



Britton & Koontz First National Bank

October 3, 1983

TO WHOM IT MAY CONCERN:

This year we contracted with Profit Motivators Inc. (PMI) to help us with an operational reorganization. More has been accomplished than at any time in the past.

Payroll costs including fringes have been reduced approximately 16%. Basically, this was accomplished by operational reorganization and enhancements that deleted an amazing amount of duplication and wasted time. Eliminating these allowed us to reduce personnel by 12 people and overall savings to this organization by PMI have run three times higher than their costs.

PMI has performed extremely well for us and I have no reservation about recommending them.

Allison F. Moody,
Assistant Vice President
Personnel & Marketing

AFM:ck