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November 19, 1991

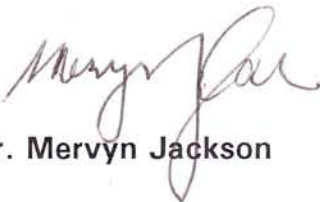
Mr. Bob Zinner
Medical Staff Association
Insurance and Retirement Planning Consultants
Suite 1310, 5160 Yonge Street
North York, ON M2N 6L9

Dear Bob

I am writing this letter to personally thank you for the time and effort you spent in assisting in my disability planning over the last several weeks. I must admit, that like most doctors, I have never gone over the actual terms of my own disability contract. Since this contract could represent all the income my family and I would have to live on during a long term sickness or injury, it is definitely worth my time to at least understand what I've signed my name to.

Due to your care and efforts I discovered significant flaws in my own private plan. Thank you again for your help and concern. I am very pleased that hospital medical staff associations have seen fit to provide their doctors with the option of a much more comprehensive disability plan, and just as importantly, your professional advice and services.

Thank you again



Dr. Mervyn Jackson