

little harm in deferring action until something fair both to the borrower and the lender can be formulated, with the active participation of the Office of the Insurance Commissioner.

For these reasons, I am compelled to veto this bill.

Sincerely yours,

(s) SPIRO T. AGNEW,

Governor.

Senate Bill No. 637—By Senator G. Hughes.

AN ACT to repeal Section 228 of Article 48A of the Annotated Code of Maryland, (1964 Replacement Volume), title "Insurance", subtitle "Unfair Trade Practices", and to re-enact a new Section 228 to stand in the place of the section so repealed and to be under the new subheading "Coerced and Tie-in Sales Prohibited", to provide that it shall be unlawful to require any person as a condition to the receipt of a loan or any other consideration to buy insurance from any given agent, broker or insurer; to prohibit any insurance transaction or plan which is tied in with some other consideration; to prohibit the public solicitation of combination plans, and providing generally for the free choice of insurance.

Shall the bill pass notwithstanding the objections of the Executive?

The roll was called resulting as follows:

Affirmative

Delegates—

Mr. Speaker, Briscoe, Boyer, Athey, Lipin, Thomason, Burkhead, Connell, Anderson, Fornos, Arata, Coolahan, Malone, Alpert, Jacobson, Nice, Deitrich, Hinkel, Jensen, Hutchinson, Jones, Kardash, Schirano, Evans, Rush, Arnick, D'Anna, Minnick, Lowe, Matthews (R. M.), Burkheimer, Dorman, Menes, Mothershead, Goodman, Hull, King, Santangelo, Weile, Bagley, Giordano, McDonough, Hickman (C. M.), Remsberg, Virts, Greer, Hess, Osborne, Hargreaves, Bonvegna, Bullock, Dypski, Antonelli, Cassady, Holub, McCarty, Orlinsky, Burns, Curran, Hergenroeder, Kent, Kircher, McQuade, O'Brien, Abramson, Brailey, Dixon, Resnick, Spector, Freeberger, Rutkowski, Weisengoff, Wyatt, Grumbacher, Hoffman, Wright, Cronin, Scott, Bell, Blondes, Cook (E. P.), Crawford, Docter, Zander, Wisner, Matthews (R. C.), Yingling, Burgess, Long, White, Aiken. Total—91

Negative

Delegates—

Fowler, Allen, Benner, Compton, Nimmerrichter, Hopkins, Price, Einschütz, Dize, Mackie, Donovan, Houck, Walters, Adams (F. B.), Lee, Waxter, Avara, Murphy, Donaldson, Clarke, Lady, McInerney, Whalen, Whitney, Becker, Aitken, Beall, Cook (N. S.), Evans, Reed. Total—30

The Speaker announced the veto was not sustained.

MESSAGE FROM THE EXECUTIVE DEPARTMENT

June 22, 1967.

*Mr. Speaker and Members of the House of Delegates:*

You have my sincere appreciation for the splendid manner in which you conducted the major business of today's special session. You performed your work expeditiously in removing the legal obstacle to appro-