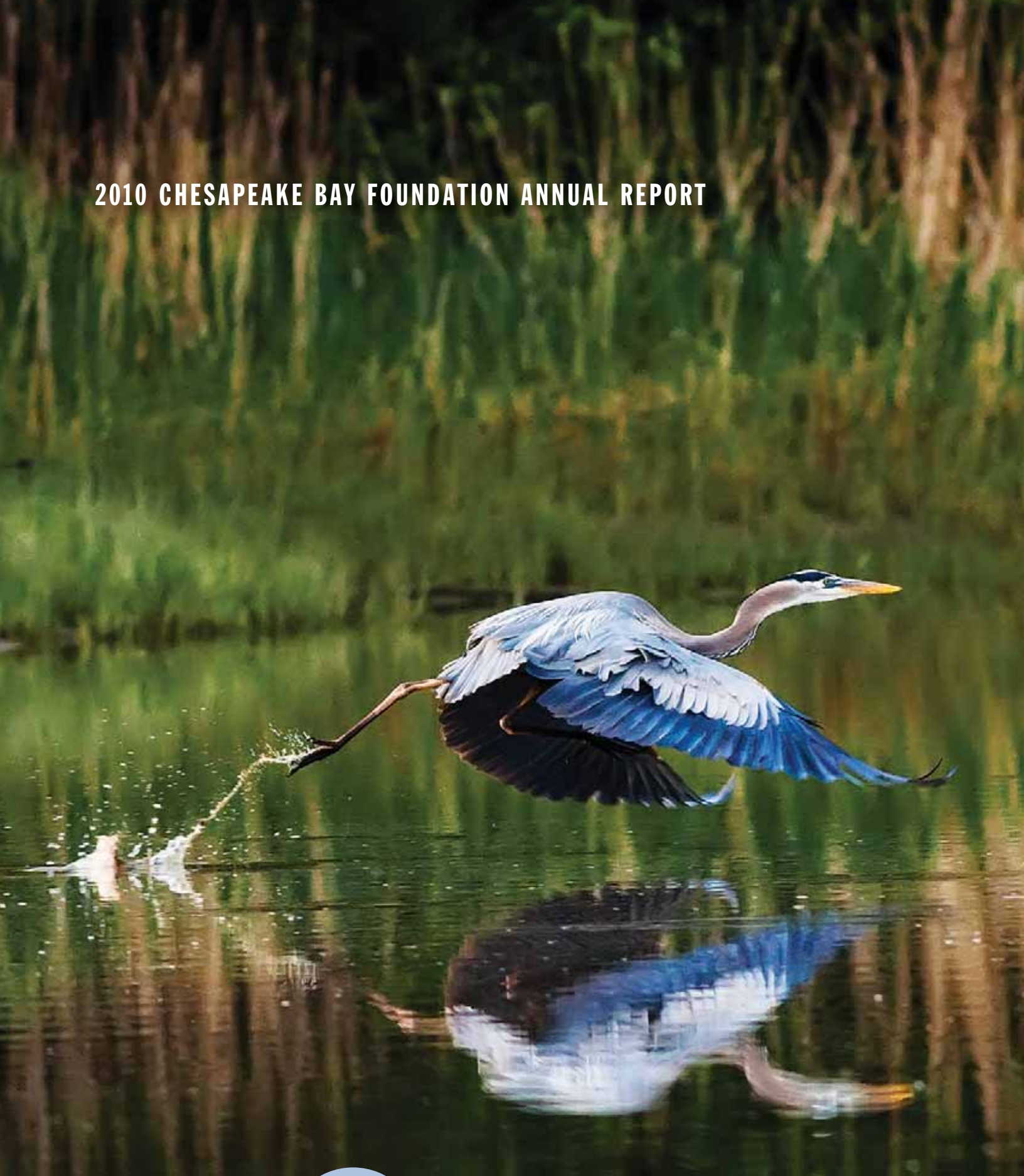


2010 CHESAPEAKE BAY FOUNDATION ANNUAL REPORT



CHESAPEAKE BAY FOUNDATION
Saving a National Treasure



A MESSAGE FROM THE CHAIRMAN OF THE BOARD

2010 HAS BEEN AN EXTRAORDINARY YEAR for the Chesapeake Bay and the Chesapeake Bay Foundation (CBF) as the pages of this annual report chronicle.

Early next year, I will step down as Chairman of CBF's board. Making this decision was very difficult—I believe deeply in CBF's work and have enjoyed my tenure as Chairman. As I reflect, I am confident that I am leaving the organization in very good hands; that the leadership and staff of CBF have never been more enthusiastic, committed, or encouraged; that, as never before, CBF has a seat at the table; and that the winds of change are indeed upon us.

