

brutal disregard of the rights, the safety, the very lives, of non-combatant populations.

Today, as Nazi Germany has established the pattern of total war, the aged, the tiny babe in its cradle, are not spared. Total destruction is the aim and purpose of behind-the-lines bombings, and civilians, therefore, become a major factor in the defense personnel set-up.

If and when such total war should come to America and to Maryland, death and destruction will rain from the skies, on our cities and towns, our roads and our bridges, our factories and our homes. You and I and every able-bodied member of every community, young and old, must be prepared to step into a task that will be assigned, and to perform that task, no matter what comes.

A terrible possibility, yes! But it can be an inspiring one, too. For under such conditions, a populace, a nation can rediscover qualities that possible have been completely forgotten—can rise to heights of national and spiritual exaltation. England has done just that. Its people have rediscovered their national soul, so to speak. And out of the fire and tempest that now rage around them, the people of Great Britain will emerge revitalized to an appreciation of the truly important things of life.

Honor, courage, fidelity to trust, appreciation of one's fellow man—these are some of the virtues that stem from great tribulations and from hardships shared together in a righteous cause. May it never be required of us that we rediscover them in travail and terror, as England has done. But if, in the wisdom of a Divine Providence, such is required of us as a Nation, we will live up to the example set us by our forefathers, we will come through our trial by fire a better Nation, a newly inspired people.

Another topic of more practical nature which demands our attention is our financial situation here in Maryland. We might ask ourselves what can we do to prepare ourselves for any eventualities that may ensue, either during a prolonged period of emergency or in the post-emergency period?

It always has seemed to me that one of the really essential things to do was to see that our financial house was kept in order, so that no matter what might come we would be in as favorable a position as possible to meet it. It was with this idea in mind that we have been restricting State General Fund expenditures, as well as capital investment to the lowest possible figure consistent with prudent management of the State's affairs. Even after the budget allotments were recorded, it has been the policy to check constantly on disbursements to see that nothing was spent unless entire justification could be advanced for the spending.

Following up this policy we have been able to revert to the State Treasury out of appropriations some \$2,100,000 for the fiscal years ending September 30, 1941, 1940 and 1939. In large measure, because of these precautions, as well as due to other factors, the State today is blessed with the largest surplus in its history.

Realizing that the huge increases of Federal taxes that went into effect on October 1st are but a taste of the taxes that will be necessary to finance the war, and in the expectation that the Federal taxes will be increased in 1942, we have felt that Maryland taxpayers should have every possible relief.