

WHEREAS, There is sometimes a complete refusal to insure at any rate, without regard to an individual's past record of insurability, but simply due to the factors mentioned above; and

WHEREAS, This situation creates havoc since lending institutions will not lend money on uninsured property; and

WHEREAS, the State should have the duty of insuring the availability of insurance to each of its citizens; now, therefore, be it

Resolved by the General Assembly of Maryland, That the Governor of Maryland be and he is hereby requested to appoint a commission CONSISTING OF THREE MEMBERS OF THE SENATE, THREE MEMBERS OF THE HOUSE OF DELEGATES, AND SEVEN MEMBERS FROM THE PUBLIC AT LARGE to study the problem of this inability of some citizens to obtain insurance and to make recommendations to the 1972 Session of the General Assembly as to how the problem can be corrected so that all citizens may be able to obtain insurance at a reasonable rate, taking all of the risk factors into consideration.

* Not approved by the Governor.

No. 76 *

(Senate Joint Resolution 80)

Senate Joint Resolution requesting the Governor of Maryland to appoint a Commission to study and make recommendations on the preservation of Fells Point in Baltimore.

WHEREAS, Fells Point was created when in 1738, William Fell bought a large tract of land which included the present "lower Broadway" area and the hook of land jutting into the Patapsco River at the foot of Broadway; and

WHEREAS, Fells Point became the center for the shipbuilding industry in Maryland and the United States Frigate Constellation was built just east of the Point in 1797; and

WHEREAS, Despite annexation to Baltimore, Fells Point remained as the popular name for the neighborhood and today it still has dozens of century-old little houses and a nautical character reminiscent of the earliest days of the city; and

WHEREAS, Fells Point contains several outstanding examples of Georgian architecture and was one of the first sites in Maryland to be accepted by the National Register of Historic Sites; and

WHEREAS, Present highway plans for the Baltimore metropolitan area call for the Interstate 83 connector route, connecting Jones Falls Expressway with John F. Kennedy Expressway, to go through the heart of Fells Point, effectively destroying it, which plans are the subject of much controversy; and

WHEREAS, The destruction of Fells Point would destroy the efforts of many citizens who have restored homes in the area in the hope that Fells Point might become another "Georgetown," and further