municipality and the taxes of the county; and you referred yourself, I think for other reasons, to the town of Takoma Park in your discussion.

I have repeatedly heard officials of that town point out that the tax rate of their town, when added to the tax rate of the county, exceeds that of the city of Baltimore, generally regarded to have the highest tax rate in the State. I realize you are studying forms of government, but somehow, some way, this great problem might perhaps be considered. I am grateful to you for permitting me to add that addendum to my opinion.

THE CHAIRMAN: Mr. Ratchford, I would like to give you the same opportunity. Do you have any further comment you would like to make?

MR. RATCHFORD: No, I don't think so, Mr. Clagett. It's been analyzed very well. I'm afraid we cut Mr. Melvin off.

really out of consideration for the time of each of you, it is now according to my watch 4:27. I would like to take advantage of your presence and continue further, but

THE CHAIRMAN: The limitations of time, and