



# United Southern Bank

Post Office Drawer 1059 • Clarksdale, Mississippi 38614 • 601-627-3281

S. Hardy Farris, Jr.  
*Senior Vice President and System Coordinator*

February 3, 1982

To: Whom It May Concern

Subject: M. Peter Henthorn, President  
Profit Motivators International  
Dallas, Texas

During the summer of 1978, our bank contracted with a management consulting firm for a system work study to be done in our banking system. Our system consists of eleven banks geographically located within a sixty mile radius of the home office bank in Clarksdale, Mississippi. During the term of that study, Peter Henthorn was assigned to our bank to do the actual work involved in the contract.

Because the study involved a coordination of the work done throughout our system, I was assigned to work closely with Peter to assist him; and also to become familiar with his procedures in order to be able to carry on with any procedures implemented as a result of his recommendations. Therefore, I became very familiar with all of the work Peter did, his methods, knowledge, etc.

After completion of the work with our bank, Peter kept in touch through me, primarily, to follow with interest what we were doing in our system, to give us new ideas, and to offer suggestions for solutions to problems that have come up from time to time. We were, therefore, aware of his professional moves over the past two and one-half years and know of his setting up his own consulting company, Profit Motivators International.

During the time Peter worked in our bank, his primary area of concentration was in teller staffing and operations, including proof and data processing. It was with his help and encouragement that we centralized all of our proof and bookkeeping functions into the Clarksdale Office, and we have continued to bring other functions in from the branches since he left. This has resulted in a savings to the bank both in machines and people necessary to get the work done.

It was also a direct result of his work in our system that we adopted the concept of utilizing part-time help in many work areas rather than having practically a full-time staff. Needless to say, in today's workplace utilizing part-time help, rather than the much higher cost of full-time staff, has enabled us to maintain good control over the cost of payroll.



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Our bank was very satisfied with every aspect of the work done by Peter Henthorn while he was here. He is well qualified in his field, is very alert and knowledgeable of the many changes taking place in banking, and has an aggressive, but pleasing, personality that enables him to get many things done in a relatively short period of time.

Should the need arise for a management consultant in our bank, we certainly feel that Peter Henthorn would be most qualified to do the job.

Sincerely yours,

S. Hardy Farris, Jr.

Senior Vice President and System Coordinator

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