

other business. Every director shall take and subscribe an oath that he will diligently and honestly perform the duties of such office, and will not knowingly violate or permit a violation of any provision of this Article.

38. In the month of October in the year one thousand nine hundred and nineteen, and in every fourth year thereafter, prior to the meeting of the General Assembly of Maryland, the treasurer of every savings institution in the State shall deliver to the Bank Commissioner a written statement, sworn to by him or by the president, containing the name and the amount standing to his or her credit of every depositor who shall not have made any deposit therein or drawn any money upon their accounts for a period of twenty years next prior to the first day of September preceding; provided that accounts of five dollars or less shall not be so reported; and provided further, that this Section shall not apply to the deposit made by any person known to the said treasurer to be living. The Commissioner shall communicate the statements which shall be received by him in his next report to the Governor.

43. The articles of incorporation shall be executed in triplicate by the persons joining therein, before any officer authorized to take acknowledgments, and then filed with the Bank Commissioner for examination. The Bank Commissioner shall thereupon ascertain from the best sources of information at his command, and by such investigation as he may deem necessary, whether the character, responsibility and general fitness of the person or persons, named in such certificate, are such as to command confidence and warrant belief that the business of the proposed corporation will be honestly and efficiently conducted in accordance with the intent and purpose of this Article, and whether the public convenience and advantage will be promoted by allowing such proposed corporation to engage or continue in business. After the Bank Commissioner shall have satisfied himself by such investigation whether it is expedient, and desirable to permit such proposed corporation to engage or continue in business, he shall have power to require such changes in said certificate as he may deem necessary. He shall within sixty days after the date of the filing of such certificate for examination, endorse upon each of the triplicates thereof, over his official signature, the word "approved" or the word "refused" with the date of such endorsement. In case of refusal he shall return one of the triplicates so endorsed to the pro-