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March 9, 1994

Jeff Davidson
2417 Honeysuckle Road
Suite 2A
Chapel Hill, NC 27415-6819

Dear Mr. Davidson,

The purpose of this letter is to provide feedback regarding your presentation which was held at Orlando, Florida. I was there with the Independent Bankers from Minnesota. As you can see by the amount of time which has passed since the presentation and the writing of this letter, I am in desperate need of "Breathing Space"!!!!

I have always believed that good Time Management would be the answer to all of my problems, but I realized listening to your lecture that even the best Time Management will not allow me to fit everything I would like to do into a 24 hour day. I really need to make choices and realize that in doing so, I am not a failure.

I felt the information presented really does address the issues that occur now. I liked your check-list and the handouts. My only regret is that you didn't have more time to present the materials.

Thank you for the insight!!

Sincerely,

A handwritten signature in cursive script that reads "Debra A. Skaalen".

Debra A. Skaalen
Development & Training
Director