I'd like to try and explain why I care. The Bay is not just 200 miles of open water, thousands of tributary rivers and winding streams, schools of hungry rockfish, or sweeping salt marshes. No, the Chesapeake is the sum of thousands of ingredients. And as the old adage goes, the whole is greater than the sum of its parts. The Chesapeake is emotion. It's what brought my family to this part of the country when I was a child. It's what brought me back from California shortly after I started my company there. It's a national treasure, and its watershed is home to 17 million people and an economic engine.

Recently, I spent a weekend on one of the Chesapeake's tiny islands. I spoke with lovely, gentle men and women there who make their livelihoods toiling on the Bay's waters. Their love for the island way of life reminded me that what CBF is about is restoring water quality for them. And, it is about ensuring that people in the uplands have safe drinking water, that children can swim in local waters without fearing infection, and that the fish we land are safe to eat.

Saving the Bay is a noble mission. The dedication and commitment of CBF's staff, board, volunteers, and members are clear evidence of the mission's importance. The entire country is watching, and we are going to win. Being part of CBF has given me tremendous satisfaction. My commitment and involvement will remain strong. So, I hope, will yours.

Keith Campbell, Chairman of the Board

A MESSAGE FROM THE PRESIDENT



WINDS OF CHANGE blew, both literally and figuratively, across the Chesapeake Bay in 2010. After decades of decline, the estuary's blue crab population surged by more than 60 percent. Water clarity improved, dead zones retreated, and underwater grass beds expanded, continuing the recovery of these once-abundant underwater meadows.

Some of these improvements may have been helped by lower rainfall (less polluted runoff), and yes, even a return to more normal wind patterns (creating better mixing which improves dissolved oxygen levels). But these hopeful signs were also the result of science-based regulations and decades of hard work by CBF and our allies.

Make no mistake, the Bay remains a system dangerously out of balance. The amount of pollution is still twice what it should be. Jobs are lost and human health is at risk. But the momentum has swung, and the Bay is finally getting better.

This year, the federal government's course was fixed by a binding legal agreement to CBF's precedent-setting lawsuit against the U.S. Environmental Protection Agency (EPA). In May, EPA agreed to enforce strict pollution limits with firm deadlines. In September, it released a draft pollution diet (called a Total Maximum Daily Load or TMDL) for the Bay that will hold the states accountable.

Despite rough economic times, CBF made progress in several other areas. These include a first-in-the-nation environmental literacy requirement for all Maryland students to graduate and an unprecedented push in Congress for new clean water legislation. In addition, CBF restored 150 acres of wetlands and 130 acres of upland habitat; planted 60 miles—or 680 acres—of stream buffers; raised and planted 22 million spat-on-shell oysters; and set 685 reef balls, 340 of them with spat.

None of this would have been possible and none of it will endure without CBF's dedicated and generous members. You are our lifeblood, plain and simple. We thank you, we admire you, and we salute you. Here's to an even more successful year in 2011.

William C. Baker, President



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EDUCATION



CBF's teacher training program, Chesapeake Classrooms, wouldn't exist without support from a variety of sources. Among them are Volkswagen of America, Allegis Group, Howard Hughes Medical Institute, and the National Oceanic and Atmospheric Administration (NOAA) Bay Watershed Education and Training Program.

EDUCATION IS THE HEART OF THE CHESAPEAKE BAY FOUNDATION'S MISSION. We have the largest and most respected environmental education program in the nation, because today's youth will develop into the leaders who will shape the Bay's future. We also educate the general public through reports, *Save the Bay* magazine, our website, social media sites, and traditional news outlets, to build broad support for new laws and programs to reduce pollution and improve water quality.

The Chesapeake Bay Foundation (CBF) provided inspirational outdoor learning experiences to more than 27,000 students, 300 teachers, and 30 principals between July 1, 2009, and June 30, 2010. Many of the excursions spanned multiple days, bringing CBF's total number of participant days to nearly 35,000. Our classrooms are the Bay's streams and rivers, as well as canoes, work boats, and remote environmental education centers. CBF relies on support from donors such as the Joseph E. and Marjorie B. Jones Foundation of Washington, D.C., who believe that getting students and educators outside allows them to touch and be touched by the Chesapeake's amazing spectrum of life.

More broadly, we also have been leading the No Child Left Inside Coalition, a diverse federation with nearly 2,000 member organizations representing 50 million people across the United States. In 2010, we worked with 123 U.S. House and 19 Senate cosponsors to advance legislation that provides incentives to states to develop plans that would create environmentally literate students.

We achieved a victory in this area locally. On September 21, 2010, the Maryland State Board of Education approved an environmental literacy high school graduation requirement for all Maryland students. The measure embeds environmental education throughout K-12 public schools.

