

A State Coordinating Commission on Problems of the Aging, which has assumed the responsibility of directing and coordinating activities to improve the lives of our older citizens by providing them with health services, good housing, employment when desired, an ample income and adequate recreational and educational facilities.

The recently created, and soon to be established Board of Building Savings and Loan Association Commissioners, which steps into the heretofore unregulated field of savings and loan operations to safeguard investors in these associations and to protect the industry itself.

This latter agency, incidentally, was a creation of the recent session of the General Assembly. And of that session, let me say that our policy of advancement—by firm but cautious steps—was continued, although you may have lost sight of that fact in the welter of sensational news headlines. We adopted a budget which we feel will adequately finance a wholesome expansion of State programs. The operational budget which the General Assembly adopted at the recent session calls for expenditures totaling some \$520,000,000 and is the largest in the history of the State. There is a reason for that. The growth of our State during the past several years has been remarkable. Its population increased by 30 per cent from 1950 to 1960, and there is every indication that the growth will be even more rapid in the years ahead. We are pleased to see Maryland grow, of course, but we must be mindful of the fact that growth can be a mixed blessing, accompanied by many perplexing problems.

Along with the increase in population has come an ever-expanding economy and some drastic changes in the complexion of our society, including a swift transformation from mostly rural to a predominantly urban state. Seventy per cent of the people of our State now live in the great metropolitan areas of Baltimore and Washington. To consider reducing a budget—or even maintaining it at a current level would be exceedingly dangerous, and might even be disastrous.

The budget we adopted in Annapolis this year supports existing programs of service and at the same time provides for a normal, healthy expansion of services to the people of the State. Schools, hospitals, mental institutions, highways, parks, nursing homes—institutions and services too numerous to list here—benefit under its provisions. Beyond the money it spends for its own housekeeping and maintenance of services, your State has assumed additional burdens in the financing of local governments.