

taken out for the benefit of, or *bona fide* assigned to the wife or children, or any relative dependent upon such person, or any creditor, shall be vested in such wife or children, or other relative or creditor, free and clear from all claims of the creditors of such insured person.

P. G. L., (1860,) art. 45, sec. 9. 1840, ch. 212, sec. 2. 1868, ch. 471, sec. 101.

**10.** If the wife shall die before her husband the amount of such insurance may be made payable after her death to her children or descendants, for their use, and to their guardian, if under age; and if there be no children or descendants of the wife living at the time of her death, to her legal representative.

*Emerick v. Coakley*, 35 Md. 188.

*Ibid.* sec. 10. 1853, ch. 335.

**11.** The receipt of any married woman for the payment of money deposited by her before or after marriage, shall be a valid discharge to any individual or corporation making such payment; provided, that nothing contained in this section shall prevent any creditors of the husband from attaching the same, or restraining the payment by injunction, if the deposit were made in fraud of creditors.

*Ibid.* sec. 11. 1842, ch. 293, sec. 5. 1856, ch. 154, sec. 94. 1888, ch. 329.

**12.** Any married woman may convey her real or personal property if her husband joins in the conveyance, whether the conveyance be absolute or by way of mortgage, and she may execute and acknowledge any deed, mortgage or bill of sale or other instrument of writing in the same manner as other grantors or bargainors, without any private examination or other ceremony; and she may, at whatever age she may be, relinquish her dower in any real estate by the joint deed of herself and husband, or by her separate deed.

*Robinson's Lessee v. Bush*, 1 H. & McH. 50. *Webster's Lessee v. Hall*, 2 H. & McH. 19. *Flanagan's Lessee v. Young*, 2 H. & McH. 38. *Griffith's Lessee v. R. dgely*, 2 H. & McH. 418. *Lewis' Lessee v. Waters*, 3 H. & McH. 430. *Hoddy's Lessee v. Harryman*, 3 H. & McH. 581. *Jacobs' Lessee v. Kramer*, 1 H. & J. 291. *Peddycourt's Lessee v. Rugges*, 1 H. & J. 293. *Hawkins' Lessee v. Burress*, 1 H. & J. 513. *Heath's Lessee v. Eden*, 1 H. & J. 751. *Green v. Muse's Lessee*, 2 H. & J. 62. *Hollingsworth v. McDonald*, 2 H. & J. 230. *Hall*