



*Dr. Dieter Kays
President and Chief Executive Officer*

January 9, 2007

Dr. Lloyd Field
414 Barrington Lane
Waterloo, ON
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To whom it may concern:

I have known Lloyd Field for over 25 years both as a human resource consultant and an executive coach. As a human resource and management consultant, Lloyd's contribution to assisting an organization in assessing and addressing issues is second to none. His analytical abilities and his many years of practical experience have made him an invaluable asset to me and my management teams during my career.

He combines a keen desire for bottom line results with an understanding that the key competitive edge that any organization has, is its ability to harness the energy and commitment of its employees. Lloyd is a person of extreme integrity and believes that managing in an ethical and value based manner is not only the right thing to do, but is also good business that brings results.

As an executive coach, I can think of no better person to act as a confidante and mentor to senior leaders, who often find themselves confronting difficult organizational problems that require clear thinking, strong action, and a value based compass. Lloyd has the ability to help an executive effectively work through strategic issues, making the organization stronger and helping the leader develop greater capacity for the future. Lloyd is a gifted individual who will contribute richly to a leader's success.

Sincerely,

A handwritten signature in black ink, appearing to read "Dieter E. Kays", with a long horizontal line extending to the right.

Dieter E. Kays
President/CEO
FaithLife Financial