

violations of the law. Following a formal hearing, the Commissioner may suspend or revoke a license upon a finding of illegal activity (Code Financial Institutions Article, secs. 11-101 through 11-419).

Upon the filing of a written complaint and after a formal hearing, the Commissioner has the authority to protect the consumer under the Retail Credit Accounts Law and the Retail Installation Sales Act by the issuance of an order against a seller to cease and desist from a practice in violation of these laws (Code Commercial Law Article, secs. 12-514, 12-631).

The office also administers the Maryland Fair Credit Reporting Act and the Maryland Equal Credit Opportunity Act, except that the office of the State Banking Commission has sole jurisdiction for administration of banking institutions (Code Commercial Law Article, secs. 12-701 through 12-708, 14-1201 through 14-1218).

Subject to the evaluation and reestablishment provisions of the Program Evaluation Act (sunset law), authorization for the Commissioner of Consumer Credit continues until July 1, 1988 (Chapter 367, Acts of 1981).

COLLECTION AGENCY LICENSING BOARD

Chairperson: Alan T. Fell, 1986

Paul E. Hartman, 1986; James J. Jones, 1986; Noelia Miller, 1986; Leon I. Snyder, 1986.

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The Collection Agency Licensing Board, which is part of the office of the Commissioner of Consumer Credit, was created by Chapter 319, Acts of 1977. The Board consists of five members appointed by the Governor with the advice and consent of the Senate for a term of four years. One member is the Commissioner of Consumer Credit who serves as chairperson. Two members represent debt collection agencies. Two members represent consumers and must be either an officer or board member of a recognized consumer group or an employee of a county or other local consumer protection agency of the State.

The Board issues, suspends, and revokes licenses; reprimands licensees; and receives written complaints from consumers. It holds hearings on allegations of violations of the Consumer Debt Collection Act by a debt collection agency, and mediates disputes between consumers and debt collection agencies, including suggesting monetary

compensation to the consumer. The Board serves without compensation (Code 1957, Art. 56, secs. 323-329).

Authorization for the Board continues until July 1, 1992 (Chapter 519, Acts of 1982).

DIVISION OF LABOR AND INDUSTRY

Harvey A. Epstein, *Commissioner*

Nancy B. Burkheimer, *Deputy Commissioner*

Raymond E. Lloyd, *Assistant Commissioner, Maryland Occupational Safety and Health*

Hilmar B. Christianson, *Assistant Commissioner, Railroad Safety and Health*

Henry R. Wolfe, *Assistant Attorney General*

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Established in 1884 as the Bureau of Statistics and Information, the Division of Labor and Industry is one of the oldest governmental agencies in this field in the United States, antedating the U.S. Department of Labor by one year (Chapter 211, Acts of 1884). After 1892 the Department was known as the Industrial Bureau. A reorganization in 1916 renamed it the State Board of Labor and Statistics and gave it enforcement powers for all the factory acts. The General Assembly made further changes by Chapter 747, Acts of 1939, and created the present Division in 1945 as the Department of Labor and Industry (Chapter 938, Acts of 1945). It adopted its present name by Chapter 402, Acts of 1970.

The Commissioner is appointed by the Secretary of Licensing and Regulation with the approval of the Governor and holds office at the pleasure of the Secretary. Under the direction of the Commissioner, the Division enforces laws and regulations affecting workers and employers and promotes harmony between industry and labor through mediation and arbitration of labor disputes and the holding of consent collective bargaining elections.

The Division is organized into eight sections which administer the following laws:

Employment Standards: Hours of Labor (Code 1957, Art. 89, secs. 25 and 26), Employment of Minors (Code 1957, Art. 100, secs. 1-14), Equal Pay for Equal Work (Code 1957, Art. 100, secs. 55A-55H), Farm Labor Contractor Registration (Code 1957, Art. 100, secs. 80A-80F), Wage and Hour Law (Code 1957, Art. 100, secs. 81-93), Lie Detector Tests (Code 1957, Art. 100, sec. 95),