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January 19, 1999

Dr. Jerry Teplitz Jerry Teplitz Enterprises, Inc. 219 53<sup>rd</sup> Street Virginia Beach, VA 23451

Dear Dr. Teplitz:

Thank you for your presentations at the Iowa Bankers Association's annual Retail Banking Conference. The approach you provided was a unique and inspirational program. I wanted to share some of the comments from participants at the conference.

"Dr. Teplitz was incredible!"

"Dr. Teplitz gave us practical self help tools; he was very good with stress relief ideas."

"Jerry Teplitz was amazing. I had no idea the power I have within that I can use in achieving my goals."

Additionally, several participants indicated your session was the most valuable part of our conference and would like to have you back! You really made a positive impact on our attendees and contributed to the overall success of the program. Thank you, again!

Sincerely,

Education Manager