

PEARISON INC.

January 29, 2004

Harding, Shymanski & Company P.C.
Mr. Steve Titzer, President
PO Box 3677
Evansville, IN 47735-3677

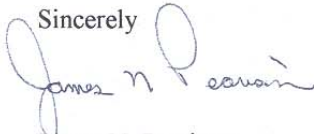
Dear Mr. Titzer

For many years, I have personally known several employees of HSC including Steven Folz. In conversation, I mentioned to Steven that I was interested in out-sourcing our payroll processing. After conveying to me that HSC is an unparalleled payroll processing company, he also reminded me that Matt Folz who had previously consulted on our 401(k) plan was in charge of payroll processing at HSC. Steven followed up by having Matt contact us. Matt provided a very credible sales presentation during which he introduced Pat Taylor.

Over the years, I have grown to be very apprehensive of sales proposals. But with assurance from both Matt and Pat we selected HSC as our payroll processor. During the weeks that led up to our conversion, Pat and her team put forth great effort and care to make it a smooth switch for us. They always kept us informed and seemed as concerned as we were that the entire process went off without a glitch. To my amazement our first payroll was accurate and timely. It was very refreshing to buy a product and service that ended up actually being as advertised.

I have worked with several companies during my professional career and unfortunately have encountered very few that warranted my writing a letter of appreciation. However, I am extremely pleased with the payroll processing service at HSC and would recommend it to anyone who wishes to greatly simplify their payroll processing. As with every company, it is the people who make the difference.

Sincerely



James N. Pearison
Senior Vice President
Pearison, Inc.