



NATIONAL BANK OF NEWPORT

219 BROADWAY • NEWPORT, TENNESSEE 37821

ELIZABETH FINE
SENIOR VICE PRESIDENT & CASHIER

February 12, 1994

TO WHOM IT MAY CONCERN:

Since 1987 we have been doing business with Employee Benefit Specialists, Inc. in Morristown. They showed us a cancer plan that had better coverage and better rates than the plan we had been using. They set down with each employee and explained the differences in coverage and differences in price. All the employees elected to switch to the new plan.

It has been a pleasure to work with EBS. Anytime we have a new employee, or anyone has questions or claims, they are right here to take care of us. If your firm is looking for benefits, I recommend you look at Employee Benefit Specialists, Inc.

Sincerely,

Elizabeth Fine,
Sr. Vice President & Cashier