

# The Gateway Banks



SINCE 1890

<input type="checkbox"/> <b>The Hernando Bank</b>	(601)368-5251
P.O. Box 328, Hernando, MS 38632	(901) 526-3127
<input type="checkbox"/> <b>I-55 Drive-In</b>	(601) 368-5251
P.O. Box 328, Hernando, MS 38632	(901) 526-3127
<input type="checkbox"/> <b>Bank of Horn Lake</b>	(601) 393-9210
P.O. Box 86, Horn Lake, MS 38637	(901) 526-3127
<input type="checkbox"/> <b>Bank of Olive Branch</b>	(601) 895-4775
P.O. Box 489,	(901) 526-3127
Olive Branch, MS 38654	
<input type="checkbox"/> <b>Bank of Southaven</b>	(601) 342-1912
500 Stateline Road W.,	(901) 526-3127
Southaven, MS 38671	

July 20, 1984

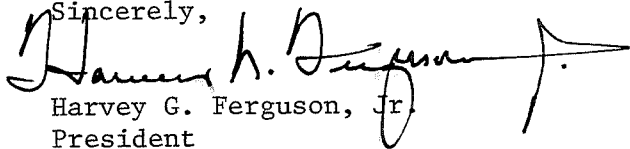
To Whom It May Concern:

Late in the fall of 1983, our bank retained Profit Motivators International of Dallas, Texas to make recommendations for improvement in areas of staffing, work flows and organization. As a result of this twelve week study, the following were achieved:

1. We were guided in making major organizational changes that resulted in establishing more manageable areas of supervision throughout the bank.
2. The staffing philosophy of the bank was changed to better utilize part-time employees.
3. An employee recommendation program was adopted. Recommendations have since been received from throughout the bank which have resulted in better productivity and some economic savings.

Eventhough it is felt that we will benefit economically because of our P.M.I. study, it is felt that our greatest acheivement has been in the area of management development.

Sincerely,

  
Harvey G. Ferguson, Jr.  
President

HGFjr/bhm