

## Dr. Frank Francone

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May 5, 1995

Mr. Robert Zinner  
Zinner & Associates  
247 Forest Hill Road  
Toronto, ON M5P 2N3

Dear Bob

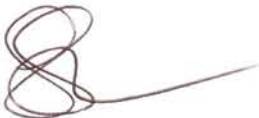
Several months ago when you contacted my office to speak with me regarding the security planning services program for the doctors at Credit Valley Hospital, I was a little dubious about what your intentions might be and the value of the time we might spend together. When we first met my concerns were significantly reduced by the caliber of recommendations which my colleagues both at Credit Valley and at other hospitals provided you with. In the course of the next few meetings I found that the letters from my fellow doctors described exactly the way in which you work.

I must emphasize that the level of professionalism and integrity I experienced in working with you was a unique experience for me. In a very short time, simply by asking pertinent questions you were able to provide me with a very clear picture of exactly how secure both my practice, my retirement and my family's support were. The recommendations were built upon my thoroughly understanding what all the options were. Your patience and efforts to make sure that both myself and my wife fully understood everything is greatly appreciated

In addition, I would also like to say how valuable I feel your services are, not only in addressing the areas you specialize in but also insuring that doctors have competent accounting and legal advisors. I want to personally thank you for your introduction to Richard Longhurst of Mintz and Partners who has done an extraordinary job in advising me in tax planning. In the one hour free consultation which he provides for your clients, Richard was able to point out to me several areas that were extremely important to address, from a tax and legal perspective and also areas where I could significantly reduce my tax burden.

Once again, thank you. Both my wife and myself are extremely appreciative that such a service as yours is being made available through the hospital.

Respectfully



Frank and Laura Francone

RBZ:kb