

To: Clients and Friends
From: Smith & Downey
Date: February 23, 2009
Re: Annual Clients and Friends Seminar

We'll be holding our next Clients and Friends Seminar at the BWI Marriott, on Tuesday May 12, 2009, from 8 a.m. to Noon.

As always, we'll cover current events in the health and welfare plan, retirement plan, executive compensation and labor and employment law areas.

Please contact Jamie Siegman at 410-321-9000 or jsiegman@smithdowney.com to reserve a spot at the seminar.