. 12. 1888, art. 45, sec. 12. 1860, art. 45, sec. 11. 1842, ch. 293, sec. 5. 1856, ch. 154, sec. 94. 1888, ch. 329. 1894, ch. 326. 1898, ch. 457. 1900, ch. 195.

12. Any married woman may, at whatever age she may be, relinquish her dower in any real estate by the joint deed of herself and husband or by her separate deed or she may authorize an agent or attorney to relinquish the same by a power of attorney executed jointly with her husband or by herself without the joinder of her husband. And in like manner any husband may relinquish his interest in the real