



# United Southern Bank

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

C. Willis Connell, Jr.  
*Chairman of the Board and President*

February 9, 1982

TO WHOM IT MAY CONCERN:

I am delighted to add my thoughts concerning Peter Henthorn to those already expressed by Chester H. Curtis and S. Hardy Farris, Jr., two senior officers of our banking system.

Mr. Farris has explained in detail the project undertaken by our bank in 1978 with regard to productivity improvement. As Mr. Farris stated, Peter Henthorn was the man who did most of the work on this project for us. We feel that our bank benefitted in many ways from this project, and we feel that Mr. Henthorn was individually responsible for much of the benefit we received. He is, indeed, an aggressive, knowledgeable bank analyst. In my opinion, he can be of assistance to any financial institution looking for new ways to improve productivity.

Mr. Henthorn has organized his own company, and we would highly recommend him as a consultant to any financial institution which might consider hiring him. It is our opinion that a contract with Mr. Henthorn will produce value considerably in excess of cost.

Sincerely yours,

C. Willis Connell, Jr.  
Chairman of the Board and President

CWC,jr:kh