SECTION 2. AND BE IT FURTHER ENACTED, That all laws or parts of laws, public general or public local, inconsistent with this Act, are repealed to the extent of the inconsistency.

SECTION 3. AND BE IT FURTHER ENACTED, That in making new appointments to the staff of the Division of Court House Security the Sheriff shall be guided by the general concept that the black and the white races should be represented on the staff of the Division in approximately the same proportion as they exist in the general adult population of the City; until these proportions are attained the Sheriff shall be guided by the general policy that new appointments be alternated between black and white employees.

SECTION [[3]] $\frac{4}{}$. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1976.

Approved May 17, 1976.

CHAPTER 865

(House Bill 2099)

AN ACT concerning

Life Insurance - Policy Loans

FOR the purpose of providing automatic premium loans at the option of the party entitled to elect.

BY repealing and reenacting, with amendments,

Article 48A — Insurance Code Section 394 Annotated Code of Maryland (1972 Replacement Volume and 1975 Supplement)

SECTION 1. BE IT FNACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That Section 394 of Article 48A — Insurance Code, of the Annotated Code of Maryland (1972 Replacement Volume and 1975 Supplement) be and it is hereby repealed and reenacted, with amendments, to read as follows:

Article 48A - Insurance Code

394.

(A) There shall be a provision that after three (3) full years' premiums have been paid and after the policy has a cash surrender value and while no premium is