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Dr. Anne Keller  
President Medical Staff Association  
The Toronto Hospital  
Eaton South 1-445  
200 Elizabeth Street  
Toronto, On M5T 2S8

Dear Dr. Keller,

I am writing this letter to express my appreciation for your Medical Staff Association's recommendation of Security Planning Services. This recommendation came at a particular difficult time for my practice and Mr. Zinner was of enormous help in addressing a number of critical planning decisions that involved my practice and personal finances.

He showed great sensitivity and maturity in the interview process and in his recommendations. Bob was particularly helpful in referring me to another accountant for a second opinion. This alone saved and will continue to save many thousands of dollars I would have otherwise paid.

I wish to point out that Bob Zinner's experience in financial, tax and legal areas, as they apply to doctors is invaluable and to my knowledge simply not available outside this very special service that the Medical Staff Association has recommended. Due to the increasing pressures upon doctor's time and finances, Security Planning addresses essential issues that are frequently overlooked.

Bob not only makes recommendations, he provides an education context to ensure that a Doctor understands the nature of the problem and the choices that are available to address them effectively.

This service has been of great help to my wife and I. Thank you again.

Sincerely,



Dr. W. G. Etzkorn, M.D., C.C.F.CP.