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Form 4	*												
FORN Check thi if no long subject to Section 1 Form 4 o Form 5 obligation may cont	obligations may continue. See InstructionSection 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940							OMB APPROVAL OMB 3235-0287 Number: January 31 Expires: January 31 2005 Estimated average burden hours per response 0.5					
(Print or Type F	Responses)												
Hook Brian Stephen Sy Pl				21 ISSuel I faile and Trener of Trading						5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Me				3. Date of Earliest Transaction (Month/Day/Year) 12/31/2012					Director 10% Owner X Officer (give title Other (specify below) below) CFO and Treasurer				
	(Street)		4. If Ame Filed(Mor			te Original			6. Individual or Jo Applicable Line) _X_ Form filed by O Form filed by N	One Reporting Pe	rson		
BALTIMO	RE, MD 21202								Form filed by M Person	fore than One Re	porting		
(City)	(State)	(Zip)	Tabl	e I - No	on-D	erivative Se	curiti	es Acqu	uired, Disposed of	, or Beneficial	ly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Execution any		3. Transa Code (Instr.	8)	4. Securitie n(A) or Disp (Instr. 3, 4 a Amount	osed c	of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Common Stock	12/31/2012			J	V	56.347 (1)	А	\$0	4,385.012	D			
Common Stock	12/31/2012			J	V	60.7776 (2)	A	\$0	916.2053 <u>(3)</u>	I	By Issuer's Thrift Plan Trust		
Common Stock	01/10/2013			А		1,200 (4)	А	\$ 25	5,585.012	D			

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Secur	int of rlying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owna Follo Repo Trans (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships							
1	Director	10% Owner	Officer	Other				
Hook Brian Stephen 7 ST. PAUL STREET SUITE 1140 BALTIMORE, MD 21202 Signatures			CFO and Treasurer					

Brian S. Hook 01/14/2013 **Signature of Date Reporting Person

Explanation of Responses:

- If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- These shares were acquired in exempt transactions as a result of dividend reinvestment. The Issuer's stock traded in a range of \$22.08-(1)\$27.26 during 2012.

These shares are held by the Issuer's Thrift Plan Trust and represent the undersigned's proportionate beneficial interest in the shares that (2) were acquired by the Trust in 2012 in exempt transactions as a result of periodic contributions made during 2012 and shares acquired by the Trustee through dividend reinvestment in 2012. The issuer's stock traded in a range of \$22.08 - \$27.26 during 2012.

The number of shares reported as held by the Issuer's Thrift Plan Trust represents the undersigned's proportionate beneficial interest in such stock held in the Trust. Such number is based on information as of December 31, 2012. This number includes the shares acquired in

- (3) exempt transactions through periodic contributions made during 2012, shares acquired by the Trustee through dividend reinvestment, and changes in the number of shares previously reported due to fluctuations in the market price and interests in the Trust during 2012. The Issuer's stock traded in a range of \$22.08 - \$27.26 during 2012
- (4) N/A. Restricted Stock Grant. Shares will vest in 2016.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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