

Varney
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Associates
PROFESSIONAL ASSOCIATION



**Certified Public
Accountants**

August 29, 1995

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Jeff:

I found your presentation at the Kansas
Community Bankers Association to be the
"missing link" between time management and
reaching one's goals.

Your presentation skills were excellent and I
well keep you "in mind" (a file folder) for a
presentation to other groups I influence.

Sincerely,

Varney, Mills, Rogers, Burnett & Associates
Certified Public Accountants



Members

American Institute of
Certified Public
Accountants

Kansas Society of
Certified Public
Accountants