## ARTICLE XLV.

## HUSBAND AND WIFE.

- Wife's property not liable for husband's debt. Husband may not prejudice rights of subsisting creditors by conveyance to the wife. Creditors must assert their claims within three years from such conveyance.
- Rights of creditors in cases of conveyance from husband to wife directly or indirectly.
- Trustee not necessary to married woman for the security and separate use of her property.
  May have trustee if she so desires.
- Married women may hold and dispose of their property as fully as if unmarried. Husband must unite in conveyances of married women under eighteen years.
- Married women may engage in business, contract, sue and be sued upon contracts and for torts, as if unmarried.
- Rights of widow to dower in lands held by legal or equitable title by husband during coverture.
- Husband shall acquire estate for life in one-third of wife's lands; husband's dower.

- 8. Married women may insure life of her husband for her sole use. Husband may cause his life to be insured for wife's sole use. Such insurance to be free from all claims of husband's representatives or his creditors.
- Policies taken out or assigned for benefit of wife, children or dependent relative to be free from claims of creditors of insured.
- 10. After wife's death, how such insurance may be payable.
- The receipt of any married woman may be a valid discharge to individual or corporation making payment.
- How husband and wife may relinquish interest or dower respectively.
- 13. Grant and conveyance of land where married man or woman is insane or has been absent or unheard of for seven years.
- Husband not liable for ante-nuptial debts of wife. Liability of wife therefor as if she were unmarried.
- 15. Proceedings at law or in equity may be taken against wife by joining her husband thereto as defendant. Husband's estate not liable.