



# THE INTERNATIONAL BANK

October 28, 1994

Mr. Jeff Davidson, MBA, CMC  
2417 Honeysuckle Road #2A  
Chapel Hill, North Carolina 27514-6819

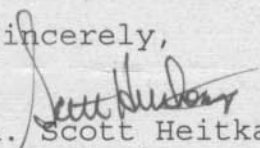
Dear Jeff:

I just wanted to drop you a line to say thanks for the fine presentation on Breathing Space at the Leadership Conference of the Young Bankers Division of the Independent Bankers of Texas.

It was amazing to me how accurately you described many of my own thoughts and the daily pitfalls I encounter. I thought that unfortunately, these issues were unique to my chosen profession or my current position. It was eye opening to hear the statistics and to realize that the vast majority of all managers face virtually the same problems.

Once again, thanks for such an interesting presentation.

Sincerely,

  
R. Scott Heitkamp  
President - Aransas Pass Branch

RSH/st

**CORPUS CHRISTI**  
3649 Leopard Street  
P.O. Box 4956  
Corpus Christi, TX 78408  
512/888-4451

**ARANSAS PASS**  
925 S. Commercial  
P.O. Box 1269  
Aransas Pass, TX 78336  
512/758-8511

**ORANGE GROVE**  
204 Eugenia  
Box 590  
Orange Grove, TX 78372  
512/384-2433

**INGLESIDE**  
201 South Ave. "B"  
Drawer II  
Ingleside, TX 78362  
512/776-2541

**PORT ARANSAS**  
722 Tarpon  
P.O. Box 428  
Port Aransas, TX 78373  
512/749-5264

**MEMBER F.D.I.C.**