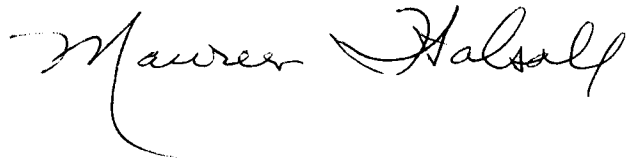


Maureen Halsall (age 70) re: Personal Training with Kai Chan

At the end of June, 2004, I decided to try what membership in the Phoenix programme might accomplish for me, both in general terms of fitness and weight reduction and also with the specific purpose of rehabilitating a damaged shoulder tendon, which had been troubling me for over a year.

Kai has proven to be a careful and congenial fitness instructor: alert against causing further injury (often to the extent of modifying a scheduled exercise so as to achieve the same effect in a manner more suitable to my physical liabilities), but always insistent on finding ways to accomplish our aims, and very supportive throughout of my often inadequate efforts.

The gentle but rigorous series of personal training sessions, devised for me by Kai --with due regard for my age and my injury—and carried out under his supervision, appears to be gradually but steadily achieving both the general and the specific goals we set together.

A handwritten signature in cursive script that reads "Maureen Halsall". The signature is written in black ink and is positioned to the right of the main text block.