

A fact too often under-emphasized is that more than half of the money you pay in State taxes actually goes to help finance the governments of counties, cities and towns. And this year, in view of the rather serious financial difficulties some of them were experiencing, this aid to local governments was increased—by some \$14.5 million. In this program, the City of Baltimore will benefit to the extent of an additional \$3,187,876. This is equivalent to 11.4 cents on the tax rate of the city. Baltimore County will receive an additional \$850,791, equivalent to 5.3 cents on its tax rate. So much for our fiscal program. Let's talk about general legislation affecting the State and its people.

I have mentioned already measures which for the first time in Maryland bring under regulation those savings and loan associations not regulated by the federal government and their insurers. Let me remark that a vast majority of these associations are sound, safe and completely reliable financial institutions. But the very absence of regulation did attract a few fly-by-nighters of questionable reputation. We can say, therefore, that the regulatory authority established not only protects investors but also serves as a safeguard to the good name of the industry itself.

I had the high honor and the deep satisfaction today of participating in ceremonies inaugurating the new Municipal Court of Baltimore City. An obsolete and inefficient system of magistrates courts was replaced by a single court with full-time judges and broader jurisdiction. This day, I am certain, will go down in history as a memorable day in the history of Maryland jurisprudence.

Legislation was adopted at this 1961 session to advance our program of traffic safety by the adoption of a plan for driver education in our public high schools. Along with education, our traffic safety program emphasizes good engineering and effective law enforcement. We know that we are saving lives and sparing our people the anguish caused by automobile accidents with every mile of new highway we build in our accelerated road-construction program. We have sought continuously to better law enforcement in the State by increasing the strength of our very effective Maryland State Police. Forty patrolmen will be added next year, as has been the case every year since I became Governor.

The new budget also provides funds for salary increases to State Troopers—a measure by which we hope to attract men of the highest character and the finest ability to these important positions.

Earlier I stated that the heavy concentrations of population in the metropolitan areas of Baltimore and Washington have created some