

This section fully protects insurance due wife on husband's life from claims of representatives of husband or his creditors. *Pratt v. Hill*, 124 Md. 255.

Workmen's compensation benefits are not assignable nor subject to execution or attachment—art. 101, sec. 64.

See art. 83, sec. 8.

See art. 48A, sec. 114.

An. Code, 1924, sec. 9. 1912, sec. 9. 1904, sec. 9. 1888, 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 protects insurance taken out for benefit of, or *bona fide* assigned to, the wife or children or to any relative dependent upon insured or to any creditor of his, from claims of creditors of such insured person. *Pratt v. Hill*, 124 Md. 255.

This section in connection with sec. 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 sec. 8. It is an enabling, and not a restraining, statute. *Elliott v. Bryan*, 64 Md. 371.

See art. 83, sec. 8, and notes to sec. 8 (this article).

An. Code, 1924, sec. 10. 1912, 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, 1924, sec. 11. 1912, 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, 1924, sec. 12. 1912, 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.