

Burton, of Fairfax county, Virginia; to Mr. Harvey Hannah, of the Federal Trade Commission. We welcome you as our guests and appreciate your attendance.

The program which I mentioned before offers every indication that much thought and much planning has gone into preparations for this third in a series of annual meetings on fire prevention. It appears to me that practically every facet of our problem has been covered in the several group conferences which have been scheduled for today and tomorrow. With this plan, and with the brains and the talents which have been marshaled, there is every reason for confidence that our conference this year will be a great success.

The safety of our citizens and the security of their property are, of course, of tremendous significance to all of us. As has been said so many times before, destructive fires are the creation of men, and, as such, are susceptible of prevention by the acts of men. This is all the more reason why there is a basic public shame in the fact so many lives are lost and so much property is destroyed by fires which could and should have been prevented.

I am realistic enough to confess that the possibility of a total elimination of fires is extremely remote. But we have demonstrated that fires in homes, in schools, in factories, in assorted places of business and public congregation, can be reduced, and reduced drastically. We have the resources and the knowledge to give a large measure of protection to the people against the peril of fires. It is our obligation, as persons perhaps more conversant with the problem than others, to see to it that these resources and this knowledge are effectively applied.

An announcement made public only a few days ago enables us to begin this conference on a note of optimism and confidence. On Thursday of last week, Mr. F. Douglass Sears, our State Insurance Commissioner and Fire Marshal, announced that Maryland fire insurance rates have been reduced by 6 per cent, which will result in an annual savings to fire insurance policyholders of approximately \$1,500,000. The new rates approved by the Commissioner were filed by the Maryland Fire Underwriters Rating Bureau. The reductions vary from 5 per cent for residential buildings and household furnishings to 35 per cent for office and bank risks, hospitals and penal institutions and builders risks. This, incidentally, was the second rate reduction ordered in the past two and a half years.

This action by the Rating Bureau is concrete evidence that progress has been made in our State in the reduction of fire losses through