



Beach, North Dakota 58621

Station at Medora

701 872-4191

Jeff Davidson, MBA, CMC
Breathing Space Institute
2417 Honeysuckle Road
Chapel Hill, NC 27514-6819

Dear Mr. Davidson:

On behalf of Farmers & Merchants Bank I would like to thank you for your presentation entitled "Breathing Space". I attended the recent IBAA Conference in Hawaii and want to thank you for the advice on how to better handle my life. As a mother of four, professional, and community-minded individual your thoughts and ideas made me realize I will never be able to keep up with it all, but I will be organized, prepared, and ready for it all!!

Thanks again and I will definitely watch for your seminars in the future!

Sincerely,

A handwritten signature in black ink, appearing to read 'LoAnn Miller', is written over a faint, larger version of the same signature.

LoAnn Miller

Asst. VP Marketing/Personnel