what force or power the same may be driven, ridden or propelled, which is or may be used for or adapted to pleasure, riding or the transportation of passengers, baggage or merchandise upon the streets or roads; and every draught or riding animal whether driven, ridden or led excepting that an animal or animals attached to any vehicle shall with such vehicle, constitute a vehicle. Any person violating any provisions or regulations hereof shall be deemed guilty of a misdemeanor and upon conviction thereof shall be fined for each and every offense any sum not less than one dollar and not exceeding twenty-five dollars.

SEC. 3. And be it enacted, That this Act shall take effect June 1st, 1916.

Approved April 18th, 1916.

CHAPTER 526.

An Act to repeal and re-enact with amendments Sections 187 and 189 of Article 23 of the Code of Public General Laws of Maryland, title "Corporations," sub-title "Insurance Department."

SECTION 1. Be it enacted by the General Assembly of Maryland, That Sections 187 and 189 of Article 23 of the Code of Public General Laws of Maryland, title "Corporations," sub-title "Insurance Department," be, and the same are hereby repealed and re-enacted with amendments to read as follows:

- 187. No insurance company, corporation or association chartered, incorporated or organized under the laws of the State of Maryland, shall hereafter engage in or carry on the business in this State of becoming surety or guarantor on bonds of any kind, or the business of issuing policies of insurance of the classes known as employers or public liability, personal accident, plate glass, steam boiler, burglary, sprinkler leakage, credit indemnity, health, title insurance and mortgage guarantee or any other kind of insurance, until such company shall obtain first from the insurance commissioner of Maryland a license of authority for that purpose.
- 189. Each company, corporation or association chartered or organized as aforesaid, except life, fire, sprinkler leakage,