

under the jurisdiction of the Bank Commissioner. The Administrator is appointed by the Governor for a term of four years (Code 1951, Art. 41, sec. 164).

This office administers and enforces the "Uniform Small Loan Law." All persons, corporations, and copartnerships making loans of three hundred dollars or less at a rate of interest of more than six percent per year must first secure a license from the Administrator of Loan Laws. The Administrator directs periodic examinations of the books and accounts of each licensee, who must also submit to the Administrator an annual report of his business transactions. The Administrator has the power to revoke, refuse, or suspend licenses of any person or corporation. This agency also investigates complaints of violations by nonlicensees and may take legal action to prosecute violators of the Act (Code 1951, Art. 58A, secs. 1-23).

Installment Sales Division

The Installment Sales Division was created in 1941. It administers the Installment Sales Law and exercises general supervision over installment sales finance companies. All companies engaged in installment sales financing must secure a license from this office and make an annual report to it. The Division also conducts periodic examinations of the books and accounts of all licensees, investigates complaints of violations of the law, and institutes legal action to prosecute offenders (Code 1951, 1957 supp., Art. 83, secs. 116-52).

Appropriations	1957	1958
General Funds	\$54,204	\$61,030
Staff: 11.		

PUBLIC SERVICE COMMISSION

- Chairman: Stanford Hoff, 1961
- Frank Harper, 1959; Francis V. Dupont, 1963
- Stanley Scherr, General Counsel, 1961
- Wilfred T. McQuaid, People's Counsel
- Albert L. Deen, Executive Secretary
- Hugh H. Hunter, Chief Engineer
- E. Edward McLean, Chief Auditor

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The Public Service Commission, established in 1910, is composed of three members appointed by the Governor for six-year terms, one term expiring every two years. The Governor also appoints the General Counsel for a six-year term and the People's Counsel, who serves at the pleasure of the Governor (Code 1951, 1957 supp., Art. 78, sec. 4). The Public Service Commission has jurisdiction over common carriers, including steam and electric railroads, street railways, sleeping car companies, bus lines, express companies, steamboat companies, power boats, ferry companies, carriers by aircraft, toll bridges, and all carriers, generally, engaged in the public transportation of passengers or freight within the State of Maryland; and over all taxicabs operating in the City of Baltimore. The Commission also exercises jurisdiction over all gas, electric, telephone, telegraph, water, heating, and refrigerating companies operating within the State. The Commission has the power to fix both minimum and maximum rates and to suspend schedules pending the determination of the reasonableness of the proposed rates. Public