

Decided opposition has been expressed to the measure on various grounds. One particular objection has been voiced by a number of lawyers of the State who contend that if the Bill becomes law, title examination by attorneys could not be conducted and paid for from the proceeds of loans.

It is urgently contended that title companies, realtors, and attorneys would thereby be deprived of compensation for proper and legitimate services. The interests of the general public, of course, are to be our primary concern but, inasmuch as the general public has been so well protected under the present system of title examinations, it might well be that they would be the chief sufferers if a radical change were made.

Other objections were advanced including the alleged deprivation to the borrower of certain rights which they have enjoyed in the past. It is urged that the Bill is discriminatory in that it favors the large commercial company to the detriment of the smaller concern.

One chief objection has been that the Bill would exclude from this field any individual lender, or any company incorporated under the laws of another State. Such a condition, if it were to exist, would drive out of business some who are presently engaged in a lawful business and whose practices have never been open to valid criticism.

Possibly the sponsors of the legislation did not intend to impose these conditions. In any event I feel that the public interest will be served by further study and consideration and, hence, feel it necessary to veto it.

#### DUPLICATE OR CONFLICTING BILLS.

Chapter 394 (House Bill 252). This Bill is identical with House Bill No. 689, Chapter 627, which has already been signed except that the latter Bill provides for a Referendum which affords the voters of Washington County an opportunity to vote upon the dispensing of alcoholic beverages on Sunday.

Members of the Washington County delegation expressed a preference to have House Bill No. 689 signed and therefore to have this particular Bill vetoed which I am doing.

Chapter 1001 (House Bill 747). The Montgomery County Delegation introduced this Bill (Alcoholic Beverages) and recently, through its Chairman, has asked that it be vetoed.

A duplicate Bill—(House Bill No. 815, Ch. 689)—was passed and approved and, therefore, I am vetoing this second enactment.

Chapter 539 (House Bill 508). The sponsor of this measure requests it veto.