

Triplett. If this bill is signed into law by you, declaratory judgment action could be brought in a court of competent jurisdiction at which evidence supporting and opposing the action of the General Assembly in making this classification could be presented.

The Consumer Protection Division of this office is charged by statute with the responsibility of educating the public with respect to consumer matters and, in addition, to report periodically to the public on consumer problems "generally from the standpoint of value received by the consumer"; Article 83, Section 23 of the Maryland Code. We would like to bring to your attention our experience in the field covered by this legislation. The trend throughout the country in recent years has been the elimination of the holder-in-due-course doctrine in all consumer transactions. This, in fact, has been done in Maryland with respect to retail installment sales (Article 83, Section 147) and retail credit accounts [Article 83, Section 153D(f)]. Historically, the doctrine was never intended to apply to consumer transactions but was limited entirely to arms' length transactions between knowledgeable and sophisticated businessmen. From a consumer point of view we think that it would be most desirable if the next session of the General Assembly made an effort to completely eliminate the holder-in-due-course doctrine with respect to all consumer transactions. Unfortunately, under the law presently before you a real possibility of consumer confusion exists, as well as serious problems with respect to administration.

Very truly yours,

/s/ FRANCIS B. BURCH,
Attorney General.

House Bill No. 285—Correctional Training Commission

AN ACT to add new Section 70B to Article 41 of the Annotated Code of Maryland (1965 Replacement Volume, 1970 Supplement), title "Governor—Executive and Administrative Departments," subtitle "1. The Executive Department," to follow immediately after Section 70A thereof, and to be under the new subheading "Correctional Training Commission," to establish a Correctional Training Commission, to provide for its membership and to prescribe its functions and duties.

May 28, 1971.

Honorable Thomas Hunter Lowe
Speaker of the House of Delegates
State House
Annapolis, Maryland 21404

Dear Mr. Speaker:

In accordance with Article II, Section 17, of the Maryland Constitution, I have today vetoed House Bill 285.

This bill establishes a Correctional Training Commission in the Executive Branch of the Government, and provides for its membership function and duties. It is a virtual duplicate of Senate Bill 179,