Thanks to support from the UPS Foundation of Atlanta and others, CBF's Maryland Education program continued to open the eyes of young people through

field experiences ranging from visiting an organic farm to learning aboard a floating classroom on Baltimore Harbor.

CBF's education programs on the James and Potomac rivers celebrated their 25th anniversaries this year. Together, they have touched over 80,000 students, launching these future Bay stewards onto the rivers and helping them understand the connection between personal habits and the health of the Bay. We were fortunate to receive support for CBF's education programs on the Chesapeake Bay and the Elizabeth, James, and Lynnhaven rivers from the BAMA Works Fund of Charlottesville, Virginia.

In Pennsylvania, we marked the 20th birthday of our Susquehanna Watershed Education Program (SWEP) thanks to the support of The Hershey Foundation of Hershey, Pennsylvania. SWEP has opened the eyes of 31,000 children to the importance of protecting streams—the capillaries in the network that feeds the Bay.

To expand minds beyond our field experiences, CBF has launched an initiative to research and release public service journalism reports. In 2010 our investigative reports—one on the connection between water pollution and human health and another on the steps needed to save the Bay's oysters—inspired more than 200 news stories. On average, CBF was in the media four times a day in 2010. And to inform our members who have moved into newer forms of communication, we teach every day through a rapidly growing CBF Facebook page, a news blog called *Bay Daily* (cbf.org/baydaily), Twitter accounts, videos, and other strategies.



The Clarence and Anne Dillon Dunwalke Trust of New York, New York, provided valuable support for CBF's Student Leadership Program, as well as the Baltimore Education Program.



In 2006, an endowment fund was established through the generosity of the Henry L. and Grace Doherty Charitable Foundation of Harrison, New York, to support Don Baugh's position as CBF's Vice President for Education. The Doherty Foundation gift has made a huge difference to environmental education in this country. Above, Baugh advocates for No Child Left Inside.

LITIGATION



The Sparrows Point steel mill in Baltimore, Maryland, sits along the shores of the Patapsco River and Bear Creek. CBF and others have filed a lawsuit to require the owners of the plant to fully investigate the extent of pollution found in the Creek's sediment.



THE SHIFTING WINDS this year also could be felt in the courtroom. On May 10, 2010, the U.S. Environmental Protection Agency (EPA) signed a landmark agreement settling a 2009 lawsuit brought by CBF and our allies, including former elected officials, watermen, and sports fishermen. Our lawsuit documented how EPA failed to keep promises made by the agency and Bay-region states back in 2000 to clean up the Chesapeake and its tributaries by 2010. The legal action helped prompt the Obama administration to make Bay restoration a higher priority and issue a new federal Chesapeake restoration strategy. The settlement agreement set a firm deadline of December 31, 2010, for EPA to approve a strict new pollution-reduction diet, called a Total Maximum Daily Load (TMDL), for the Bay-area states.

In addition, under the settlement agreement, EPA must finalize new regulations to reduce municipal stormwater pollution and propose new regulations to control agricultural runoff from large livestock facilities. *The Washington Post* hailed CBF's consent agreement with EPA as a "landmark settlement" providing "hope for the Chesapeake." This work would not be possible without support from The Lenfest Foundation.

CBF's legal work was not just confined to the federal level, however.

In Pennsylvania, we challenged three natural gas drilling permits in the Marcellus Shale, one of which was in a state forest. The drilling companies proposed to construct their operations in protected habitats and impact high-quality streams without the required protection and permits. CBF argued that the Commonwealth's Department of Environmental Protection (DEP) fast-tracked the construction permit process for drillers, which removed local conservation districts from the process, eliminated technical analysis for potential environmental impact by trained district or DEP staff, and set the stage for numerous and glaring environmental impacts to potentially go unnoticed. As a result of CBF's legal challenges, DEP revoked the permits citing "significant deficiencies" and sought action against the companies that drafted the applications. Settlement negotiations between the parties were begun shortly thereafter and are continuing.

In Maryland, CBF and our allies filed a federal lawsuit against the present and past owners of the Sparrows Point steel mill on July 9, 2010. The lawsuit, supported by the Rauch Foundation of Garden City, New York, the Helena Foundation of Crownsville, Maryland, and others, seeks accountability for some of the worst industrial pollution ever seen in the Bay. At one location beneath the plant site, benzene, a known human carcinogen, has been found in groundwater at levels 100,000 times the government's maximum contaminant level. Petroleum byproducts, lead, chromium, zinc, and other toxic pollutants have seeped into sediments in nearby Bear Creek and the Patapsco River. CBF is demanding that the plant's current owner, Severstal North America, halt the flow of pollutants and that they and previous owner, ArcelorMittal, pay for a complete assessment of the ecological and human health risks among other things.

