

To: Clients and Friends
From: Smith & Downey
Date: January 21, 2011
Re: Upcoming Seminar

We're happy to announce our next annual clients and friends seminar. The seminar will be held at the BWI Marriott, on Thursday May 5, 2011, from 8 a.m. until noon. As always, we'll cover recent developments in the retirement plan, health and welfare plan, executive compensation, and labor and employment areas, with our usual emphasis on practical tips for employers.

As the date approaches, we'll publish more detailed agenda information.

Please contact Jamie Pasko at 410-321-9000 or jpasko@smithdowney.com to reserve a spot at the seminar. (As always, there is no charge for the seminar.)