personnel, and relating generally to works of art owned by the State, AND INCLUDING RELATED PROGRAMS OF PERFORMING AND FINE ARTS.

May 6, 1966.

Honorable Marvin Mandel Speaker of the House of Delegates State House Annapolis, Maryland 21404

Dear Mr. Speaker:

In accordance with the provisions of Article 2, Section 17 of the Maryland Constitution, I have today vetoed House Bill 81.

This Bill provides for the creation of a State Art Commission. Prior to the passage of the Bill, I appointed a committee to study the feasibility of creating a Maryland Council of the Arts and as a result of the report of said committee, I issued an Executive Order creating "The Governor's Council on the Arts in Maryland." This Council was created in order to enable our State to comply with the provisions of the National Foundation on the Arts and the Humanities Act of 1965, Public Law No. 89-209.

The Governor's Council on the Arts in Maryland has recommended that House Bill 81 be vetoed. The Council points out that although the objectives of the Bill are desirable, there were three amendments adopted which apparently are inconsistent with the purpose of the Bill and tend to make the application thereof impractical. The Council believes that ultimately legislation in this area will have to be enacted, but they feel that this Bill and its subject matter needs further study.

Accordingly, I am vetoing House Bill 81 and sending the same to the Governor's Council on the Arts in Maryland for further study and recommendation by that Council.

With kindest regards, I am

Sincerely yours,

(s) J. MILLARD TAWES,

Governor.

House Bill No. 259—Second Mortgages

AN ACT to add new Sections 39 to 70 69, inclusive, to Article 66 of the Annotated Code of Maryland (1964 Replacement Volume), title "Mortgages," to follow immediately after Section 38 thereof, and to be under the new subtitle "Secondary Mortgage Loan Law"; to provide for and relating to the licensing of persons in the business of negotiating secondary mortgage loans, and providing for the regulations of such persons, and granting the Banking Commissioner certain duties and powers in this field, and providing for certain punishment for those who violate the provisions of this law, and