

*are estimated to cost one thousand dollars (\$1,000.00) or more, the plans and specifications therefor shall be prepared by the Director, or under his supervision, subject to the approval of the County Commissioners, and advertised in one or more of the county newspapers for at least two successive weeks; and the contract shall be awarded to the lowest responsible bidder unless, in the opinion of the County Commissioners and the Director, the interests of the county will be better served by the County Commissioners doing the work under the supervision and direction of the said Director of Public Works.*

*(d) The Director, on or before thirty days prior to the date fixed by law for the adoption of the county's tentative budget, shall submit to the County Commissioners a statement showing expenditures to date and an itemized list of expenditures for the balance of the fiscal year. At the same time, he shall submit a proposed budget to the County Commissioners for the succeeding fiscal year for the purpose of giving the Commissioners the necessary information to enable them to estimate the county levy for roads and related purposes for the succeeding year. The Commissioners shall publish the statement and proposed budget, or as much thereof as may be necessary to apprise the residents of the county of its contents, in one or more county papers published in Harford County. The Director in any fiscal year shall not expend a greater amount of money than has been appropriated to his department for the construction and maintenance of roads or for purchase of materials and machinery without first obtaining a written order from said Commissioners.*

**SEC. 2.** *And be it further enacted, That the Harford County Highways Department is hereby terminated and abolished; and the Department of Public Works shall be its legal successor. All real and personal property, all assets and liabilities, all credits and appropriations on the books and accounts of Harford County IN THE NAME OF THE HARFORD COUNTY HIGHWAYS DEPARTMENT are transferred to the Department of Public Works.*

**SEC. 3.** *And be it further enacted, That this Act shall take effect June 1, 1963.*

Approved May 6, 1963.

---

CHAPTER 871  
(Senate Bill 307)

**AN ACT** to add new Section 1A to Article 49 of the Annotated Code of Maryland (1957 Edition), title "Interest and Usury", to follow immediately after Section 1 thereof, relating to the charging or deducting of interest computed in advance where repayment of a loan is made in periodic installments, **ON LOANS NOT SECURED BY MORTGAGE OR DEED OF TRUST ON REAL PROPERTY** and stating the effect of such advance charging or deducting of interest.

**SECTION 1.** *Be it enacted by the General Assembly of Maryland, That new Section 1A be and it is hereby added to Article 49 of the Annotated Code of Maryland (1957 Edition), title "Interest and*