

Personal and Unrelated to the Federal Reserve System

October 25, 2023

To Whom It May Concern,

I understand that Steven Marhee is in the running for a senior position with a premier Texas-based pharmacy company. I've known Steve for more than 30 years and he's always been a source of excellent, informed, well-reasoned advice and guidance. I've always valued his expert focus on planning, data and analytics including KPIs, and competitive market analysis.

While I'm now an officer with the Federal Reserve Bank of New York, in my long private sector career in finance, management and consulting, Steve's been a trusted adviser with a rare ability to conceive, plan, implement and execute.

Steve is also one of the most committed and dedicated professionals I know. I highly recommend him for this enterprise. Please feel free to contact me if I can provide any additional information. Thank you.

Sincerely,



Harry A. Mizrahi
harry.mizrahi@ny.frb.org
646-526-3008
145 West 86th Street
New York, NY 10024

smarhee@gmail.com

From: Heather McKamey <HMcKamey@krmanagement.com>
Sent: Wednesday, October 25, 2023 5:19 PM
To: Steven Marhee
Subject: Reference

Steve,

As you move closer to your next opportunity I am happy to write this email to let other potential employers know the strong skill set you bring to the table.

I know you were recruited to our company based on the accomplishments and results you delivered for companies related to their purchasing programs. Your experience with analyzing company needs and implementing programs to deliver favorable financial outcomes was a true asset. As the Vice President of Operations you enhanced our purchasing program but also used your analytical skills to improve the operation as a whole. I believe any company would benefit from your ability to develop KPIs for each area of the organization, analyze the performance against the KPIs and pivot when necessary. Although you have the purchasing chops your talents extend well beyond the traditional purchasing executive.

If at any time a future prospect would like to reach out to me for a reference, please feel free to give them my cell number at (727) 542-8116.

Warmest Regards,

Heather McKamey, SPHR, SHRM-SCP
Vice President of Human Resources



200 Clearwater Largo Rd S
Largo, FL 33770
p: 727-542-8116
f: 727-489-0848

Confidentiality Notice: This message, including any attachments, may contain information which is confidential and privileged. Unless you are the addressee (or authorized to receive for the addressee), you may not read, use, copy or disclose to anyone the message, its attachments, or any information contained therein. If you have received the message in error, please advise the sender by reply e-mail and delete the message and any attachments.

smarhee@gmail.com

From: Jason Goulding <jgoulding@twinmed.com>
Sent: Thursday, October 26, 2023 3:57 PM
To: smarhee@gmail.com
Subject: Steve Marhee reference letter

To whom it may concern,

I am writing to recommend Steve Marhee for a position within your company. I have worked with Steve within the healthcare industry for the past 20 years. Steve's professionalism, attention to detail, analytical skills, and outside the box thinking, have been an asset to both his employers and business partners.

In my role as a medical supply vendor, Steve and I negotiated a unique and pioneering PPD billing/risk share program that is now used throughout the industry. Through a deep analytical analysis, he was able to streamline formularies, reduce product utilization, and identify true cost in use spending, to drive significant savings for his employer.

In closing, I would highly recommend Steve for employment. He is a very tough negotiator, but fair, and would be a valuable asset to your company.

Should you have any further questions about Steve, Please feel free to reach out me.

Best Regards,

Jason

Jason Goulding
VP National Accounts
TwinMed Medical Supply
C: 727.269.8793
E: jgoulding@twinmed.com



This message, including any attachments, may contain confidential, proprietary or privileged information intended for a specific individual and purpose and is protected by law. Any disclosure, copying, or distribution of this message is strictly prohibited. If you are not the intended recipient, you should delete this message.

smarhee@gmail.com

From: Julio Siberio <JSiberio@serenova.com>
Sent: Friday, December 14, 2018 8:59 AM
To: smarhee@gmail.com
Subject: Siberio's Reference Letter for Mr. Stephen Marhee

To whomever this may concern:

I have known Mr. Steve Marhee for over x25 years. We were colleagues at JarTran Truck Rental, a company founded by the legendary Jim Ryder—that also started Ryder Systems.

Steve and I went from being colleagues through the years to developing a customer – vendor relationship as I serviced his company, Avante Group, with NEC voice PBX's , and voice applications for their Hollywood Florida headquarters and the Avante Centers across the South East of the USA.

I have always admired Steve's industry and business knowledge, as well as his tough and fair negotiations skills. He can absolutely guide organizations to maximize on the available technology to meet their tactical and strategic needs. Our discussions would normally occur post 7:30PM as his work ethic and dedications to his employer makes him an asset to any organization.

Please consider a 100% reference letter to a very knowledgeable business leader—whether in a Supply Chain Position, or a Business Development Position.

Feel free to call me with any questions. Thank you.

Julio Siberio
Director Strategic Accounts
(972) 543-3410 – Office
(954) 610-2017 – Cellular
jsiberio@serenova.com

Check out our new website www.telstrat.com



Stay up to date on Engage. Follow us on:



SAUL M. CHAPNICK, MSW

100 Golden Isles Drive, #413
Hallandale Beach, Florida 33009

Telephone: (305) 924-6101
smchapnick@gmail.com

November 27, 2018

To Whom It May Concern:

This letter will serve as a letter of reference for Mr. Steven Marhee.

I have been associated, worked for and collaborated on projects with Mr. Marhee since February 2012. At that time, Mr. Marhee, who served as Vice President of Facilities Management was instrumental in The Avanté Group expanding its services by purchasing four assisted living facilities from Virginia to Florida. Up until that time, Avanté was heavily invested in skilled nursing facilities and ancillary services related to that industry.

