



THE INTERNATIONAL BANK

October 28, 1994

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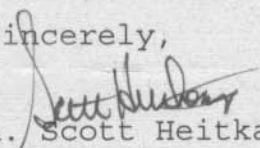
Dear Jeff:

I just wanted to drop you a line to say thanks for the fine presentation on Breathing Space at the Leadership Conference of the Young Bankers Division of the Independent Bankers of Texas.

It was amazing to me how accurately you described many of my own thoughts and the daily pitfalls I encounter. I thought that unfortunately, these issues were unique to my chosen profession or my current position. It was eye opening to hear the statistics and to realize that the vast majority of all managers face virtually the same problems.

Once again, thanks for such an interesting presentation.

Sincerely,


R. Scott Heitkamp
President - Aransas Pass Branch

RSH/st

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