



United Southern Bank

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S. Hardy Farris, Jr.
President
and Trust Officer

April 13, 1983

To Whom it may concern:

Several years ago Peter Henthorn of Profit Motivators International was employed by our bank to make operational studies concerning staffing, work flow and organization so as to achieve a more economical result of the increasing volume of work our system was experiencing. Their recommendations resulted in many changes being made in staffing requirements, a centralization of all proof/statement preparations and bookkeeping into our home office and other procedural changes which resulted in actual bottom-line savings to our bank of several times the fees paid for their work.

Since their original contract with our bank, Peter has continued a personal contact and follow-up with our system to discuss new ideas and follow closely other changes we were making in our system largely resulting from suggestion he made several years ago. His assistance has been very valuable over the years. The firm was also employed last year for a mid-management motivation and training session which was well received by our employees.

The entire management of our bank is appreciative of the quality work done by PMI. Peter Henthorn is a very bright and alert young man who delivers what he promises.

Sincerely,



S. Hardy Farris, Jr.

SHF/bcm