



102 W. College Ave. / Normal Illinois 61761  
(309) 452-1186

Mr. Jeff Davidson, MBA, CMC  
2417 Honeysuckle Rd. Suite 2A  
Chapel Hill, NC. 27514-6819

Dear Jeff,

My wife and I really enjoyed your speech in St. Louis at the Community Bankers meeting. Your handout is excellent and I have been trying to follow the advice. It is hard to change habits but I am starting to see the benefits.

Sincerely yours,

A handwritten signature in cursive script, reading 'Larry D. Maschhoff'.

Larry D. Maschhoff, President  
The Bank of Illinois in Normal  
102 W. College Ave. P. O. Box 389  
Normal, Il. 61761