

ADDRESS, MARYLAND VOLUNTEER
FIREMEN'S ASSOCIATION

OCEAN CITY

June 19, 1963

I am happy, as I always am, to be here with my many friends of the Maryland State Firemen's Association and the Association's Ladies Auxiliary who have gathered here for another state convention. I have been coming to these events, as all of you know, for many, many years, and it would be impossible for me to exaggerate the pleasure and the satisfaction I have derived from them.

My association with firemen—and with their wives and their families—has been one of the truly rewarding experiences of my life. The friendships I have cultivated among the membership of this Association have added depth and breadth to my experience. I prize them as among the very highest of my earthly possessions.

Firemen, I have found, are a happy and fun-loving lot, and a part of coming here each year is to enjoy the pleasure of companionship with men and women of a kindred spirit. But firemen also are a serious and sober group when it becomes a question of the performance of their assigned task—the protection of the people and their property from fires. This afternoon, I should like to talk to you briefly about some of the things we have been doing in Maryland in the area of fire prevention and fire protection.

We have achieved a great record here in our State in safeguarding our citizens against the devastation of fires. Proof of the caliber of our fire-fighting organizations, and of the quality of the work they are doing in this all-important task, is to be found in the decisions by our Insurance Commissioner on the rates home owners pay in insuring their properties. The Commissioner announced last February 1, that rates for homeowners policies had been reduced by 20 per cent. And since I have been Governor, the premium rates for basic fire policies have been reduced by 13 per cent.

Now, these figures are highly significant. They are particularly significant because while nationally the trend in insurance rates is sharply upward the rates in Maryland continue to decline. This is a tribute to the very commendable efforts which have been made by fire fighters throughout the State. The savings in insurance premiums alone resulting from the 20 per cent decrease in the rates of home-