



THE SALVATION ARMY
**SCARBOROUGH
GRACE**
HOSPITAL

3030 BIRCHMOUNT RD.,
SCARBOROUGH, ONT.
M1W 3W3

LESLIE M.C. GOLDENBERG
M.D., B.Sc., F.R.C.P. (C)
**GERIATRIC AND INTERNAL
MEDICINE**

January 10, 1994

Dear Colleague:

Re: Robert Zinner

I have had the opportunity now to work with Bob Zinner for approximately two years. He has, amongst other hospitals, been actively involved with physicians at the Scarborough Grace and securing (amongst other things) discounted disability packages.

Bob has been extremely helpful both in guiding and counselling a review of insurance needs. He is very well versed in the industry and is knowledgeable in comparative evaluation of a large array of confusing products. He is gifted with the ability to bring clarity to this complex endeavour. He is an extremely hard worker, devoted to his clients needs and has been particularly helpful in evaluating disability requirements, insurance related retirement goals as well as family and practice protection.

I have, over the years, worked with a multitude of investment counsellors and insurance brokers and agents, but have been most impressed with Bob who brings with him not only a high degree of professionalism, determination and zeal, but as well, a high degree of knowledge, integrity and empathy. Specializing for many years with physicians has given him a special insight and understanding into our particular condition and needs.

I heartily endorse Bob Zinner's professionalism and personalized service.

Sincerely yours,

Leslie Goldenberg, M.D.
B.Sc., F.R.C.P. (C)
Geriatric and Internal
Medicine