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Mr. Richard Longhurst, C.A.
Partner, Health Services Division
Mintz & Partners, Chartered Accountants
1446 Don Mills Road, Suite 100
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Dear Richard:

I have recently completed working with **Bob Zinner** subsequent to your recommendation. He met with my wife and I on two occasions to discuss our security planning for my practice, our family and our retirements. I want to personally thank you for introducing us to Bob. Both Dauna and I only regret we did not meet and work with him years ago.


He is truly an advisor in the best sense. He has clarified important areas of planning, that until our meeting with Bob, were not well understood and consequently were neglected. We have to say how much we appreciate you, as our accountant, taking the time to provide this extra level of professional service to your clients.

Bob is truly professional. He went to great lengths to ensure that he understood what our concerns and goals were, then analyzed all our current policies and insurance vehicles and projected everything out to retirement based on realistic estimates of growth and income.

He ensured that we had extensive third party educational material that gave us confidence that his recommendations are drawn from the views of the opinion leaders in retirement, financial, estate and insurance planning. His security planning program is clearly designed to help his clients understand, not only what to do and why to do it, but most importantly, why to continue doing it.

Thank you again.

Respectfully,


Wrennie Simmonds