

(e) If the member resigns or is dismissed prior to retirement, his contributions, with interest, are to be returned to him.

(f) If the member should die before retirement, his contributions, with interest, will be paid to his estate or beneficiary, regardless of the member's length of service, and if he has had one or more years of creditable service his estate or beneficiary will receive in addition a lump sum equal to 50% of his final annual compensation.

(g) The pension plan or plans adopted by Ordinance or Ordinances of the Mayor and City Council of Cumberland, pursuant to this Act, must give to the members of the fund, benefits which are at least equivalent to those provided for them in the Police Department Pension Plan and Fire Department Pension Plan, presently in effect as of the date of the passage of this Act.

Section 4. It is the intention of this Act that the present pension funds of the Police Department and Fire Department of the City of Cumberland, are to remain in full force and effect, until such time as the pension plan or plans, proposed by Ordinance or Ordinances of the Mayor and City Council of Cumberland passed pursuant to the authority contained in this Act, shall be approved by a three-fourths vote of the active members of the Police or Fire Department, or both, as the situation may require.

Section 5. In the event that three-fourths of the active members of the Cumberland Fire Department shall approve a pension plan proposed by an Ordinance of the Mayor and City Council of Cumberland, pursuant to the authority extended to them by this Act, then Chapter 663 of the Acts of 1941 and Chapter 922 of the Acts of 1945 of the General Assembly of Maryland, and House Bill No. 438 of the 1949 Regular Session and Sections 139 to 148, inclusive, of House Bill No. 108 of the Regular Session of 1949 of the General Assembly of Maryland, all pertaining to Firemen's Pension Plan, shall be deemed repealed and in the event that three-fourths of the active members of the Police Department of Cumberland shall approve the by vote, a pension plan proposed by an Ordinance of the Mayor and City Council of Cumberland, passed pursuant to the authority extended in this Act, then Chapter 798 of the Acts of 1943 of the General Assembly of Maryland and Section 129 of House Bill No. 128 as introduced in the Regular Session of 1949 of the General Assembly of