

final figures undoubtedly will exceed five and a half million dollars for this period. The Reserve Fund now totals \$41,662,295.87 as of April 30th.

In view of the extreme large payments to date, and the problems of economic readjustment that undoubtedly will arise in the post-war period, even the rapid rate of rise in the reserve at the present time will be none too large for the unemployment problem that the Board may face after the war is finally won and war production begins to taper off.

Similarly, ask the German worker how well he will fair in case of accident, and compare that with the situation in Maryland and throughout America at this time. During 1941 there were 54,000 industrial accidents reported, and nearly 16,000 claims disposed of. In the twelve months a total of approximately \$2,000,000 of benefits was paid, a grand total that does not include the amount of awards in the great number of temporary total disability cases, in which the disability continued beyond the year of report. Nor does it include payments made during the year on awards made in previous years. Nor does it include the several hundred thousands of dollars paid by employers and insurers for medical treatment of injured workers.

As an instance of the determination of this Administration to improve further every phase of labor conditions, it might be mentioned that a number of improvements have been made in procedure in the handling of the Workmans' Compensation Law. Further, it might be noted that while in former years the time lapsing between the request for a hearing of a claim and the mailing of the award was 46 days, as a result of recent changes made by the State Industrial Accident Commission, the time now lapsing between the request of a hearing for a claim and the mailing of the award averages only 19 days. This represents a decrease in the time lapsing of 85%. Furthermore, the Commission declared war on postponement of hearings and is re-scheduling more promptly cases that have been unavoidably continued. Decisions are now made and compensations awards mailed out on an average within two days after the date of hearing.

Other improved procedures include a study of medical and surgical fees. The whole schedule has remained unchanged since its adoption in 1924. At the request of the Commission a group of some 20 physicians of the State are working to overhaul and revise this schedule. The job will be completed at a very early date.

Another new procedure is that the Commission's Medical Examiner is now available at the Commission's offices every afternoon when hearings take place, thus obviating the necessity of return visits by injured workers. During 1941 more than 300 non-insuring employers who had failed to comply with the law, have been persuaded to take out policies. Furthermore, much progress has been made in conjunction with the State Vocational Rehabilitation Services, to prepare disabled workers for rehabilitation.

It has always been our boast in Maryland that the policy of toleration handed down to us from Colonial times was reflected in the dealing between Labor and Capital in our State. We have been proud of the fact that there has always been a disposition to recognize that both Capital and Labor had equal rights. Undoubtedly such recognition has had much to do with the very