

charges to serious traffic offenders is based solely upon their own past driving actions. Elimination of the requirement for filing a certificate of insurance after five years will not assure such drivers of a premium reduction. It will merely mean that serious violators of the law are free to operate without insurance, which is probably what they would do. As has been noted, the uninsured motorist involved under the Financial Responsibility Laws enjoys more favorable treatment.

Before considering any reduction in the period for maintenance of insurance coverage, it would seem infinitely preferable that a thoroughgoing study be made of the rates charged various types of drivers who must furnish insurance. Consideration can be given to expanding and publicizing the existing Assigned Risk Plan. If any abuses are discovered which the Insurance Department is not fully empowered to regulate, such authority can be supplied.

The entire matter is a fit subject for study by the Legislative Council, which can fully investigate the entire factual background and determine whether a more desirable solution lies in stringent regulatory insurance controls and publicity concerning same. In my opinion, this is the only proper approach to any problem which may exist in this situation. I am therefore returning House Bill 62 without my approval.

Respectfully yours,

(s) THEODORE R. MCKELDIN,

Governor.

TRMcK/tk

House Bill No. 69—Drivers' Licenses to Deaf Persons

AN ACT to repeal Section 91 (h) of Article 66½ of the Annotated Code of Maryland (1957 Edition), title "Motor Vehicles", subtitle "Administration—Registration—Titling", and to enact in lieu thereof new Section 91 (h), to follow immediately after Section 91 (g) of said Article, relating to the issuance of motor vehicle drivers' licenses to deaf persons.

April 3, 1958.

Honorable John C. Luber
Speaker of the House of Delegates
State House
Annapolis, Maryland

Dear Mr. Speaker:

I have today vetoed House Bill 69 relating to issuance of drivers' licenses to deaf persons because it duplicates Senate Bill 67 which I have signed.

Respectfully,

(s) THEODORE R. MCKELDIN,

Governor.

TRMcK/tk