In Virginia, CBF challenged a state Water Control Board decision that allowed a significant increase in the amount of pollution Merck's Stonewall Plant could discharge into the Shenandoah River, one of the many already impaired tributaries of the Chesapeake Bay. The pharmaceutical manufacturer was permitted to discharge 29,216 additional pounds of nitrogen and 3,288 additional pounds of phosphorous from its wastewater-treatment facility each year into the river—under the increase they will be allowed to discharge 43,835 pounds of nitrogen and 4,384 pounds of phosphorous per year. The case is ongoing.



The Washington Post hailed CBF's consent agreement with EPA as a "landmark settlement" providing "hope for the Chesapeake."

CBF's suit against EPA was supported by members and donors, including the Jean T. and Heyward G. Pelham Foundation of Arlington, Virginia. Pictured at left are EPA Administrator Lisa Jackson and CBF President Will Baker.

ADVOCACY



Hundreds of university students wrote to their legislators to support the Chesapeake Clean Water and Ecosystem Restoration Act.



IN 2010, CBF CHANGED THE GAME on Capitol Hill when it comes to the Chesapeake Bay. With the introduction and Senate Committee passage of the federal Chesapeake Clean Water and Ecosystem Restoration Act of 2009, CBF placed the restoration of the Chesapeake in the center of the national agenda and its political debates. In less than a year—and a year of unprecedented Congressional dispute—CBF moved the bill from introduction to unanimous, bipartisan Senate Committee passage.

The final outcome of the bill remains undecided as of this printing. Regardless of the outcome, our advocacy efforts were formidable. By engaging members and friends to write letters, postcards, and e-mails and to make calls to legislators; launching creative online advertising campaigns; and partnering with other groups such as the World Resources Institute and the Choose Clean Water Coalition, CBF has forged a compelling and lasting argument for change. Perhaps our most innovative advocacy tool was a photographic and video blitz by the International League of Conservation Photographers (iLCP). We used their stunning images, many of which are featured in this annual report, to create an exhibit in the U.S. Senate office building right before lawmakers considered our legislation. Our campaign, which enabled this work, was made possible in large part by contributions from the Linden Trust for Conservation of New York City and several anonymous donors.

While one of our main focuses was Washington, D.C., this year, we also continued our clean water advocacy at the state and local levels. Following the successful conclusion of our lawsuit against the U.S. Environmental Protection Agency (EPA) in May, EPA issued a draft pollution-reduction plan. The agency can and will impose that plan—known as a Total Maximum Daily Load—on the Bay jurisdictions (the six Bay states and the District of Columbia) should they fail to develop their own plans and demonstrate how they will implement those plans. Using the same advocacy tools, we pushed hard for strong state clean-up plans.

Additionally, in Virginia, CBF helped move the General Assembly to approve a dedicated source of funding to reduce runoff pollution from farms. Lawmakers also voted to create a December 1, 2011, deadline for important new stormwater control rules. We expanded our outreach in Hampton Roads and rallied 7,500 volunteers statewide to remove 217,741 pounds of trash as part of another successful Clean the Bay Day.

In Maryland, CBF convinced the legislature to double the funding for the Chesapeake and Atlantic Coastal Bays 2010 Trust Fund despite a down economy. The fund pays for pollution-reduction projects. We also helped Maryland shape regulations to promote oyster aquaculture and protect 9,000 acres of oyster reefs with sanctuaries. Our members wrote more than 1,000 letters and e-mails in support of the oyster regulations. CBF also coordinated a popular “Buy Fresh, Buy Local” campaign in Maryland.

In Pennsylvania, CBF launched an outreach program called the Plain Farmer Initiative. This three-year project encourages Amish and traditional Mennonite farmers to fence livestock out of streams, plant trees along waterways, and take other steps to reduce water pollution. It was supported by a broad partnership that included the National Fish and Wildlife Foundation, the Commonwealth of Pennsylvania, the Richard King Mellon Foundation, and 1675 Foundation of Ardmore, Pennsylvania.



In Hampton Roads, Virginia, Waste Management was again a lead sponsor of Clean the Bay Day. They also provided valuable support by becoming the Recycling Sponsor for CBF's annual *Akridge Save the Bay Classic* golf tournament.



The Natural Resources Conservation Service has provided support to help CBF work closely with farmers to decrease nutrient- and sediment-polluted runoff to the Chesapeake Bay and its rivers and streams.

RESTORATION



CBF buffer specialist, Ashley Spotts (left), leads a stream restoration survey at Mill Creek in Lancaster, Pennsylvania. CBF donors helped support such practices by funding CBF's work to provide resources to farmers.

Improvements built on 44 farms across Pennsylvania will keep 1,544,390 pounds of nitrogen, 481,674 pounds of phosphorus, and 1,674 tons of sediment out of streams that flow into Chesapeake Bay tributaries every year.



