

the doing of the things authorized hereby and shall be regarded as supplemental and additional to powers conferred by other laws and shall, except as provided in Section 15 hereof, not be regarded as in derogation of any powers now existing, and such provisions shall be liberally construed to effect the purposes thereof.

SEC. 15. *And be it further enacted:*

(Repeal of 1943 Act.) Chapter No. 638 of the Acts of the General Assembly of Maryland of 1943 is hereby repealed.

SEC. 16. *And be it further enacted:*

(Provisions Severable.) The provisions of this Act are severable, and it is the intention to confer the whole or any part of the powers herein provided for, and if any of the provisions of this Act shall be held unconstitutional by any court of competent jurisdiction, the decision of such court shall not affect or impair any of the remaining provisions of this Act. It is hereby declared to be the legislative intent that this Act would have been adopted had such unconstitutional provision not been included therein.

SEC. 17. *And be it further enacted,* That this Act shall take effect on June 1, 1945.

Approved April 27, 1945.

CHAPTER 864.

(House Bill 775)

AN ACT to add a new section to Article 48A of the Annotated Code (1939 Edition), title "Insurance", sub-title "Life Accident and Health Insurance", said new section to be known as Section 114A and to follow immediately after Section 114 of said Article, relating to exemption of proceeds of certain insurance policies from claims of creditors.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That a new section be and it is hereby added to Article 48A of the Annotated Code (1939 Edition), title "Insurance", sub-title "Life Accident and Health Insurance", said new section to be known as Section 114A and to follow immediately after Section 114 of said Article and to read as follows:

114A. The proceeds, including death benefits, cash surrender and loan values, premiums waived, and dividends,