



WORTHINGTON NATIONAL BANK

May 22, 2008

Letter of reference for Ron Sturgeon

To Whom It May Concern:

I have done business with Ron Sturgeon since 2005. In my twenty years of banking, I have never met a customer who knows more than Ron does about how to cultivate and strengthen banking relationships. I heartily recommend Ron Sturgeon to anyone seeking to broaden his or her understanding of how to build a successful banking relationship. Ron is the ideal teacher because he has dealt very successfully with bankers and understands the ratios and other key measures that are important to bankers in dealing with small business clients. .

A solid business banking relationship is one of the key components of any small business that wants to thrive. Most small businesses fail in the first five years. One of the contributing causes is preventable mistakes in dealing with business bankers. Ron has written extensively about how to cultivate strong business banking relationships in his book *How to Salvage Millions from Your Small Business*. His advice is practical, easy to understand, and immediately actionable.

Ron explains the key measures that bankers use in evaluating the creditworthiness of small business borrowers in plain English. Knowing and understanding how to deal with a business banker is a very important factor in whether or not your business will grow over the long haul.

Ron understands what it takes to build a winning banking relationship. It doesn't happen every day, but every so often, business owners come across an opportunity that requires immediate funding: a piece of equipment that is a bargain, a below market parcel of land for expansion etc. Having a banker who already understands your business and is working with you to meet your objectives can be the difference between approval and denial of such a loan request. If you want to know how what it takes to get to yes with your business banker, Ron Sturgeon can speak with authority on the topic.

Sincerely,

Jim Morse
Senior Vice President
Worthington National Bank