



Comptroller of the Currency
Administrator of National Banks

Washington, D.C. 20219

November 17, 1992

Jeff Davidson, MBA, CMC
2417 Honeysuckle Road #2A
Chapel Hill, NC 27514-6819

Dear Mr. Davidson:

Thank you for the follow-up article to your presentation. It's good to know that procrastination can sometimes be productive when viewed in the context of "time shifting."

I found your "Living and Working at a Comfortable Pace in a Sped-Up Society" presentation to be very practical and informative. I was especially pleased to find that it included many useful tips I was able to put into practice my first day back on the job.

Sincerely,

Craig W. Hackett
Director, Applications Development Division