

that last year I endorsed, and asked you to support, a proposal made by a commission which I set up to study this problem and offer a plan of resolving it. I regret that your collective judgement was not in agreement with mine I respectfully request that you attack the problem again this year, and I earnestly hope that you will find the means to bring about a reform which I believe a majority of the people of Maryland want.

We are all pleased, I know, to learn that results of the 1960 census entitled Maryland to an additional congressman and an additional vote in the electoral college. The Constitution of the State vests in this body sole responsibility for establishing the districts from which representatives are elected and which they represent in the Congress. May I suggest that the short time between your next session and the primary elections of 1962 makes it advisable for you to create a new district at this session. I am confident that you will lay out the districts in a manner that will be fair and reasonable to all areas affected.

A bill is being drafted to bring under supervision a certain group of savings and loan associations which up to now have operated without regulation. Maryland is the only remaining state which has not exercised regulatory authority over these associations, and already there have occurred instances of grave abuse of this liberality. The bill which you passed last year was vetoed by me after a careful study of it convinced me it would not achieve the purpose for which it was intended. A commission which I appointed is preparing legislation to close this gap in our laws. I am sanctioning such legislation and hope you will give it your approval.

In the election last year, the people of Maryland ratified a Constitutional Amendment you adopted in 1959 abolishing the lower-court system in Baltimore City and substituting for it a Municipal Court with full-time judges. You will be called upon at this session to enact laws to implement this change. The goal you set in 1959, to improve the judiciary of our largest city, will be attained by the adoption this year of the laws necessary for this new court to function properly.

There will be before you for ratification an amendment to our Federal Constitution giving the people of the District of Columbia the right to vote for President and Vice-President. The people of Maryland have a strong affection for the Federal District, which once was a part of our State, and we deeply deplore the disfranchisement of our neighbors in Washington. I would be pleased to see Maryland