CBF HAS LONG BEEN A PIONEER IN WORKING WITH FARMERS to reduce runoff pollution into streams that feed the Chesapeake Bay. But in July 2009, we received an unprecedented boost in these efforts. With federal stimulus funding provided through the Pennsylvania Infrastructure Investment Authority (PENNVEST), CBF worked to construct pollution-reduction projects on farms. The money from the fund was used by CBF to create 175 full-time-equivalent, private-sector jobs that lasted a year building manure storage sheds, waste transfer systems, pipelines, fences, and other projects to protect water quality.

Three permanent, full-time jobs running generators that convert manure to energy were also created. The improvements built on 44 farms across Pennsylvania will keep 1,544,390 pounds of nitrogen, 481,674 pounds of phosphorus, and 1,674 tons of sediment out of streams that flow into Chesapeake Bay tributaries every year. The fact that PENNVEST selected CBF as the coordinator for this construction demonstrates the Commonwealth's confidence in our ability to work effectively in partnership with farmers.

In Maryland and Virginia, CBF also worked closely and collaboratively with the agricultural community to improve water quality. Our Farm Stewardship Program in Maryland has more than 50 farmers working with us to fence cattle out of streams and take other actions to reduce runoff. CBF's Maryland Grazers Network has helped 40 farmers convert corn fields into pastures for environmentally friendly, grass-fed beef and dairy cows and sheep. The Concordia Foundation of Baltimore made a large investment in these agricultural programs, as did the Chesapeake Bay Funders Network with the support of the W. K. Kellogg Foundation.

In Virginia, the Shenandoah Valley Clean Streams Initiative delivered targeted U.S. Farm Bill funding to reduce the impact of animal-intensive agriculture around this troubled waterway. Working with partners including Virginia Tech, CBF helped to plant forested buffers around a tributary called Smith Creek that will filter out 3,800 pounds of nitrogen a year.

Thanks to donors like George and Karen Hepburn of Severna Park, Maryland, our underwater restoration efforts also had a big year. CBF's Oyster Restoration Center in Shady Side, Maryland, expanded by adding new equipment to grow baby oysters (called "spat"). The 14-year-old center raised and planted a record 20 million spat. CBF's Oyster Restoration Center at Gloucester Point, Virginia, planted an additional nine million spat in the past year thanks to Restore America's Estuaries, NOAA, and others. The Maryland and Virginia centers together built a total of 366 "reef balls." These concrete structures look like big, underwater Whiffle balls—spheres with holes in them—and they serve as shelter and habitat for young oysters, fish, and crabs. They have the added benefit of serving as barriers to oyster poaching.

