

59.

(3) Only a licensed agent who is a resident of Maryland and who is compensated by commissions on such policies, and who is not an employee or officer of the insurer, may be granted the power to sign or countersign policies OR ENDORSEMENTS subject to the provisions of this section; provided, however, that no provision of this section shall be construed so as to prevent the delegation of signatory or countersigning duties, ~~to others~~ by the agent, TO BONA-FIDE EMPLOYEES OF SUCH AGENT WHO ARE NOT EMPLOYEES OF LENDING INSTITUTIONS nor to preclude the payment of commissions upon such policies to a corporation or partnership insurance agency or otherwise as the agent may direct.

(3A). SUCH COUNTERSIGNATURES OF POLICIES AND ENDORSEMENTS MAY NOT BE AFFIXED UNLESS THE SAID POLICIES OR ENDORSEMENTS SET FORTH WHEN APPLICABLE THE RATES, OR PREMIUMS, A DESCRIPTION OF THE PROPERTY INSURED AND THE NAME AND ADDRESS OF THE INSURED.

SEC. 2. *And be it further enacted*, That this Act shall take effect June 1, 1964.

Approved April 7, 1964.

CHAPTER 108

(House Bill 155)

AN ACT to repeal and re-enact, with amendments, Sections 3 and 4 of Article 46 of the Annotated Code of Maryland (1957 Edition), title "Inheritance," subtitle "Descents;" and to repeal and re-enact, with amendments, Sections 328, 329 and 330 of Article 93 of the said Code (1957 Edition and 1963 Supplement), title "Testamentary Law," subtitle "Widows and Widowers;" and to repeal Sections 331, 332 and 333 of the said Article and subtitle (1963 Supplement), to change the dower rights of a surviving spouse to the personal property or lands of the deceased spouse, to change the period in which election to take dower rights may be exercised, to change provisions for renunciation of rights under a will, and relating to inheritance rights of surviving spouses.

SECTION 1. *Be it enacted by the General Assembly of Maryland*, That Sections 3 and 4 of Article 46 of the Annotated Code of Maryland (1957 Edition), title "Inheritance," subtitle "Descents," be and they are hereby repealed and re-enacted, with amendments, to read as follows:

3.

A surviving [husband or widow] spouse shall take, as heir, the same share or proportion in any lands, tenements or hereditaments within this State belonging to the deceased spouse at the time of his or her death, though such deceased spouse die testate, which such