

An. Code, sec. 10. 1904, sec. 10. 1888, sec. 10. 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.

Notwithstanding this section, the policy or by-laws may make other provisions, in which event this section is not applicable. *Pratt v. Hill*, 124 Md. 255.

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

An. Code, sec. 11. 1904, sec. 11. 1888, sec. 11. 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.

See art. 39B.

An. Code, sec. 12. 1904, sec. 12. 1888, sec. 12. 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 estate of his wife by joint or separate deed, or may authorize an agent or attorney to relinquish the same by a power of attorney executed jointly with his wife or by himself without the joinder of his wife.

Under this section and sec. 20, a wife may, by contract or deed, relinquish her dower so that real estate then belonging to, or afterwards acquired by, her husband, may be conveyed by him alone. *Hill v. Boland*, 125 Md. 117.

For the powers of a married woman under sec. 12 of art. 45 of the Code of 1888, see *Masterman v. Masterman*, 129 Md. 176.

Where land is sold for partition by a proper proceeding in equity, the inchoate dower of wife of one of the tenants in common will be barred; *contra*, if bill does not ask for partition, and there is no proof that land cannot be divided. How the wife's dower can be released or lost; plea of "*bona fide* purchaser for value without notice." A joint note prior to act of 1872, ch. 270, held not to be a release of dower. *Mitchell v. Farrish*, 69 Md. 237.

Prior to act of 1888, ch. 329, a married woman under age could not relinquish her dower by uniting in a mortgage. *Glenn v. Clark*, 53 Md. 603.

How wife released her dower at common law, and under Code of 1860. Deed under latter without acknowledgment, held invalid. *Grove v. Todd*, 41 Md. 639.

See secs. 6 and 7 and notes to sec. 1.

An. Code, sec. 13. 1904, sec. 13. 1888, sec. 2. 1872, ch. 270. 1896, ch. 243. 1898, ch. 457, sec. 13.

13. Where any married man or married woman is a lunatic or insane, and has been so found upon inquisition and the said finding remains in force, or where any married man or married woman has been absent or unheard