

is somewhat less than the loss for the previous year, but here again, even with the reduction, it is too heavy for us to feel self-satisfied about it.

While I deplore complacency and encourage constant concern about fire conditions in the State, developments of recent months provide some ground for rejoicing on our part. Most of you are aware that, effective last June 1, there was a statewide across-the-board reduction of insurance rates amounting to 7 per cent in Maryland. And the insurance rate on residential property was reduced by 25 per cent. Credit for this, of course, must go to our paid and volunteer fire companies and to the Fire Service Extension of the University with its unexcelled training program—to men like yourselves who have devoted so much of your time, energy and intelligence to safeguarding the lives and property of the people of the State.

I think we firemen can take justifiable pride in the fact that through our efforts, in a large measure at least, the people of our State not only have more security in their homes and on their jobs, but they pay insurance rates which are much lower than they would without the programs initiated by us.

Much splendid work has been done, and is being done under superb leadership, in Maryland for the improvement of our fire-fighting services. I could cite numerous examples, but here I will name only a few.

The fire school built only a short time ago in Baltimore has received wide recognition in numerous national firemen's magazines. I am informed that the firemen's training center in that city is used by more men daily than any other in the country.

Maryland has been a pioneer in the emphasis it has placed on the value of teaching in its program of fire protection. The program of training for firemen, started here in College Park nearly thirty years ago, was a modest one in the beginning, but it has grown by leaps and bounds over the three-decade period of its existence.

As an old fireman—as one who is always interested in fire prevention and fire protection—it is highly pleasing to me to know that of all our Maryland fire department, volunteer and paid, 75 per cent will have men in training in any given year . . . .

In my observation, there appears to be a growing interest on the part of firemen in fire protection. Baltimore City has established an excellent and effective program of in-service inspections designed to eliminate fire hazards.

I am proud of the small part I have been able to play—as an active