

Richard Thawley
Regional Vice President

September 27, 1983

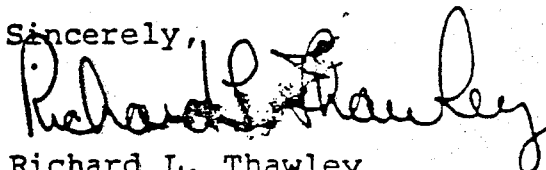
To whom it may concern:

I have had the opportunity to work with Mr. P F Lazor since April of this year. In the past 3 1/2 years of my association with this great marketing company of A. L. Williams, I have come into contact with thousands of good, honest, hard-working people. In this time, our company has recruited over three thousand people to our part and full time positions. As the Senior Vice President for our corporation in northern California, it is my ultimate responsibility to work closely with the management team to determine their honesty, diligence, strength of character, their capacity to care for others, dependability, ability to communicate in a positive, constructive manner with others in stressful situations, and, in short, assess their values, ethics and morals. All of these things are tremendously important to me and our company due to the sensitive nature of working with the consumer in the areas of personal and family money management.

In this time, I have learned to trust my judgment and insight into people. In my six months of association with P F Lazor, he impressed me in a number of ways. He was becoming very successful with our company. In fact, he moved to the position of District Manager with my region in almost record time. You can often tell much about the character of a man by the quality of the people with whom he surrounds himself. P F Lazor's team has some of the most positive, capable and credible people in our organization. Out of the 187 individuals in our management team, I would put P F Lazor in the top five for his dependability, willingness to work hard, and ability to communicate with others. That is not a statement made lightly, because I lead a superb management team that was named Region of the Year out of 1400 regions nationally in August, 1983 by the president of our corporation. In our business, P F Lazor showed real promise and I believe his willingness to help and give to others marked him as potentially an excellent leader.

In a personal sense, I enjoyed his sense of humor, openness, and his honesty. I do not know all the facts of the serious allegations against him but I was distressed by his loss to our management team and am saddened he was judged as guilty. He seemed to me a very sensitive and kind person.

Sincerely,



Richard L. Thawley
Senior Vice President

180 East Gish Road #C, San Jose, California 95112 (408) 280-6120

Representing: Massachusetts Indemnity & Life Insurance Company / Regional Office: Atlanta, Georgia

AFFIDAVIT: I do solemnly swear under penalty of perjury, that the foregoing is true & correct to the best of my knowledge.

Signature & date:

Richard L. Thawley 1/29/84