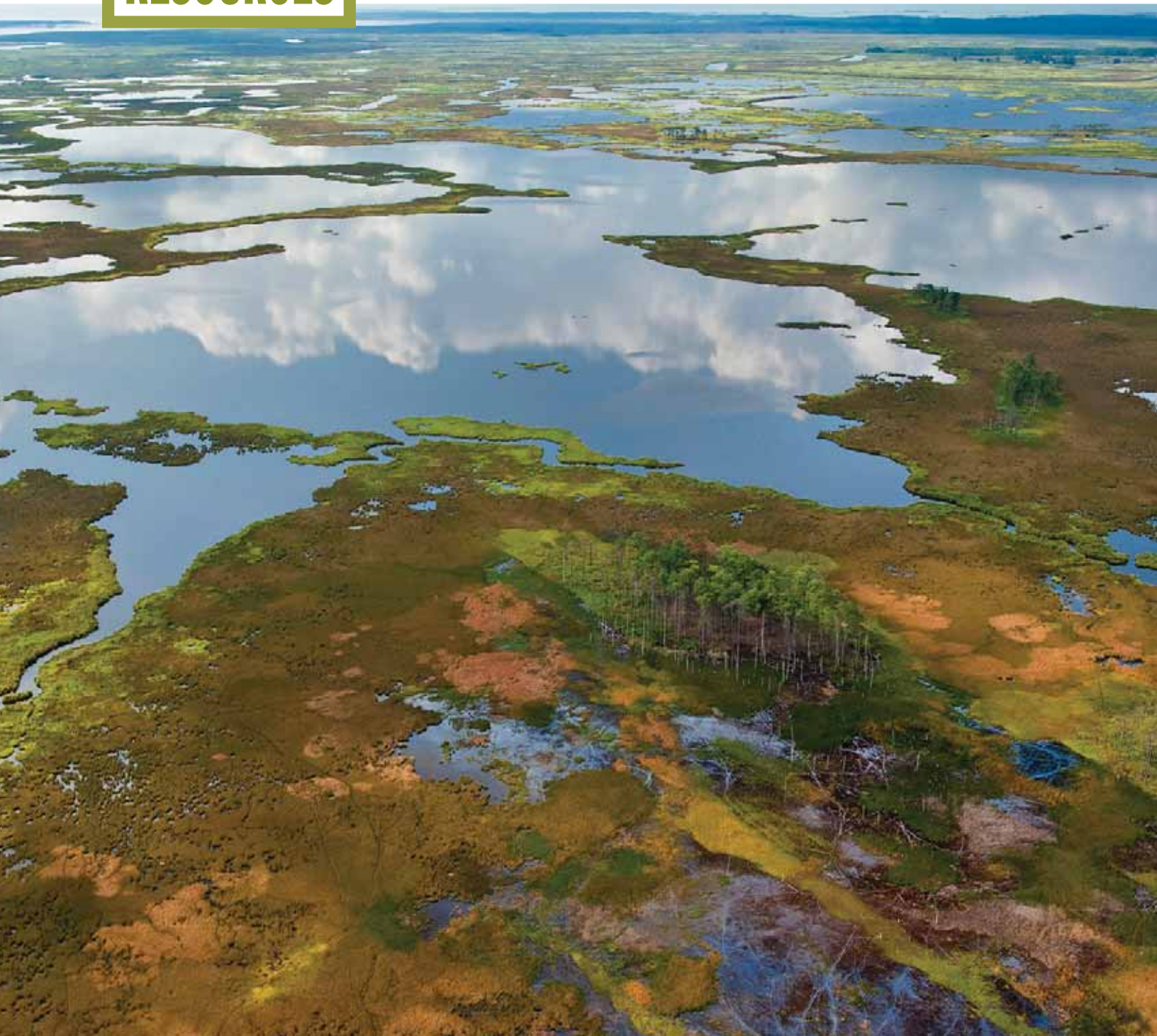


This year, hundreds of Starbucks volunteers helped CBF plant trees and grasses, pick up trash, and as in this photo, build reef ball molds for oyster restoration. In addition to restoration work, they have invested over \$100,000 in the past three years to support CBF education programs.



Support for CBF's restoration projects, including plantings, comes from a number of key sources, including The William Bingham Foundation of Cleveland, Ohio.

RESOURCES



CBF could never have achieved the successes outlined in this report without the help of our more than 200,000 members as well as corporations and foundations. CBF received support from George B. Clarke IV of Virginia Beach, the National Geographic Education Foundation, and many others whose names are found throughout this report.

This year CBF benefited from the support of loyal contributors and new donors alike. The Marriott International Corporation joined CBF as a partner and donor, sponsoring the 2010 Akridge Save the Bay Classic.

The National Fish and Wildlife Foundation proved to be a valuable partner to CBF during the campaign. CBF's teamwork with this nonprofit foundation included projects to reach out to Amish and Mennonite farmers, plant forested buffer strips along streams on farms, and reduce stormwater pollution. Additionally, CBF enjoyed partnerships with a number of federal and state agencies during this period.



FROM 2004 TO 2010, despite economic storms, we forged ahead with a comprehensive fundraising effort, the *Saving a National Treasure Campaign*, which allowed us to intensify our fight for clean water. We met our goal of raising \$150 million over six years. These resources were critical to CBF's ability to launch and sustain aggressive initiatives, increase the number of voices speaking on behalf of the Chesapeake Bay and its rivers and streams, and put measures into place that will ensure healthy waterways.

During the past six years, CBF became a more effective watchdog for the Bay. Among other things, the campaign enabled CBF to establish our litigation program. This empowered us to file a lawsuit against the U.S. Environmental Protection Agency (EPA) for failing to enforce the federal Clean Water Act and reach our landmark settlement agreement with the federal agency.

It also allowed us to secure investments in infrastructure that will continue to reap rewards in the future. In 2008, for instance, we convinced Congress to secure significant additional funds for Bay restoration through the federal Farm Bill. At the state level, the campaign allowed us to win Pennsylvania's approval of tax credits for agricultural pollution-reduction projects, convince the Maryland General Assembly to approve dedicated funds to help pay for cleanup, and successfully lobby Virginia lawmakers to vote in favor of upgrading sewage treatment plants.

Ultimately, the campaign helped to elevate clean water as a critical social issue. Now, more residents than ever care about the health of the Chesapeake Bay and its rivers and streams. Through broad public education and outreach efforts, we doubled our membership to more than 200,000 members and e-subscribers. These com-

mitted individuals enabled CBF to step up our pressure on the federal government during an important time of transition, as the Obama administration took office and formulated a new strategy for restoring the Chesapeake Bay. At the close of the campaign, the Bay finally is being recognized as and treated like a national treasure.

