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Birmingham, Alabama 35290



Trust and Financial
Services Division

January 15, 1992

Mr. Bob Lahm
P. O. Box 941903
Atlanta, GA 30341

Dear Bob:

It was good visiting with you yesterday, and it sounds as though you are "hunkering down" nicely in the Atlanta area. Let's try to get together before I move to St. Petersburg.

During our conversation, you asked if I might briefly outline a project you and I had planned and developed some months ago. I'm delighted to do this for you, and the following is a short sketch of the project.

I felt I needed to communicate to the President of the Bank I was working for, a clear and concise strategic marketing plan for the next 5 years. My plan called for some large outlays of capital, and if the President would not buy into my plan, then the ideas I was trying to develop would never see the light of day.

Bob carefully interrogated me for hours at the time, took all my research material and read it, and questioned much of it. In the course of several months, he, on his own, developed additional material that ultimately was helpful in the planning process.

When we completed the project, the President told me it was the best presentation he had ever seen, and with very few exceptions, bought into my program.

A smaller part of the project included the preparation of several brochures. Bob was very helpful here in that he has great computer skills, as well as desktop publishing knowledge. As a result, we ended up having two excellent pieces of sales material that we are using today. Probably what turned out to be a most unique benefit was Bob's ability to redo sales presentation material. I'll give you an example: We make presentations to a number of corporate accounts with an employee base of at least 100 people. In making the first cut, we needed to fill out what generally turned out to be a lengthy number of questions. This is called an "R.F.P." (Request for Proposal). A corporation probably might have as many as ten of these proposals to look at before they decide which vendor they would like to have come in and make a personal presentation. We had been experiencing a great deal of difficulty in the past in getting into this final group. Bob delicately pointed out to us that our material, although very accurate, was messy. The type was different from one

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page to the next. We had xeroxed copies rather than colored charts. All in all, it was fine years ago, but in today's competitive market, chances are our proposal may never have even been read.

Bob quickly changed that, and as a result, we have made a number of new presentations. We have added business to our books, and can point to this one project as a breakthrough for adding employee benefit accounts to our account load.

If any reader would care to talk to me personally about Bob's competence and his work, I will be happy to oblige.

Sincerely,



Jack A. Boadway
Executive Vice President

JAB/md