What struck me most about Mr. Marhee during my years with Avanté was that he was the élan behind all of Avante's projects including its work culture. He was the first line of corporate defense when negotiating contracts, whether it was service, purchasing or insurance agreements to ensure that Avanté's interests were not overlooked. He always, without exception, had the corporate interests at heart.

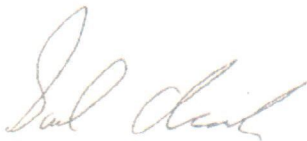
People gravitated to Mr. Marhee because of his personality and tremendous knowledge base ranging from intimately understanding the industry to a business sense of view to knowing how that relates and is necessary to delivering quality care.

Mr. Marhee has a knack in finding the right personnel in doing what is needed to get a job done. He is not forceful in approach but is collaborative in action. A team player and an innovator. CEO's and management feel very comfortable going to him seeking advice. He is very open and is wonderful in creating a productive work culture.

Finally, his record shows that he is a keeper and does not "jump" from position to position. It is with pleasure that I recommend this esteemed professional.

Should you have any questions, please do not hesitate to contact me at 305-924-6101.

Sincerely,



Saul Chapnick, MSW



To Whom It May Concern,

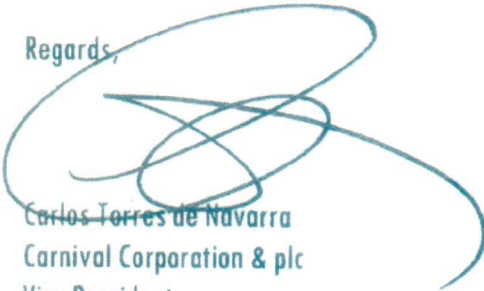
This letter will convey the high regard in which I hold Steven Marhee. During my time at Royal Caribbean Cruise Lines, a project was initiated to change the manner in which employees at sea were paid their wages. This would change a practice for several decades. I was assigned as Project Manager and reported directly to the President and Treasurer of the company. Steve was brought in after its commencement as the project stalled due to the lack of some core banking and security methods and controls.

Steve was able to coordinate with our many department heads, major U.S. banks, armored car services, technology partners and the FDIC. The product was a first-of-its-kind payroll process that was fully compliant with U.S. laws. The program helped our employees secure and save their wages and reduce costs to transfer their funds to their families.

While many were involved in this project, the monetary process conceived, planned and implemented in the funds documentation and transfer was a core contribution. In the years since, Steve has shared with me the process was considered by a number of international banks as a solution to other similar issues. Employers and competitors in the marine industry soon used this process to offer alternate platforms. This process is used today throughout the industry.

For these reasons, I believe Steven Marhee would be an asset to your organization. His combination of knowledge, experience and imagination is a valuable part of any management team.

Regards,



Carlos Torres de Navarra
Carnival Corporation & plc
Vice President
Global Port and Destination Development
3655 NW 87th Avenue
Miami, Florida 33178
305.406.8693
ctorres@carnival.com

November 27, 2018

To Whom It May Concern:

Please allow me to offer my support in favor of the abilities and accomplishments of Steve Marhee. I have known Steve for over 30 years dating back to my years as a hotel controller when Steve was involved in marketing and operations within the car rental industry. As we worked through various contract negotiations, I always found Steve to be one who was customer focused with a strong eye towards his company's objectives, yet amenable to understanding my company's goals as well. Together, we were able to forge a long term professional relationship that over time grew into a personal friendship based on mutual respect and admiration.

As we both continued our upward climb in various industries, I was witness to Steve's diversification of his skill set allowing for 1) employment of his keen operational sense; 2) his ability to communicate effectively to associates at all levels; 3) his ability to ensure control features when writing and implementing operational procedures; and 4) a dedication to understanding with sensitivity specific project goals and achieving those goals with a thoughtful and concise work plan.

It was during my tenure as CFO and then President of a group of nursing and rehabilitation centers that I was able to see how beneficial it was to have someone of Steve's caliber on hand to assist with a challenging situation that would call upon all of his capabilities. Just prior to my arrival, the company had entered into a contractual situation for critical pharmaceutical services from a new provider that was to lead to a potential joint venture arrangement. In short order it appeared to me that the arrangement was not working to our economic advantage and our differences eventually led to legal proceedings. Whereas I had limited pharmaceutical background, I needed to identify a firm or individual that was capable of substantiating my assumptions on these complex issues via audit, operational and procedural review, and regulatory compliance validation.

After some preliminary ideas within our company, I sought out Steve as someone who had all the necessary credentials and requirements, having been a former CFO for several pharmacy operations. I can only tell you that my identification of Steve Marhee as the exact person we should contract for this task served us extremely well. Steve, seemingly effortlessly but with concerted ardor, was able to drill into all aspects of this dilemma. He was not only able to use his own skill set to reaffirm our preliminary findings but had a reliable network of legal, regulatory and industry resources that served to validate objectively the findings. We were not only triumphant in the case; we ended up employing Steve for establishment of new operating procedures and standards within many clinical and control areas in our facilities. His successes with these projects eventually led to a full time employment position within the company.

As always, I support Steve and his desire to lend himself to any and all opportunities that will allow him to time and again prove his mettle. If you would like any additional information, I am reachable as shown below.

Sincerely,



Richard Berson
Chief Financial Officer
Grupo Corporativo Royal
954-610-8687 (in USA)
464-114-5927 (in Mexico)
riberson@aol.com