

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 1918.)

<i>Name.</i>	<i>Postoffice.</i>
John R. Cary.....	Md. School for Blind.....Baltimore
J. Walter Oster.....	Md. School for Blind.....Baltimore
Wm. T. Shackelford.....	Baltimore
Arthur G. Barrett.....	Baltimore
George R. Bellows.....	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.

It has been the custom for the Board to elect a Superintendent and the other employees including a manager, teachers, janitor, etc., are chosen by the Superintendent, with the approval of the Board of Directors.

Blind men and women are admitted to the workshop for training. It has been customary to pay the men a handicap of \$3.00 per week during the period of training. This amount, after one year, is gradually reduced and the workmen placed on a piece payment basis.

The Workshop is a training school for the adult blind of the State as well as a place of employment for those who have become trained workmen. It is, in no sense a home, as those under training or employment do not live there but go from their homes or boarding places each day, just as do seeing persons who work in factories, etc.

The building in which the shop operates was purchased by the Maryland School for the Blind at no cost to the State, the funds to pay for it having been raised by public subscription.