

**Community Bankers
Association of Georgia**

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October 3, 1994

Mr. Jeff Davidson
2417 Honeysuckle Road, #2A
Chapel Hill, NC 27514-6819

Dear Jeff:

Thanks so much for your thought-provoking presentation on *Breathing Space* at our 26th Annual Meeting and Trade Show in Bermuda last month. Your ideas on freeing yourself from the constraints of a cluttered life will certainly help all of us who heard your speech.

Please don't hesitate to call on me if I can be of any assistance. Thanks again for a terrific speech.

Sincerely,

A handwritten signature in black ink, appearing to read 'Julian Hester', is written over the word 'Sincerely,'.

Julian Hester
Executive Director

JH/slh