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To Whom It May Concern:

It has recently come to my attention that Mr. Robert B. Naylor is a candidate for the Wharton Executive M.B.A. Program. It is my distinct pleasure to recommend him for consideration. While my association with Rob is not long standing, it has been of such duration that significant observations are in order.

Since April, 1994, Rob has been *Jazz & Java's* computing systems analyst. He also has responsibility for systems growth. Starting with one location in April, we have since grown to four geographically dispersed sites. His ability to accept this responsibility allows me to deal with day to day management. We are currently in the process of expanding to one or two more locations in 1994, with several additional locations in 1995.

Rob, in my opinion, has unparalleled skills in his area of expertise. In addition, he has gained an insight into my business needs which allows a much greater utilization of computing. He has tailored the point of sale systems to accommodate my business needs.

I find Rob has exceeded all our expectations with uncompromising dedication. He cheerfully works nights and weekends when necessary, and is always a pleasure to work with. When stressful situations arise, he diffuses tensions with a smile and a gentle laugh. Rob is very open, objective and willing to extend the extra effort to work toward successful conclusions.

I would unhesitatingly recommend Rob as a candidate for the Wharton Executive M.B.A. Program. Rob is a self-starter who truly encompasses the entrepreneurial spirit. I believe he would be most successful and reflect credit on such a prestigious program.

I would be happy to elaborate further should you so desire.

Yours truly,

Tracey M. Manwiller

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President