



ANDREW JACKSON LIFE

INSURANCE COMPANY • HOME OFFICE JACKSON, MS 39216-1026
3820 INTERSTATE 55 NORTH • P. O. BOX 5025 FONDREN STATION

JOHN A. BETHANY
FLMI, CLU
EXECUTIVE VICE PRESIDENT
CHIEF OPERATING OFFICER

PHONE: (601) 982-1332

July 5, 1984

Mr. Peter Henthorn, President
Profit Motivators International
40 Linden
Bolder, Colorado 80302

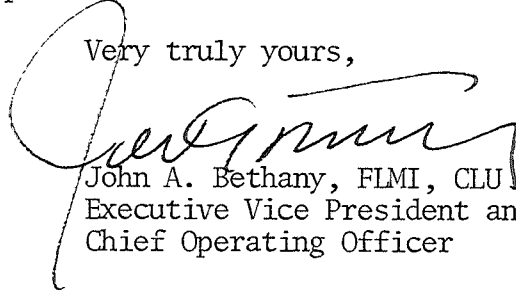
Dear Mr. Henthorn:

Recently Profit Motivators completed a profitability improvement and work management study for Andrew Jackson Life Insurance Company. During the course of this program, Profit Motivators had three different consultants working in our offices. These consultants were of the highest quality and worked extremely well with our personnel.

As a result of Profit Motivators' work, we were able to combine two departments into one, establish better work management and expedite services. This work alone should prove very beneficial to our organization. Profit Motivators did much more than this while they were with us, and we will be experiencing the results of their ideas and suggestions for years to come.

We feel that Profit Motivators can be proud of the work they did for this insurance company and feel sure they could perform similar services for other insurance companies.

Very truly yours,



John A. Bethany, FLMI, CLU
Executive Vice President and
Chief Operating Officer

JAB:gg