

of §13-301, which defines "unfair or deceptive trade practice." Because of the length of those provisions, and for purposes of emphasis, they are set out separately rather than incorporated into this section.

13-102. DECLARATION OF FINDINGS AND PURPOSE.

(A) FINDINGS.

(1) THE GENERAL ASSEMBLY OF MARYLAND FINDS THAT CONSUMER PROTECTION IS ONE OF THE MAJOR ISSUES WHICH CONFRONT ALL LEVELS OF GOVERNMENT, AND THAT THERE HAS BEEN MOUNTING CONCERN OVER THE INCREASE OF DECEPTIVE PRACTICES IN CONNECTION WITH SALES OF MERCHANDISE AND SERVICES AND THE EXTENSION OF CREDIT.

(2) THE GENERAL ASSEMBLY RECOGNIZES THAT THERE ARE FEDERAL AND STATE LAWS WHICH OFFER PROTECTION IN THESE AREAS, ESPECIALLY INSOFAR AS CONSUMER CREDIT PRACTICES ARE CONCERNED, BUT IT FINDS THAT EXISTING LAWS ARE INADEQUATE, POORLY COORDINATED AND NOT WIDELY KNOWN OR ADEQUATELY ENFORCED.

(3) THE GENERAL ASSEMBLY OF MARYLAND ALSO FINDS, AS A RESULT OF PUBLIC HEARINGS IN SOME OF THE METROPOLITAN COUNTIES DURING THE 1973 INTERIM, THAT IMPROVED ENFORCEMENT PROCEDURES ARE NECESSARY TO HELP ALLEVIATE THE GROWING PROBLEM OF DECEPTIVE CONSUMER PRACTICES AND URGES THAT FAVORABLE CONSIDERATION BE GIVEN TO REQUESTS FOR INCREASED BUDGET ALLOCATION FOR INCREASES IN STAFF AND OTHER MEASURES TENDING TO IMPROVE THE ENFORCEMENT CAPABILITIES OR INCREASE THE AUTHORITY OF THE DIVISION.

(B) PURPOSE.

(1) IT IS THE INTENTION OF THIS LEGISLATION TO SET CERTAIN MINIMUM STATEWIDE STANDARDS FOR THE PROTECTION OF CONSUMERS ACROSS THE STATE, AND THE GENERAL ASSEMBLY STRONGLY URGES THAT LOCAL SUBDIVISIONS WHICH HAVE CREATED CONSUMER PROTECTION AGENCIES AT THE LOCAL LEVEL ENCOURAGE THE FUNCTION OF THESE AGENCIES AT LEAST TO THE MINIMUM LEVEL SET FORTH IN THE STANDARDS OF THIS TITLE.

(2) THE GENERAL ASSEMBLY IS CONCERNED THAT PUBLIC CONFIDENCE IN MERCHANTS OFFERING GOODS, SERVICES, AND CREDIT IS BEING UNDERMINED, ALTHOUGH THE MAJORITY OF BUSINESS PEOPLE OPERATE WITH INTEGRITY AND SINCERE REGARD FOR THE CONSUMER.

(3) THE GENERAL ASSEMBLY CONCLUDES, THEREFORE, THAT IT SHOULD TAKE STRONG PROTECTIVE AND