

formulating proposals concerning effective means to secure intergovernmental harmony and is requested by the creating Act to report to the Governor and to the Legislature within fifteen days after the convening of each regular session and at other times deemed appropriate. The terms of the members, with the exception of the Ex-Officio members, all of whom serve without compensation, is until February 1, 1938, or until their successors are appointed thereafter. The Commission is authorized, when and if funds are made available by future Acts, to incur such expenses as may be necessary for the proper performance of its duty and to make contribution to the Council of State Governments. However, no funds were made available for this Commission by the Legislature. The Commission has been organized and is cooperating to such extent as is possible with the Council of State Governments, and similar Commissions set up by thirty-four (34) other states.

COMMISSIONER OF LOANS.

705 Calvert Building
Baltimore, Md.

- Commissioner:
W. David Tilghman, Jr. 1939 Elkridge, Md.
Deputy Commissioner:
Harry Leeward Katz Baltimore, Md.
Chief Investigator:
Jack Berman Baltimore, Md.
Investigators:
George Donhauser Glenwood, Md.
Cecelia Dean Baltimore, Md.
Secretary-Stenographer:
Esther L. Buckner Baltimore, Md.

The office of Commissioner of Loans was created by Chapter 360 of the Acts of 1937 which directed that he should be assigned to and under the Division of Financial Review and Control. The Act provided that the first Commissioner should hold office from the effective date of the same until the first Monday of May, 1939, and that the term of office should be for four years thereafter, the salary being fixed at \$4800.00, payable out of the receipts of the office. Chapter 358 of said Acts specifies the duties of said Commissioner and directs that no person, co-partnership or corporation shall engage in the business of making loans of money, credit, goods or things in the amount, or to the value of \$300.00 or less, and charge, contract for or receive a greater rate of interest than six per cent per annum without first having obtained a license from the Commissioner of Loans.

UNEMPLOYMENT COMPENSATION BOARD OF MARYLAND.

- William Milnes Maloy, Chairman 1943 Baltimore
Russell S. Davis 1941 Cambridge
Joseph P. McCurdy 1939 Baltimore
Daniel L. Clayland, 3rd, Director,
Unemployment Compensation Division, Baltimore
David L. B. Fringer, Director,
Maryland State Employment Service, Baltimore
Stephen C. Cromwell, Executive Secretary Rockville