

# Odessa PACKAGING

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October 8, 1994

To: W.E.M.B.A. Committee on Admissions

Re: Robert B. Naylor

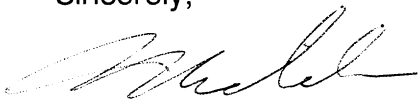
I am very pleased to recommend Bob Naylor for your executive M.B.A. program. I have found in my experience few individuals who have held education and professional development in as high a regard as Bob has. Bob has been able to continue seeking his targeted education over a number of years, while supporting himself, assisting his mother and contributing greatly to his full time employers.

I first met Bob in 1988 while I was consulting to a bank on loan problems. He was working part time for one of the bank's clients, and was extremely helpful in guiding us through certain computer system problems. Bob's talent and ability to convert business men's problems into business solutions through use of the computer was so impressive that I recommended that the bank hire him, which they were very fortunate to do. Over several years at Peoples Bank Bob's job grew from a very specific project to becoming an internal "consultant" on a broad brush of problems. He was able to analyze business situations, create business and computer solutions, manage computer projects, and then train the business side as to the use of the computer solutions. His ability to deal with people at all levels, and with differing skills, assured Bob's growth into greater management responsibilities.

Bob Naylor is honest, hard working, disciplined, organized, creative, technically skilled, a respected manager and is very personable. I believe that he would contribute much to a program such as yours. His diverse experiences, his willingness to share, his intellectual curiosity, and his unique abilities to "marry" business people and computer solutions should be a great plus going further into the "information age".

I highly recommend him for your consideration.

Sincerely,



Thomas F. Michels  
President and Chief  
Executive Officer

*(Tom Michels is currently the CEO of Odessa Packaging Services Inc. He is also a bank consultant and is on the Board of Directors of California Federal Bank, a NYSE company. In the past he was the President of Marine Midland Leasing, the President of Empire of America Affiliates and a Senior Vice President of Chemical Bank.)*

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