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- 13. It does not prohibit other businesses to be carried on in the same office of the Licensee.
- 14. There is no requirement that the lender give the proposed mortgagor an itemized statement of all charges nor the maximum annual effective interest rate which he will be paying for the use of the funds.

In view of the foregoing deficiencies, I feel compelled to veto House Bill 259 and refer it to the Legislative Council for further study in the hope that constructive legislation in this area may be developed.

With kindest regards. I am

Sincerely yours,

Sincerely yours,

(s) J. MILLARD TAWES,

Governor.

House Bill No. 269—Driving Under Influence of Drugs

AN ACT to repeal and re-enact, with amendments, Section 206 of Article 66½ of the Annotated Code of Maryland (1957 Edition), title "Motor Vehicles," subtitle "Operation of Vehicles upon Highways," to provide that it shall be unlawful for any person to drive any vehicle while under the influence of barbiturates, OR amphetamines, or other central nervous system stimulants or depressants.

May 6, 1966.

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

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Dear Mr. Speaker:

In accordance with the provisions of Article 2, Section 17 of the Maryland Constitution, I have today vetoed House Bill 269.

This Bill would make it unlawful for any person to drive any vehicle while under the influence of barbiturates or amphetamines. The Commissioner of Motor Vehicles and the Chairman of the Medical Advisory Board of the Department of Motor Vehicles have recommended that the Bill be vetoed. They point out that the Bill, if signed into law, would impose serious hardship upon a number of our citizens who would be unable to lead normal lives and who, in fact, would be unsafe drivers without medication.

They further advise that certain epileptics, cardiac patients and neurologically impaired individuals are now permitted to drive because their respective diseases are being controlled through the use of proper medication. To deny driving privileges to these individuals would not only work a hardship upon them but would also impose serious financial difficulties upon members of their families. Should