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charters. I don't see any practical difficulty in saying here is another restriction which you will have to write into your Constitution, but I really feel that the argument turns on whether or not we should do it, sitting here within these four walls, or whether we should let the General Assembly take care of it, knowing that at the most it would only be a period of some four years.

THE CHAIRMAN: Mr. Hoff?

MR. HOFF: We sat here within these four walls and made the limitation upon the State's borrowing power. I can't for the life of me see how we can be consistent and grant to counties greater powers of borrowing than we have granted to the State.

MR. CLAGETT: Well, I think I better add, assuming now that the Legislature, when it acts to withdraw, as it must immediately after the passage of a Constitution such as we are preparing here, when it acts to withdraw powers from the counties, certainly this area will come into consideration at that time and you will recall that since, by the broad grant, the General Assembly will have to