

ed that the foregoing charges may be deducted from the principle of the loan when the same is made; and provided further that in no case shall it be lawful to deduct interest in advance, nor make any charges for renewals or extensions of loans, not to divide or split up loans under any pretext whatsoever for the purpose of requiring or exacting any other or greater charges than presented herein. And any violation of the provisions of this Act shall be a misdemeanor and punishable by a fine of one hundred dollars for the first offence and of a like fine and imprisonment in jail for 30 days, for the second and each subsequent offence, and further the entire amount loaned shall be forfeited to the borrower or borrowers and the mortgage therefor given become null and void.

Which was read a first time.

Mr. Lehmayr, from Judiciary Committee, reported favorably,

House bill entitled "An Act to declare the sanction and consent of the General Assembly of Maryland to sundry gifts, bequests and devises contained in the last will and testament of certain persons, deceased, and also to certain gifts, grants, sales, leases and deeds made by various persons to and for the use and benefit of sundry ministerial persons, religious corporations, denominations or sects, and to certain charitable institutions hereinafter named."

Which was read a first time.

REPORTS OF SELECT COMMITTEES.

Mr. Choate, from Select Committee, reported favorably,

House bill entitled "An Act to authorize and empower the Druid Ridge Cemetery of Baltimore county, to purchase, hold or use for the purposes of burial two hundred acres of land in said county, and to perpetuate the charter."

Which was read a first time.

Mr. Merrick, from Select Committee, reported favorably,

House bill entitled "An Act to authorize and direct the