



January 25, 2011

Mr. Craig S. Mader
Craig S. Mader Insurance Agency, Inc.
P.O. Box 4117
Crofton, MD 21114

Dear Craig,

Over the years, we have enjoyed an extremely satisfactory and mutually beneficial business relationship with your company. I would like to take this time to thank you for the years of excellent service you provided to our companies. You and your staff made it both easy and enjoyable to conduct business as a result of the professionalism and courtesy with which you handled our account. You did a great job anticipating the insurance needs of our companies, and whenever we had questions they were answered in a timely manner by your courteous, knowledgeable staff. Any claims we had were handled in a timely manner and to our satisfaction.

On behalf of Chaney Enterprises, C&D Concrete, Rowe Materials and Shore Sand & Gravel, please accept our sincere appreciation for a job well done. Our business relationship with you and the Mader Insurance Agency has always met our expectations and on many occasions you exceeded our requirements.

Very Truly Yours,

William F. Childs IV
President & CEO
Chaney Enterprises