The Insurance Commissioner is appointed by the Governor for a term of four years from his qualification. The Commissioner appoints

all officers in his department. (Ch. 700, 1900.)

The duties placed upon the Commissioner in the enforcement of the insurance laws are very numerous and important, comprising the collection of large sums of money, principally from taxes on premiums and license fees, examination of the financial affairs of all companies organized under the laws of this State, as well as all other companies doing business in the State that the Commissioner thinks proper to examine, and supervision of the entire business of insurance within statutory limitations. He is charged with the duty of seeing that all laws of this State relating to insurance or insurance companies are faithfully executed. For that purpose he is authorized to maintain office and to employ such assistants as may be necessary, including a Deputy Insurance Commissioner, an Actuary, an Examiner, an Auditor, and in addition to these such clerical assistance as he may deem necessary for the proper and efficient discharge of the duties of his Department within an appropriation as provided in the budget.

## BANK COMMISSIONER, Union Trust Building, Baltimore.

| Name.  | Postoffice. |
|--|-------------|
| Bank Commissioner:   |             |
| George W. Page   | Baltimore   |
| Deputy Bank Commissioner:  |             |
| John J. Ghingher   | Baltimore   |
| Senior Examiner:   |             |
| John D. Hospelhorn   | Baltimore   |
| Senior Examiner:   |             |
| William J. Gerbig  | Baltimore   |
| Senior Examiner:   |             |
| Edward G. Rusk   | Baltimore   |
| Senior Examiner:   |             |
| William J. Barrett, Jr.  | Baltimore   |
| Senior Examiner:   |             |
| Thomas H. Sherman  | Baltimore   |
| Senior Examiner:   |             |
| Arthur C. Merriam, Jr.   | Baltimore   |
| Senior Examiner:   |             |
| Leonard B. Rowles  | Baltimore   |
| Junior Examiner:   | • •         |
| Joseph M. Harvey   | Baltimore   |
| Senior Stenographer:   |             |
| Helene M. Wittman  | Baltimore   |
| The Commissioner is 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