

Appointed by the Board of Public Works for a term of two years from date of his commission. (Ch. 219, 1910.)

The Bank Commissioner under the law has general supervision over all banking institutions in the State (other than National Banks). He is required to visit and examine, either in person or by deputy, each institution at least once a year, and at such other times as he may deem expedient; and at any time upon the request of the directors of the institution. Whenever the capital stock of an institution is reduced by impairment, and such impairment is not made good as prescribed by the law, or whenever it is found that an institution is being conducted in an unsafe manner, the Bank Commissioner may take possession, as provided by law, and retain possession until it resumes business or is finally liquidated.

In case of the failure of such an institution the Bank Commissioner acts as receiver, and liquidates its assets and winds up its affairs under the jurisdiction of the Court.

Every bank and trust company is required to submit to the Bank Commissioner, under oath, at least five reports in each calendar year; such reports to exhibit in detail the resources and liabilities of the institution, and show its true condition. These reports are to be published in the local newspapers. All mutual savings institutions are required to report their condition to the Bank Commissioner on June 30th and December 31st of each year.

It is the duty of the Bank Commissioner to examine and audit each report received from the institutions under his supervision, and when necessary, to verify them, and at the same time to correct any irregularities that may be disclosed or make any recommendations that may seem advisable.

It is part of the duty of the Bank Commissioner to supervise the formation of new banking institutions; to see that all requirements of the law have been complied with, and to issue his certificate authorizing them to commence business.

It is the further duty of the Bank Commissioner to pass upon all amendments to charters, and all consolidations and voluntary liquidations. On the tenth of February in each year the Bank Commissioner is required to make a report to the Governor, covering the operations of his office.

MARYLAND WORKSHOP FOR THE BLIND.

501 West Fayette Street, Baltimore.

(All Terms Expire 1916.)

<i>Name.</i>	<i>Postoffice.</i>
John R. Cary.....	Md. School for Blind.....Baltimore
J. Walter Oster.....	Md. School for Blind.....Baltimore
John G. Schilpp.....Baltimore
Manes E. Hecht.....Baltimore
Charles E. Kunkel.....Baltimore

The Maryland Workshop for the Blind, located 501 W. Fayette St., Baltimore, was founded by an Act of the Legislature of 1908, Chapter 566.

It is governed by a Board of Directors, three members of which are appointed by the Governor and two by the Board of Directors of the Maryland School for the Blind.

The Board, under the law, is made a body corporate with power to employ a secretary and other necessary employees and fix their compensation.