

business in the State and is in a strong financial condition, affording sure and ample protection under the Workmen's Compensation Law of Maryland. Due to the fact that the Fund is endeavoring to furnish this protection at as near cost as possible, it has saved a great deal of money for those who have insured through it.

Effective March 1, 1926, the Commission inaugurated a new merit-rating system, the purpose of which is to reward and stimulate the policyholders of the Fund in their work of accident prevention and to measure the rate more closely to the individual hazard of the policyholder, preserving to the policyholder, of course, the basic principles of insurance protection, so that any severe losses will still be distributed. This merit-rating system is working out very satisfactorily, and is offering an incentive to the policy holder to take a greater interest in accident prevention in his plant.

The expense of operating the State Industrial Accident Commission is not a burden upon the taxpayers of the State as the entire expense of the Commission, not including the State Accident Fund, is borne by the private insurance companies which write Compensation Insurance, self-insurers, and the State Accident Fund, while the cost of operating the State Accident Fund is borne by the policyholders insuring in the Fund.

THE COMMISSIONER OF LABOR AND STATISTICS

Office, 16 West Saratoga Street, Baltimore.

Name.	Postoffice.
Commissioner:	
Harry T. Phoebus.....	Oriole, Md.
	(Term Expires 1939.)
Chief Clerk:	
Margaret W. Hatfield.....	Baltimore
Medical Examiners:	
Dr. Wright S. Sudler.....	Baltimore
Dr. Henry Sheppard, Jr.....	Baltimore
Statistician:	
Madeleine V. Dunne.....	Baltimore
Supervisor of Permit Department:	
Mary M. Wootton.....	Baltimore
Inspector Street Trades:	
Harry A. LeBrun.....	Towson
Chief Industrial Inspector:	
William D. Bloom.....	Catonsville
Industrial Inspectors:	
William G. Fox.....	Baltimore
George H. McCauley.....	Baltimore
John F. Duggan.....	Baltimore
Joseph F. Miller.....	Baltimore
Benjamin C. Green.....	Towson
Edith S. Maynard.....	Baltimore
Edmund Rawa.....	Baltimore
Monica McCarthy.....	Baltimore
Lewis B. Francis.....	Salisbury
Arthur I. Williams.....	Halethorpe
Robert C. Bedford.....	Halethorpe
Earl Barclay Tucker.....	Forest Hill
Vacancy.....	Western Maryland