

William L. Jews
President and
Chief Executive Officer

CareFirst BlueCross BlueShield

May 7, 2002



Ioanna T. Morfessis, Ph.D.
President and Chief Executive Officer
Greater Baltimore Alliance

Dear Ioanna:

There are a number of impressive achievements and accomplishments that are noteworthy as we mark the fifth anniversary of the Greater Baltimore Alliance. Leadership is what creates the greatest achievements and it is our good fortune to have you as president and chief executive officer providing that leadership. Without fear of exaggeration, I can say that our city and our entire region is better for your presence and the leadership you have provided.

When it was launched, the GBA was barely more than a concept. Its mission was not fully understood or appreciated. Many feared that it would be duplicative and a potential competitor of other economic development initiatives in the region. Through your clear vision of the potential GBA offered, you have dispelled doubts and given the organization a strong role in the continued growth and economic health of our region.

We can trace the success of GBA's executive sales missions, targeted marketing, the Preakness Weekend, media tours for national publications, and the increasing number of business location prospects directly to the energy and competence that you and the GBA staff have brought to this unusual public-private partnership.

I send to you my best wishes on the fifth anniversary of the Greater Baltimore Alliance and my personal thanks for your energy during my chairmanship and for a job very well done.

Sincerely,

A handwritten signature in black ink, appearing to read "W. L. Jews".

William L. Jews
President and Chief Executive Officer

Former Chairman, Greater Baltimore Alliance