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September 20, 1993

Mr. Jeff Davidson
2417 Honeysuckle Road (2A)
Chapel Hill, North Carolina 27514-6819

Dear Jeff:

Your presentation to our management team last week in Colorado was well-received. The growth at Cardinal has been non-stop, and it was refreshing to hear your perspective on ways to slow-down other aspects of our lives.

Best regards,

George H. Bennet, Jr.
Senior Vice President

GHB:pbk