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July 4, 1997

Dr. A. Keller
Medical Staff Association
ES 1-447C

Dear Dr. Keller:

RE: Mr. Robert Zinner

This is a letter to express my high level of satisfaction of Mr. Zinner's services. I have met with several financial planners in the past and none exhibited the high level of professionalism that Bob exhibited.

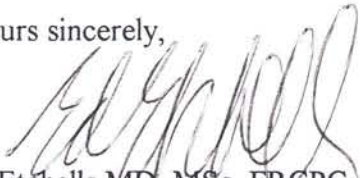
He showed extreme skill and attention to detail in evaluating my financial needs. I was surprised that previous planners have not covered some of the important areas that Bob drew to my attention.

I found him particularly professional with regards to respecting my previous agency relationships.

I believe that Bob provides extremely important service to the medical staff at TTH and I support his work entirely.

Please feel free to call me if you have any questions.

Yours sincerely,



E. Etchells MD, MSc, FRCPC