

and separate summaries thereof, were published, dealing with the following project studies: analysis of housing market; regional open spaces; and a land use and transportation analysis of the Baltimore-Washington regions. In addition, a statistical bulletin of population and housing data based upon the 1960 Census was published.

The Baltimore Regional Planning Council is currently engaged in its third regional planning project which, with a federal grant of \$50,000, is expected to continue through 1962. The two major subjects under study are a Stage Development Plan and an Analysis of Legislation Affecting Planning. The latter study will in effect deal with some of the means of implementation that are expected to emerge out of the stage development plan. That plan is building upon all previous studies undertaken by the Baltimore Regional Planning Council and particularly upon the findings of the Baltimore-Washington Interregional Study as they relate to proposals for new towns. The "staging" will consist of recommendations relative to the successive development of such towns, priorities in construction of highways and public utilities and extent of land controls.

The Baltimore Regional Planning Council performs its tasks with a staff of three persons, aided by expert technical committees and consultants. It has established close working relationships with the many departments of its constituent jurisdictions as well as with several important State agencies. Unlike the first two projects when the matching of federal grants was done almost exclusively by the provision of staff services, the current project utilizes local cash as well as staff services.

Appropriations	1961	1962
Special Funds	\$15,000	\$15,000
Federal Funds	\$40,062	\$32,500
Staff: 3.		

Supervision of Business

BANK COMMISSIONER

W. R. Milford, Bank Commissioner, 1963
 John D. Hospelhorn, Deputy Bank Commissioner
 H. E. Meeks, Chief Examiner
 Charles C. Ehrig, Senior Examiner

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The office of the Bank Commissioner was created by Chapter 219, Acts of 1910. The Bank Commissioner is appointed by the Governor for a term of four years. The Department has general supervision over all banking institutions in the State other than national banks. It must examine each institution at least twice in eighteen months and at such other times as the Commissioner may deem expedient and at any time upon request of the board of 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 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. If a banking institution, excepting a national bank, fails, the Bank Commissioner acts as receiver, liquidates its assets, and terminates its affairs under the jurisdiction of the court. The Commissioner may delegate this power to the Deputy Commissioner