

October 24, 1994

Robert B. Naylor
11291 Harmontown Road
Machipongo, VA 23405

To whom it may concern:

Re: Wharton Executive MBA Program Qualifications

Being a WEMBA XII graduate, I believe I understand better than anyone what it takes to complete the WEMBA program. Rob Naylor has the motivation and drive to successfully endure the rigors of this physically and mentally challenging program.

I've known Rob for over ten years. I met him when he was a teenager doing part-time programming for the consulting firm where I was employed. Even then, Rob was more aggressive and motivated than most. I hired Rob for a short time during the period I was enrolled in the WEMBA program. Although I believe my participation in the program played a role in Rob's desire to be a WEMBA graduate, his long time desire to be a business leader is actually the more dominate reason.

Rob has never been satisfied with the mediocre. He has constantly strived to attain that next "unattainable" goal. I have a high level of respect for Rob's career accomplishments, and I know he will put forth whatever effort necessary to succeed in this new challenge. If there is anyone I know, who is capable of accomplishing this challenge, Rob Naylor is that person.

Sincerely,



Frank Stoczko Jr.
Vice President, Systems

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