

March 16, 2007

I am pleased to serve as a reference for Peter Chesner, principal in McQuade Consulting.

Pete has worked with Emerge, Inc. since 1990. He is truly an invaluable partner!

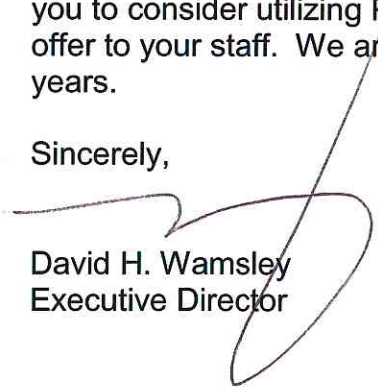
Pete has delivered results in both good and bad economic climates. Pete has been so successful at finding the best, most cost effective solutions for Emerge that we have followed him in his career as he has changed companies. As the Executive Director of Emerge, I can confidently say that Pete provides sound consulting and expertise regardless of the challenge. He is very proactive in his approach to benefit consulting.

Pete possesses the ability to speak technically to management about cost and benefits then in turn communicate those decisions to employees. This skill promotes an understanding of the nuances of the benefits in a language that provides an even further appreciation of those benefits

We have found that Pete frequently thinks outside the box, and offers alternative solutions or benefit adjustments that are most helpful in providing the best product at the lowest price, an important consideration with today's exploding health care costs

Emerge takes pride in the benefit program we offer to our employees. Pete's expertise has ensured that our program keeps pace with industry enhancements allowing us to continually achieve the goal of providing a quality benefit program. I strongly encourage you to consider utilizing Pete Chesner's talents to improve the benefits you are able to offer to your staff. We are so grateful he has been working with us these last seventeen years.

Sincerely,



David H. Wamsley  
Executive Director

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***"We Never Say Never"***