

Subtitle 02 FISHERIES SERVICE

08.02.10 Horseshoe Crabs

Authority: Natural Resources Article, §4-215, Annotated Code of Maryland

Notice of Proposed Action

[20-001-P]

The Secretary of Natural Resources proposes to amend Regulation .01 under **COMAR 08.02.10 Horseshoe Crabs**.

Statement of Purpose

The purpose of this action is to remove the requirement to print the trip limits on horseshoe crab permits. Currently, regulation requires the daily catch limit to be printed on the horseshoe crab landing permit. The Department has concluded that this requirement is no longer necessary for management or enforcement. Harvesters will still be required to have their permit in possession, but after this change, they will only receive one permit per season. This change will allow the Department to do in-season changes to manage the quota without reissuing a permit each time. It will also reduce confusion and expenses when managing the fishery to maximize the available quota.

Comparison to Federal Standards

There is no corresponding federal standard to this proposed action.

Estimate of Economic Impact

The proposed action has no economic impact.

Economic Impact on Small Businesses

The proposed action has minimal or no economic impact on small businesses.

Impact on Individuals with Disabilities

The proposed action has no impact on individuals with disabilities.

Opportunity for Public Comment

Comments may be sent to Horseshoe Crab Regulations, Regulatory Staff, Department of Natural Resources Fishing and Boating Services, 580 Taylor Avenue, B-2, Annapolis, MD 21401, or call 410-260-8300, or email to fisheriespubliccomment.dnr@maryland.gov, or fax to 410-260-8310. Comments will be accepted through February 3, 2020. A public hearing has not been scheduled.

.01 Horseshoe Crabs.

A.—D. (text unchanged)

E. Horseshoe Crab Landing Permit.

(1)—(3) (text unchanged)

[(4) The daily catch limits shall be printed on the horseshoe crab landing permit.]

[(5)] (4) — [(8)] (7) (text unchanged)

F.—G. (text unchanged)

JEANNIE HADDAWAY-RICCIO
Secretary of Natural Resources

Title 09

MARYLAND DEPARTMENT OF LABOR

Subtitle 03 COMMISSIONER OF FINANCIAL REGULATION

09.03.10 Credit and Other Regulation

Authority: Business Regulation Article, §2-105; Financial Institutions Article, §§2-105.1 and 11-203; Annotated Code of Maryland

Notice of Proposed Action

[20-012-P]

The Commissioner of Financial Regulation proposes to adopt new Regulation .04 under **COMAR 09.03.10 Credit and Other Regulation**.

Statement of Purpose

The purpose of this action is to clarify the types of loans that are subject to Financial Institutions Article, §11-219, Annotated Code of Maryland, which constitutes a step towards the modernization of Maryland's consumer credit licensing structure. The proposed regulation should provide clarity for the industry and the Commissioner by eliminating the basis for the current practice of licensees seeking, and the Commissioner issuing, duplicative licenses under the existing rules.

Comparison to Federal Standards

There is no corresponding federal standard to this proposed action.

Estimate of Economic Impact

I. Summary of Economic Impact. Maryland business will be positively impacted by this regulation because it clarifies an existing ambiguity that has resulted in businesses seeking and the Commissioner issuing a consumer loan license and an installment loan license, when only one license should be required.

II. Types of Economic Impact.	Revenue (R+/R-)	
	Expenditure (E+/E-)	Magnitude
A. On issuing agency:	(R-)	Minimal
B. On other State agencies:	NONE	
C. On local governments:	NONE	
	Benefit (+) Cost (-)	Magnitude
D. On regulated industries or trade groups:	(-)	Minimal
E. On other industries or trade groups:	NONE	
F. Direct and indirect effects on public:	NONE	

III. Assumptions. (Identified by Impact Letter and Number from Section II.)

A. Due to the elimination of duplicative licensing, based on current licensing figures, 39 licensees will save an aggregate amount