CBF has benefited greatly from the guidance and stewardship of many people. Most prominently, Alan R. Griffith of Maryland's Eastern Shore provided exemplary leadership, as well as financial support, as Chairman of the *Saving a National Treasure Campaign*. Likewise, Keith Campbell and his foundation helped ensure the campaign's success both as a lead donor and as CBF's Chairman of the Board during the final years of the effort. A dedicated group of volunteers made up a Campaign Committee that also worked tirelessly over the six-year period to maintain the fundraising momentum.

The result of all this work is as plain to see as the multiplying crabs in the Bay, and the spreading fields of underwater grasses. Quite simply, the Bay is getting better. The winds of change are nudging us forward on a hopeful course. And although our journey is not yet over, we want to thank our donors and members for driving us ever closer to our final goal: a saved Bay.

CONTRIBUTORS

Without the support of CBF members and donors—our investors—the strides made in 2010 to save the Bay would not have been possible. Our thanks go to all who supported our work over the fiscal year from July 1, 2009 to June 30, 2010.

\$100,000 +

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The Virginia-based Goodman & Company provided valuable support for the *Saving a National Treasure Campaign* through its three-year pledge to support CBF's education program. In addition, all their 600 plus employees—a few of whom are shown here—engaged in CBF volunteer activities over the last two years.

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 Russell H. Carpenter, Jr.
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 Charitable Marine Society of
 Baltimore



One of CBF's annual fundraisers, *Bands in the Sand*, enjoyed its fifth anniversary this year, thanks to Dick Franyo of Annapolis. Franyo has been a top campaign supporter, raising hundreds of thousands of dollars for CBF through *Bands in the Sand* and the annual Opening Day Rockfish tournament, produced through his restaurant Boatyard Bar and Grill.

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Annapolis Athletic Club
Annapolis Bicycle Racing Team
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HOPE Club
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Berret's Seafood Restaurant &
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* indicates donor who has passed away

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Paul Miller, a retired software entrepreneur and U.S. Naval Academy graduate from Baltimore, has established lasting support for CBF by setting up a gift annuity with CBF. Gift annuities are useful vehicles that provide income for the donor during their lifetime and legacy support for CBF.

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* indicates donor who has passed away

CHESAPEAKE LEGACY CIRCLE

The Chesapeake Legacy Circle is comprised of individuals who have chosen to include the Chesapeake Bay Foundation in their estate planning. The Circle now has 142 members.

Anonymous (8)	Mr. & Mrs. William E. Fravel, Jr.	Dr.* & Mrs. John M. Levinson	Mr. & Mrs. Russell C. Scott
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MEMORIALS

Often loved ones will make a gift to CBF in memory of a special person who cared about the Bay. Gifts were received this year in loving memory of the following individuals.

Eleanor Ann Adajian	Joseph Edmund Besche	William Burner	Jane Cooke
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The Austin Memorial Foundation of Virginia made education programs at some of CBF's field programs possible with a first-time gift that funded roof repairs at CBF's Port Isobel and Fox Island (pictured above) Education Centers.

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Endowment funds provide a reliable income stream for CBF year after year. The following are CBF's named endowments.

Baker Fund
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 The Bunting Family
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 The Harry and Jeanette Weinberg Endowment for Baltimore City Environmental Education
 Earl White Memorial Fund
 Mrs. John Campbell White Fund

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All gifts to CBF are appreciated, including those of products and time. The following are generous donors who made gifts other than financial ones this fiscal year.

Gordon M. Allen, Jr.
 Anglers Sports Center
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 Annapolis Pottery
 Annapolis Signworks
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 Bowman and Brooke LLP
 Mr. & Mrs. Michael A. Boylan

Billy B. Brennan
 Donna Brooks
 In memory of Robert E. Bryson & Ruth G. Bryson
 The Chesapeake Music Guide
 City of Charlottesville
 City of Chesapeake, Environmental Improvement Council
 City of Newport News

City of Norfolk, Keep Norfolk Beautiful
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MATCHING GIFTS

Many corporations generously match the contributions of their employees. The following are companies that have made this commitment to the Bay.

