First National Bank

of Holmes County P.O. Drawer 608 Lexington, Mississippi 39095

Jack B. Yates Chairman of the Board & President

August 27, 1987

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

Dear Peter:

Please accept our thanks for the fine work that your staff did for us the earlier part of this year. Their work was very professional and done in such a way as to cause very little disruption among our staff, even though some rather major changes were made in our operations. This project strengthened our middle and upper management, reduced personnel and other expenses, and will benefit us this year as well as in the years to come.

Please extend our appreciation to Phil Martin and John Conrad for a job well done. We look forward to their follow-up visits.

Sincerely,

J**.(ß.** Yates

Chairman and President

JBY/mkj