

while acting in the capacity of a psychiatrist shall be privileged communications under certain circumstances.

It has not been easy for me to reach the decision to veto this bill for I believe there is great merit to providing privileged communications, under certain circumstances, to persons receiving psychiatric care. However, in the minds of many prominent citizens this bill, in some instances appears to go too far in providing unwarranted advantage to defendants in criminal cases; while at the same time, in the minds of many others being discriminatory to other professions providing care to the mentally or emotionally disturbed.

I believe, however, that with more time, and with the cooperation of the Bar Association, the State Judiciary, and the professional associations of both the psychiatrists and psychologists an acceptable bill can be prepared for enactment at the next session of the General Assembly.

I am, therefore, referring this bill and my veto message to the President of the Legislative Council, with the request that he call the interested parties together for the purpose of drafting new legislation. Legislation that meets the objections stated above will have my full support.

Because of the above stated reasons, I feel compelled to veto Senate Bill 170.

With kindest personal regards, I am

Sincerely yours,

(s) J. MILLARD TAWES,

Governor.

#### Senate Bill No. 203—Credit Unions

AN ACT to repeal and re-enact, with amendment, Section 152 (a) of Article 11 of the Annotated Code of Maryland (1964 Supplement), title "Banks and Trust Companies," subtitle "Credit Unions," to include insurance obtained under Title 1 of the National Housing Act as adequate security.

May 4, 1965.

Honorable William S. James  
President of the Senate  
State House  
Annapolis, Maryland

Dear Mr. President:

In accordance with Article II, Section 17, of the Maryland Constitution, I am returning herewith Senate Bill 203, 1965 Session, which has been vetoed by me today.

This Bill would amend the law covering the operations of credit unions in this State by providing that insurance obtained under Title 1 of the National Housing Act shall be deemed adequate security for certain loans made to members of the credit unions.