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To Whom It May Concern:

My name is Karl Hector. I am a financial services representative and have been living and working in that capacity in the Lafayette community for the past (32) years. Since 2009, I have owned and operated my own independent firm, Hector Financial Group, LLC.

Earlier this year, I decided to add Betsy Richard as a coach/consultant to our company. I can say with total confidence and conviction, this is turning out to be one of the best decisions I believe I could have made. Like most or all small business owners, we get bombarded with both issues one can and cannot control.

Betsy's input, ideas and creative strategies that we have implemented have already proven beneficial to our bottom line. Her recommendations for staff, time management, delegation of duties, market penetration and customer service are spot-on to what we needed at this point in time.

A handwritten signature in black ink that reads "Karl M. Hector". The signature is written in a cursive style with a horizontal line underneath the name.

Karl M Hector