Anonymous (1)
 The Abell Foundation, Inc.
 Albemarle Foundation
 Alliant Techsystems
 Altria Group, Inc.
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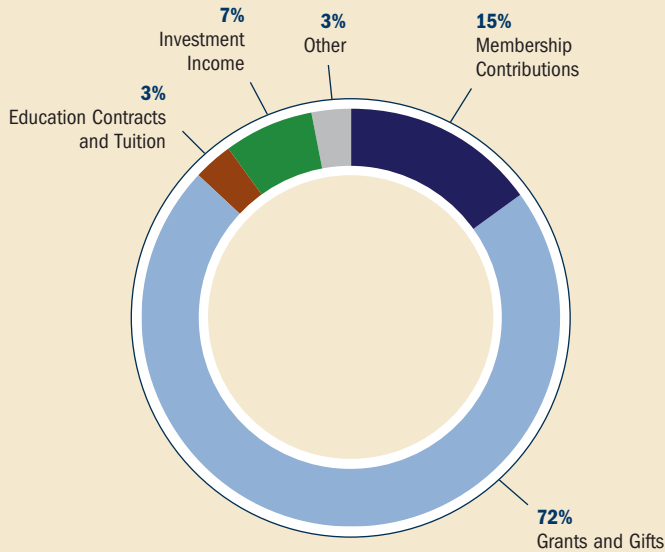
** indicates donor who has passed away*

FINANCIAL OVERVIEW

FINANCIAL SUMMARY FOR THE FISCAL YEAR ENDING ON JUNE 30, 2010

CBF's management practices ensure that operating funds raised in the current year, as well as the comprehensive campaign funds pledged in previous years, are effectively put to use to support programs to save the Bay.

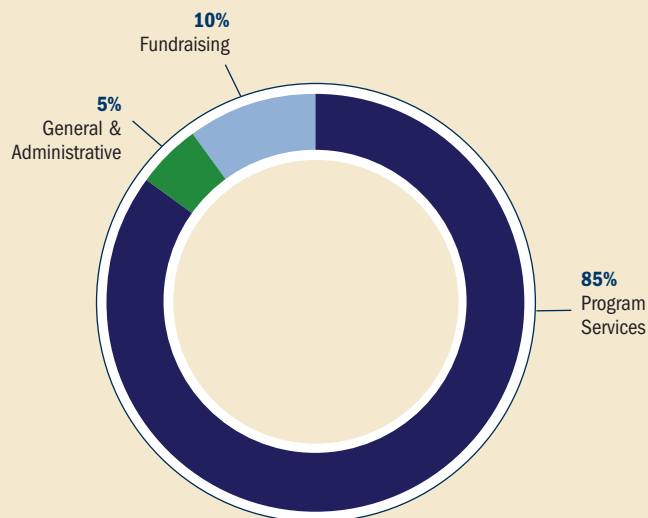
SUPPORT AND REVENUE 2010



Membership Contributions	4,920,926
Grants and Gifts	22,728,257
Education Contracts & Tuition	1,031,464
Investment Income	2,114,249
Other	940,289
Funds raised in prior years to support FY10 expenses	315,246

Total Support and Revenue **\$32,050,431**

EXPENSES 2010



PROGRAM SERVICES

Environmental Education	5,930,819
Environmental Protection & Restoration	18,957,906
Strategic Communications	2,489,086
<i>Total program services</i>	<i>27,377,811</i>

SUPPORT SERVICES

General & Administrative	1,651,016
Fundraising	3,021,604
<i>Total support services</i>	<i>4,672,620</i>

Total Expenses **\$32,050,431**

A copy of the audited financial statement and IRS Form 990 are available at cbf.org or by contacting our state offices or the headquarters office in Annapolis, Maryland. (See back cover for addresses.)

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Saving a National Treasure

Maryland

Philip Merrill Environmental Center
6 Herndon Avenue
Annapolis, MD 21403
410/268-8816

Pennsylvania

The Old Water Works Building
614 North Front Street, Suite G
Harrisburg, PA 17101
717/234-5550

Virginia

Capitol Place
1108 East Main Street, Suite 1600
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804/780-1392

Washington, D.C.

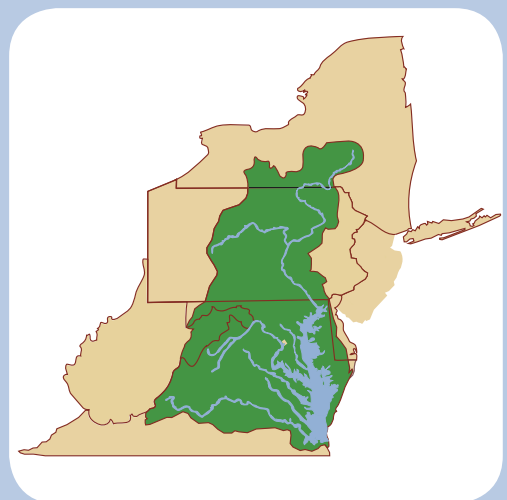
725 8th Street, SE
Washington, DC 20003
202/544-2232

Website: cbf.org

E-mail: chesapeake@cbf.org

Membership information: 888/SAVEBAY (728-3229)

CHESAPEAKE BAY WATERSHED



The Chesapeake Bay's 64,000-square-mile watershed covers parts of six states and is home to more than 17 million people.