

Goodwill

Industries of the Chesapeake, Inc.

Dear Sir or Madam:

I am pleased to serve as a reference for Peter Chesner, principal in McQuade Consulting. Pete has worked with Goodwill Industries of the Chesapeake since 1994 and continues to do so today. He is responsible for assisting Goodwill Industries of the Chesapeake with the complete management of our employee benefit program covering 400 employees. He oversees carrier negotiations, fiscal planning and budgeting, market research, implementation, employee communication, vendor relations and on-going administration. While he is currently prohibited from serving as our agent under a non-compete agreement, he continues his work with us on a volunteer basis. It is our intent to hire him again as soon as it is possible. He is truly an invaluable partner!

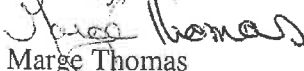
Pete has delivered results in both good and bad economic climates. As the President of Goodwill Industries of the Chesapeake, I can confidently say that Pete provides sound consulting and expertise regardless of the challenge. He is very proactive in his approach to benefit consulting. Renewal analysis and budgeting figures are communicated in a time frame that allows Goodwill Industries of the Chesapeake to make educated and timely decisions for the upcoming fiscal year.

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. He continues to work with our human resource committee of the board of directors as well as the senior staff to educate us and enable us to make sound management decisions.

Pete has also provided expertise in the use of technology to assist with the administration of the employee benefit programs and communication to our employees. Technology has changed significantly over the past 12 years and Goodwill Industries of the Chesapeake is on the forefront of embracing the latest industry improvements.

Goodwill Industries of the Chesapeake 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 twelve years.

Sincerely,


Marge Thomas
President