

MERCHANTS & FARMERS BANK

R. T. O'SHIELDS
Vice President

February 2, 1984

TO WHOM IT MAY CONCERN:

Profit Motivators International worked with our bank over the past five months analyzing our bank's operations and making recommendations to improve our overall operating effectiveness while reducing our cost.

As bank coordinator for this project, I worked closely with PMI and found their consulting analyst to be knowledgeable about the banking business and have the desire and ability to work well with our people.

The results of the operational changes made to date and the cost savings to our bank has been very satisfying.

PMI is very dedicated in their efforts to help make their client a more efficient and profitable organization. I would highly recommend PMI as a very effective management consulting firm.

Sincerely,



R. T. O'Shields
Vice President

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