

NACM OHIO

NATIONAL ASSOCIATION OF CREDIT MANAGEMENT

Susan D. Monarch-Fox
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Dear Susan:

Happy Holidays!! It is hard to believe we are already into November.

I wanted to let you know how thrilled we were to have John Wagner for our after dinner speaker in Northern Kentucky last week. He did an outstanding job in every respect and we could not be happier with feedback we received from those attending. While it was a small group, they came from all over the country and made us look good.

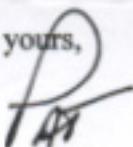
John was very good about touching base and confirming the engagement the week prior, arrived at the expected time and mixed with the attendees during the reception. He was, therefore, able to tailor his presentation to the audience.

Everyone left smiling and re-energized about their work and their "life balance."

Susan, thank you for your help. We will let you know when we schedule another event.

Wishing you continued success, I remain

Very truly yours,



E. Pat O'Brien, CAE, CCE
President
NACM-OHIO