GEORGE H. MONTAGUE REAL ESTATE BROKER 47-735 LAMAULA PL. KANEOHE, HI 96744 PHONE 808-239-4222

February 11, 1996

Mr. Jeff Davidson 2417 Honeysuckle Rd. Suite 2A Chapel Hill, NC 27514-6819

Joy A Montag

Dear Jeff,

I enjoyed your shipboard presentations. I don't think that all of your ideas would work for me, but they are interesting and worth considering. I have decided to reduce the number of periodicals that I receive. I get enjoyment out of knowing what the new products are and the new ideas. For my own edification and for the ego trip that I'm privy to much of what the common man is unaware of.

Sincerely,-