

WHEREAS, A major necessity in Twentieth Century economy are laws and practices which treat consumers and buyers fairly and equitably; and

WHEREAS, It is to the best public interest of the State of Maryland that our citizens be fairly protected by law from any unfairness or possible exploitation in these fields; and

WHEREAS, The laws concerning small loans and instalment financing are under the administration of the Administrator of Loan Laws, while the State Banking Commissioner has jurisdiction over laws relating to banking and to industrial finance companies; and

WHEREAS, It is necessary to assure that no inequities are resulting to the citizens of our State who purchase on the instalment plan or resort to these public means for borrowing money; now, therefore, be it

*Resolved by the General Assembly of Maryland, That the Legislative Council be requested to study thoroughly, the laws and practices generally affecting our citizens with respect to instalment purchases and the obtaining of loans; and be it further*

*Resolved, That the Council be instructed to report the results of its study, together with any recommendations it may make, to the General Assembly of 1960.*

Approved April 28, 1959.

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No. 29

(Senate Joint Resolution 20)

Senate Joint Resolution requesting the State Employees Standard Salary Board to consider the need for a cost of living pay increase for State employees, and the desirability of permanently adjusting the pay scales for State employees to the cost of living index.

WHEREAS, the new pay scales for State employees known as "Plan No. 2" of the State Employees Standard Salary Board became effective as of March 4, 1959, resulting in pay adjustments in varying amounts for approximately 8,000 State employees, but providing no pay adjustments for approximately 10,000 State employees; and

WHEREAS, the pay scales recommended by the said "Plan No. 2" of the State Employees Standard Salary Board were based upon a salary study conducted in 1957, and therefore are based upon 1956-1957 prevailing rates of pay; and

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**EXPLANATION:** *Italics indicate new matter added to existing law.*

[Brackets] indicate matter stricken from existing law.

CAPITALS indicate amendments to bill.

~~Strike out~~ indicates matter stricken out of bill.