EDWARD HEALTH SERVICES CORPORATION

801 South Washington Street Naperville, Illinois 60566

February 1996

Letter of Reference

As the Vice President, Marketing and Sales, for the Edward Health Services Corporation from 1986 - 1995, Donna F. Jarmusz successfully initiated, developed and marketed many major products and services for our corporation. One of these highly successful corporations is our medically-based health and fitness center. The Edward Health & Fitness Center is a 64,000 square foot health and wellness center located on the Edward Hospital campus in Naperville, Illinois. This center was one of the first medically-based centers in Illinois and in the United States.

Developed as a result of market research to determine how to reposition Edward Hospital as a progressive, innovative organization in its community, the development of Edward Health & Fitness Center was initiated by Donna Jarmusz. With an internal task force, Donna accomplished the goal of completing this center in 20 months, from concept to grand opening.

The center opened in 1988, and pre-opening membership sales exceeded projections. Upon opening, over 2,000 memberships had been sold, and the center reached its projected 3,500 memberships within the first 18 months.

The Edward Health & Fitness Center continues to be successful, with over 4,200 current membership which represent over 5,000 members.

The Edward Health & Fitness Center offers a unique approach to personal fitness devoted to the improvement and maintenance of optimum health and wellness of both mind and body.

The major components of this center include: a six-lane lap pool; warm water rehabilitation pool; courts for basketball, volleyball and racquetball; 4,000 sq. ft. aerobics studio; six-lane, indoor, air-cushioned track (12 lap/mile); exercise equipment; free weights; coed whirlpool and sauna; private steam rooms; pro shop and supervised nursery.

Based on the success of the on-campus health and fitness center, a second 80,000 square foot center is currently being developed off-campus in the east sector of Edward Hospital's market. This new center will include a children's fitness component, as well as a state-of-the-art adult health and fitness center.

As a result of Donna's initiative, development and marketing efforts, Edward Health Services Corporation became the community healthcare leader in health, fitness, and wellness. By combining a fitness orientation with medically-based services such as rehabilitation, health assessments, exercise prescriptions and other specialized programs, hospital-based health and wellness centers can achieve a continuum of preventive and rehabilitative care in a positive and healthy setting.

The Edward Health & Fitness Center continues to be a financial success, has enhanced the image and reputation of Edward Hospital, and is meeting the needs of the changing healthcare environment in its community.

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President and CEO