the ages of twenty-three and forty-five years, inclusive, who have been recommended by the police commissioners for the City of Frederick and those who were active members of the police force at the time of their appointment on December 13, 1940.

RETIREMENT AND DISABILITY

196. Any policeman who is in good standing and who has served on the force for a period of twenty consecutive years, including the years of service of any policeman now on the force, provided they are consecutive, and who has been retired from active service as provided in Section 196 shall be paid, for life, a sum of money equal to one-half of the salary he was earning at the time of his retirement, payable in semi-monthly installments. Any policeman retired as provided in Section 196 who shall not have served on the force for a period of twenty years shall be paid, for life, a sum of money prorated in the proportion that the years he has served as a policeman bears to the whole period of twenty years.

The City of Frederick shall carry, at the city's expense, Workmen's Compensation Insurance for the benefit of the members of the police force. In the event any policeman shall be disabled in the discharge of his duties, he or his dependents shall be entitled to the compensation provided for under the provisions of the Maryland Workmen's Compensation Insurance Act. During such disability his salary shall be reduced by deducting from it an amount equal to the amount he shall receive under said Workmen's Compensation Act. Any policeman, INCLUDING THE CHIEF OF POLICE, who may be permanently disabled in the discharge of his duties so that he is incapable of performing his regular duties, and who shall be so determined by two competent physicians, appointed by the mayor and approved by the board of aldermen, after a thorough examination, shall be retired from the force and shall receive compensation at the rate of fifty per cent of his salary at the time of his retirement, for life, payable in semi-monthly installments, provided such disability shall continue until his death. The board of aldermen may cause such retired officer to be re-examined from time to time, by two physicians as above provided, and in the event he shall subsequently be found capable of performing the duties of a policeman then said payments shall cease.

If any policemen, INCLUDING THE CHIEF OF POLICE, after having served not less than ten years on the force, becomes disabled on account of a disability not