ator must renew his license every two years and all applicants must be eighteen years of age or older. Those applicants who are sixteen and seventeen years of age can be issued licenses upon the successful completion of a course in driver education approved by the State Department of Education.

The Driver Records Section of the Division is responsible for the maintenance of all driver records including the assessment of penalty points issued under the Maryland Point System Law. Under this law, individuals are assessed points according to the severity of moving traffic violations for which they are convicted. An accumulation of eight points normally results in a suspension of driving privileges. An accumulation of twelve points results in the revocation of the license. Individuals whose privileges are revoked or suspended under the Point System must be re-examined before their privileges can be restored.

The Department established Driver Rehabilitation Clinics within the Division of Driver Licenses in 1962 to assist in the rehabilitation of unsafe drivers. In order to retain or regain their licenses, individuals identified through the Point System and by other driver control methods as unsafe must satisfactorily complete the Clinic's eight-hour course. The Department conducts clinics in the evening at its headquarters at Glen Burnie and at key locations throughout the State. Clinic instructors also work with various community and civic groups in establishing voluntary driver improvement programs.

The Department established its License Review Program to assist further in the rehabilitation of unsafe drivers and in the identification of individuals with improper driver attitudes. Under this program, License Reviewers meet with errant drivers at hearing rooms at Glen Burnie and at various other sections of the State. The quasi-judicial hearings are designed to review driving records with individuals and to determine their attitudes. On the basis of these interviews, License Reviewers submit their recommendations regarding actions to be taken by the Department in relation to an individual's driving privileges.

The Commercial Driving School Section of the Division has the responsibility for the licensing and regulation of commercial driving schools in Maryland. In addition, the Section works closely with representatives of the State and local boards of education in the inspection of school busses. The Section's activities in this area, however, do not relate to the mechanical features of busses but are concerned principally with insuring that busses carry certain specified safety equipment.

The Medical Advisory Board consists of eighteen doctors appointed by the Commissioner to advise him on the medical aspects of driver licensing. In cases where an individual's physical or mental condition may affect his driving ability, the Commissioner relies on the Board for professional guidance.

The Financial Responsibility Section of the Division is responsible for the processing of accident reports and in providing some measure of protection to all citizens against personal injury or property damages arising out of motor vehicle accidents. All persons involved in accidents resulting in personal injuries or in property damage in excess of \$100 must report the accident to the Financial Responsibility Section. Failure of an individual to report such accidents and his failure to file evidence of financial responsibility in the form of a Certificate of Insurance, or bond, or failure to secure releases from other parties can result in the suspension of his driving privileges. If he fails to satisfy final judgments of \$100 or more, this can also result in the suspension of his driving privileges pending compliance.