



**First
Northern
Savings Bank^{SA}**

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

Dear Jeff:

Thank you so much for your presentation at the Wisconsin League of Financial Institutions Annual Meeting on Friday, October 6, 1995.

Your presentation, "Giving Yourself Permission to Have Breathing Space" was most informative, enthusiastic and realistic. I found your 5 reasons for the overwhelming invasion of our time to be so rational and remember them as follows:

1. Population Growth
2. Expanding Volume of Knowledge
3. Media Growth and Electronic Technology
4. Paper Trail Culture
5. An Over Abundance of Choices

I thought your style of presentation was as important as the message itself and you did a great job bringing the audience into it. As I tend to be a pack rat, I am trying very hard to remember some of the advice you gave us in cutting through what is unnecessary to the best of my ability.

I would appreciate you sending me a copy of your cassette recording on "Breathing Space" as you offered and hopefully it will serve as a good reminder to me of the lessons you tried to bring forward. I'll try to cram it into my schedule and listen to it, perhaps, on those few minutes on the way back and forth to meetings or work. Or is this the sort of thing I am suppose to eliminate??

Thanks again, Jeff, for a very informative and lively presentation.

Sincerely,

FIRST NORTHERN SAVINGS BANK

Michael D. Meeuwsen
President & CEO