



Dr. Edward S. Philips
Dental Surgeon
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April 20, 1995

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

Dear Bob:

I want to express my appreciation for the very professional work you have done over the last two years for me personally and for myself and my practice. I have always found that you have acted in the capacity of an advisor, seeking to educate and inform, taking complex areas and providing excellent third party referrals from acknowledged experts in tax, legal and estate planning areas to clarify and simplify issues that needed to be addressed.

My wife Ann, who is an MBA, commented on more than one occasion, that you are remarkably thorough and intent upon providing a service as an advisor and not simply to sell products. I particularly appreciate this and have no hesitancy whatsoever in recommending your services.

Respectfully,

Dr. Edward Philips