

PROMISSORY NOTE

\$40,000.00

Lafayette, Louisiana
March 12, 1997

For value received, I promise to pay to the order of SUE BELL, the principal sum of FORTY THOUSAND AND NO/100 (40,000.00) DOLLARS, payable ON DEMAND. Said note bears no interest.

The makers, endorsers, guarantors and sureties of this note hereby severally waive presentment for payment, demand, notice of non-payment and protest, all pleas of division and discussion, and consent that the time of payment may be extended without notice thereof, and in the event of any default in payment of the principal sum hereinabove mentioned, or any installment thereof, or of the interest which shall accrue thereon, or any part of either at the respective times herein specified for the payment thereof, he further agrees to pay all attorney's fees incurred in the collection of this note, or any portion thereof, which fees are hereby fixed at twenty-five (25.00%) per cent of the amount to be collected.

Wilfred Bell
WILFRED BELL

NE VARIETUR
To identify with an Act of Mortgage,
passed before me, Notary at Lafayette,
Louisiana, on this 12th day of March, 1997.

Frank W. Jenkins
NOTARY PUBLIC

EXHIBIT
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EXHIBIT
48A