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To Whom It May Concern:

Before I describe my impressions of Craig Womack the "executive", I would like to offer my perspective of Craig the "man".

This may seem like an odd method of writing a business reference for someone; however, I believe to truly determine the best type of executive one should choose to lead their company, a knowledge of the "person" is as important as the experience and technical abilities needed for success.

I met Craig on his wedding day 20 years ago. I was working with his lovely and talented wife-to-be, Gail, at the time. I mention this to demonstrate one of Craig's innate and invaluable traits...the ability to meet someone who is a complete stranger and make that stranger feel genuinely welcome, acknowledged and comfortable. This is a key to Craig's personal and business success. He displays such a positive aura and open demeanor that he immediately lays the foundation for developing a lasting relationship.

To demonstrate the business relevance of Craig's quick relationship building ability, I can cite a real life example. In early 1999 Craig hired me to perform a recruiting project at Smith & Hawken. He was opening several new stores in the mid-west and east. He had joined the company approximately seven months before and knew his district and regional managers were in need of assistance to staff their existing stores, and bring their new stores on-line with qualified associates. The fact that I assisted in the sourcing and selection of store management and sales staff is not the lesson, but rather the feedback I received from every district and regional manager with whom I interacted. Each one, without exception, told me that in the few months Craig had been COO, they had gotten a renewed sense of confidence in their company and its (and their) ability to succeed. They sincerely believed Craig was a true advocate who understood their business and could be counted on for support in return for their commitment to work smart and hard with him to achieve success. The renewed enthusiasm and job satisfaction these managers displayed to me is what drives achievement. The ability of an executive to engender this attitude, in such a short period of time, is a sign of a real leader.

I have had the good fortune to know Craig both personally and in a business setting. He is a dedicated and compassionate husband, father, son and friend. He is as fiercely loyal and committed to his family and friends as he is to his business endeavors. And, he is able to create an admirable balance in both venues.

The "personal" Craig has a well-developed sense of humor and zest for life that is infectious and a pleasure to be around. Over the years our friendship has grown to the point that we have taken family vacations together and enjoy sports such as water and snow skiing together. These have all been, and continue to be, very enjoyable experiences in part due to the fact that Craig becomes "one of the group". He does not wear the "mantle of chief executive" at these times. He is relaxed, humorous, personable and more than willing to share decision making with the group. Don't misunderstand...Craig is the consummate competitor. He strives to be the best at whatever he does and he loves to win, but in his personal relationships he does so in a good-natured manner.

It has been my personal experience that a good deal of the time executives who have risen to the level of president of a national company can have difficulty coming "down to earth" in their personal relationships. They expect to be revered because of their business achievements and to be "in control" of all situations. Craig is not one of those executives. He has humility and the mature self-confidence that permits him to respect the opinion of others, regardless of their stature in business and life.

I worked with Craig for two and a half years at Human Touch as the company's Director of Sales for the Healthcare Division. In this position I was able to experience the wonderful and valuable combination of business talents Craig possesses:

- <u>Inspirational leadership</u> constantly positive, Craig engenders a "can do" attitude that is palpable
- <u>Mentally quick</u> he has an uncanny ability to quickly absorb and comprehend information and create and execute workable action plans
- <u>Broad base of experience</u> depth of knowledge in business finance, sales, marketing, operations, manufacturing, international business development and the use of technology in business
- <u>Strategic Planner</u> understands the need to create detailed strategic plans, as well as the need to constantly monitor and adjust to changes in the marketplace and in consumer preferences
- <u>Intact Ego</u> Craig is that rare executive who has the self-confidence to admit a mistake and change course when necessary to insure operational success.
- <u>Understands Human Capital</u> Craig knows the business benefit of treating the people of an organization as the valuable asset they represent.
- Ethics and Honesty Craig can be relied on to do what's right, not what's expedient. He can be depended on to give honest answers and feedback, even if it could be personally disadvantageous.

Feel free to contact me if more information is desired.

Sincerely,
David J. Rossi
Account Executive
Gallagher Benefit Services, Inc.