

**PACIFIC LIFE INSURANCE COMPANY,
Plaintiff-Appellant,
v.**

**PENN-SOUTH, Chartered; Maryland First Financial
Corporation, Defendants-Appellees.
Maryland Securities Commission, Amicus Curiae.**

No. 01-2218.

United States Court of Appeals, Fourth

*Argued May 7, 2002.
Decided September 18, 2002.*

PDF

ARGUED: Derek Barnett Yarnis, Funk & Bolton, P.A., Baltimore, Maryland, for Plaintiff-Appellant. Paul Stephen Caiola, Gallagher, Evelius & Jones, L.L.P., Baltimore, Maryland, for Defendant-Appellee Maryland First Financial Services Corporation. Lucy Adams Cardwell, Assistant Attorney General, Baltimore, Maryland, for Amicus Curiae. ON BRIEF: Lee Ann Lezzer, Funk & Bolton, P.A., Baltimore, Maryland, for Plaintiff-Appellant. Thomas C. Dume, Gallagher, Evelius & Jones, L.L.P., Baltimore, Maryland, for Defendant-Appellee Maryland First Financial Services Corporation. J. Joseph Curran, Jr., Attorney General of Maryland, Katharine M. Weiskittel, Staff Attorney, Baltimore, Maryland, for Amicus Curiae.

Before WILKINSON, Chief Judge, and NIEMEYER and LUTTIG, Circuit Judges.

Affirmed by published opinion. Chief Judge WILKINSON wrote the majority opinion, in which Judge NIEMEYER joined. Judge LUTTIG wrote a dissenting opinion.

OPINION

WILKINSON, Chief Judge.

First Penn Pacific Customer Service

G Psacharopoulos



First Penn Pacific Customer Service:

Decoding **First Penn Pacific Customer Service**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**First Penn Pacific Customer Service**," a mesmerizing literary creation penned with a celebrated wordsmith, readers embark on an enlightening odyssey, unraveling the intricate significance of language and its enduring affect our lives. In this appraisal, we shall explore the book is central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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