



Planning and Accountability/Multistate Research Office, STOP 2211 1400 Independence Avenue, SW Washington, DC 20250–2211 202.720–4088 (T) – 202.690–3858

April 07, 2008

Director Robin Douthitt Wisconsin – University of Wisconsin Agriculture Experiment Station 1450 Linden Dr. Madison, 53706

Dear Director Douthitt:

The Executive Director on behalf of the Regional Directors Association has RECOMMENDED APPROVAL of the following MRF project NC-1172 – The Complex Nature of Saving: Psychological and Economic Factors beginning October 01, 2008 through September 30, 2013.

CSREES concurs with the recommendation of the Executive Director and has APPROVED this project. A copy of the approved MRF project outline will be available to all participating stations and agencies via the National Information Management and Support System.

Sincerely

for Dr. Ralph Otto

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Associate Administrator, CSREES

For all other project and program concerns, please contact us at 202-720-0747 or email bhewitt@csrees.usda.gov