

of persons who have been in certain branches of the public service for long periods of time or have by injuries sustained in the performance of duty become incapacitated; and

WHEREAS, Various forms of insurance have been devised to provide an income in the advanced years of the insured; and

WHEREAS, The methods now in vogue do not guard against the improvidence of the average man or woman, create discrimination where none should exist, and by the method of insurance a large part of the money paid in premium is received by the stockholders of the companies which money might be returned to those who contribute; and

WHEREAS, In foreign lands systems of old age pensions under governmental regulation and control are reported to be giving satisfactory results. Now, therefore, be it

*Resolved by the General Assembly of Maryland:*

1. That the Senators and Representatives of Maryland in the Congress of the United States be requested to urge upon the Federal Senate and House of Representatives the appointment of a commission empowered and directed to investigate the subject of old age pensions and to report to Congress the result of its labors with such recommendations as to legislation as it may see fit to make.

2. That a copy of this Joint Resolution be sent by the Chief Clerk of the House of Delegates to each of the two Senators and to each of the six Representatives from Maryland in the Congress of the United States.

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No. 14

WHEREAS, The construction of a ship canal between the Chesapeake and Delaware Bays has long been recognized as a project which should be undertaken and completed by the National Government, and

WHEREAS, Such canal as that proposed would shorten the trade route between Baltimore and European ports by several hundred miles, thus enabling the shipment of grain and other products of the west to Europe at lower rates than at present, and

WHEREAS, By the proposed canal Baltimore will be brought several hundred miles nearer Philadelphia, New York, Boston and other New England coast cities—thus facilitating the shipment of coal and of other commodities from Baltimore to these points in less time and at cheaper cost than at present, and