Edgar Filing: OBER DOUGLAS G - Form 4

OBER DOU Form 4	JGLAS G											
November 2	26, 2012											
										OMB APPROVAL		
FUNI	FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549								OMMISSION	OMB Number:	3235-0287	
Check th if no lon subject to Section Form 4 Form 5 obligation may con <i>See</i> Insta 1(b).	er STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 10(b) of the Investment Company Act of 1040										Expires:January 31, 2005Estimated average burden hours per response0.5	
(Print or Type	Responses)											
1. Name and A	21 Isouer France and Frener of Frauing						5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
(Last)	(Month/Dav/Year)						_X_ Director 10% Owner _X_ Officer (give title Other (specify					
				2012					below) below) Chairman & CEO			
				Filed(Month/Day/Year)					6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person			
BALTIMO	RE, MD 21202							:	Form filed by Mo Person	ore than One Rej	porting	
(City)	(State)	(Zip)	Tab	ole I - N	on-I	Derivative	Secur	ities Acqu	ired, Disposed of,	or Beneficiall	y Owned	
1.Title of Security (Instr. 3)	2A. Deemed Execution Date, if any (Month/Day/Year)		Code (Instr. 3, 4 and 5)) (Instr. 8)) 5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
				Code	v	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)	(Instr. 4)		
Common Stock	11/21/2012			Ι		1,591 (1)	D	\$ 23.991	37,378.3275	Ι	Thrift Plan Shares	
Common Stock	11/21/2012			J	v	63.667 (2)	А	\$ 0	16,235.175 (<u>3)</u>	D		

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Edgar Filing: OBER DOUGLAS G - Form 4

 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. Transacti Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	7. Titl Amou Under Secur (Instr.	int of rlying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owne 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			
OBER DOUGLAS G 7 ST PAUL STREET STE 1140 BALTIMORE, MD 21202	Х		Chairman & CEO				
Signatures							

Douglas G. Ober 11/26/2012

**Signature of Reporting Person Date

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).
- (1) There was a decrease in the undersigned's number of shares held by the Issuer's Thrift Plan Trust due to a loan obtained by the undersigned from the Trust in a transaction exempt under Rule 16 (b)(3).
- (2) These shares were acquired in exempt transactions as a result of dividend reinvestment.
- (3) These shares are held by the undersigned directly and included 63.667 shares that were acquired in exempt transactions as a result of dividend reinvestment from March 1, 2012 September 1, 2012.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.