

changes in the conduct of such offices and institutions and in their method of keeping the books and accounts and with respect to the adoption of uniform systems of accounting and as to changes of the forms of reports made by such officers to the Comptroller.

### BANK COMMISSIONER.

Union Trust Building, Baltimore.

(Term Expires 1927.)

Name.	Postoffice.
Bank Commissioner:	
George W. Page.....	Baltimore
Deputy Bank Commissioner:	
John D. Hospelhorn.....	Baltimore
Senior Examiner:	
William J. Gerbig.....	Baltimore
Senior Examiner:	
William J. Barrett, Jr.....	Baltimore
Senior Examiner:	
Arthur C. Merriam, Jr.....	Baltimore
Senior Examiner:	
Thomas H. Sherman.....	Baltimore
Senior Examiner:	
Charles L. Hobbs.....	Baltimore
Junior Examiner:	
Joseph M. Harvey.....	Baltimore
Junior Examiner:	
Schell W. Mitzel.....	Baltimore
Junior Examiner:	
William E. Lutman.....	Baltimore
Senior Stenographer:	
Helene M. Wittman.....	Baltimore

The Governor appoints one until the first Monday in May, 1924, and thereafter for a term of three years from the first Monday in May. Ch. 29, 1922.

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 twice 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.