



Mr. Jerry Teplitz
4317 Tillman Drive
Virginia Beach, Virginia 23462

Dear Jerry:

I am enclosing a list of registrants, bank addresses and phone numbers from our recent Agricultural Credit Conference. In addition, I am enclosing a copy of the compiled survey results from the recent conference. You will see you were a smashing success!

Stress management during these trying agricultural times is of utmost importance, as you know, and your interaction with these ag bankers -- and their overwhelmingly favorable response -- convinced me this was the way to wrap up our conference. There was almost no attrition, which is highly complimentary to you as the final speaker of a two-day conference.

Again, thank you for an excellent job.

Sincerely,

DEBORAH GATES
Administrative Vice President

DG/tlh

Enclosure



South Dakota Bankers Association/P.O. Box 1081/Pierre, South Dakota 57501/Phone 605-224-1053