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Mr. G. Brady B
Mr. W. Rouse W

June 10, 1963

Mr. Robert O. Fowler, Secretary
Services Division
Connecticut General Life Insurance Company
Hartford, Connecticut

Dear Bob:

Way back in 1941, you helped a couple of young fellows get started in the mortgage business. I was only 27 then - very green, with very little capital and needing lots of help and guidance to build a successful mortgage business. You gave that help in heaping measure with patience, warmth and wisdom. We made a good start - and then came the war.

You may remember that in 1942 there were 14 people in our Company and no one was 30 years old. All our men were swept into military service, and Harry Batchelor came in to run our Company for us. The assistance you gave Harry over the next three and a half years was indispensable to holding our little venture together so that it could still be alive and kicking when we returned in the fall of '45. None of us has ever forgotten it.

Then we started over again early in 1946. To everyone's surprise, you remember, we didn't have the post-war depression but, instead, a post-war building boom. Here was our real opportunity, and there was Connecticut General, with Bob Fowler, and it was in those days that we really established ourselves in mortgage banking. As I look back now on that period, the most remarkable ingredient of all was the construction financing that you made available through us to our builders. It took real guts to trust a bunch of young guys in Baltimore with the millions of dollars that you put in our hands to be advanced on our inspection and our signature. Your big view of getting the job done without red tape and your

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big faith in the people with whom you were working produced for Connecticut General. It also made a very small company in Baltimore reach out, serve its community, grow and prosper in a way that would never have been possible without you.

Over the years we have stumbled at times and failed to perform for Connecticut General in the manner you had a right to expect. You have always been firm and clear in calling us to task; always "with us" in discovering our problem and seeking out the right solution. Your warmth and friendliness - your guidance and leadership have given shape and strength to our remarkably rich and creative relationship with Connecticut General.

We are now in our 25th year and you have been with us, Bob, all the way. You will continue to be with us in the years to come in the standards and practices you have helped form, in the relationships you have nurtured, in rich memories and in our continuing prayers for your success and happiness for years and years to come.

With very best wishes from all of us.

Sincerely,

James W. Rouse

afb

bc: Mr. Churchill G. Carey
Mr. Albert Keidel, Jr.
Mr. Lawrence P. Naylor, III