

SPENCE
FINANCIAL GROUP

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Jeff Davidson, MBA, CMC
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Dear Jeff:

It was a pleasure having you at our Norfolk Life Underwriter's Meeting a few weeks ago. Thank you for adding us into your busy schedule. Your insight on the "Mega-Realities" was very inspiring and will be helpful in my day-to-day practice.

I would be interested in receiving your cassette on "Breathing Space". I'm anxious to see how these thoughts will assist me in my personal and professional life. I'd be happy to provide you with additional feedback after listening to the tape.

Once again, thank you for your time and insight.

Warmest regards,



Stephen K. Powell

SKP/lb/da