

October 13, 2016

Mr. Jim Chivers
Vice President, Commercial Real Estate Consultant
Gold and Company, LLC
5601 Newbury Street
Baltimore, Maryland 21209

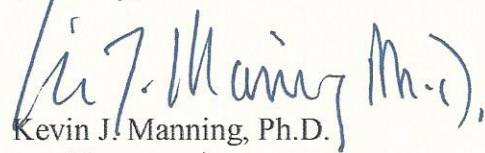
Dear Mr. Chivers:

Congratulations on being honored at the Living Classroom Foundation's *Maritime Magic* as a Rising Star Young Philanthropist.

We are fortunate to have professionals like you who are committed to making Maryland a better place in which to live and work. You are undoubtedly inspiring your peers with your selfless dedication to the organizations you support.

Thank you for making a difference.

Sincerely,



Kevin J. Manning, Ph.D.
President