

Dr. David L. Baron
President, Medical Staff Association
Mount Sinai Hospital
600 University Avenue
Toronto, Ontario
M5G 1X5

October 13, 1997

Dear Dr. Baron:

Re: Robert Zinner

Over the summer months I had the opportunity of working with Mr. Robert Zinner, who provides financial security planning services for the members of the Medical Staff Associations of several Ontario Hospitals. I first became aware of Mr. Zinner's services when I read an article in the Medical Post which emphasized his specializing in the financial and career concerns of physicians.

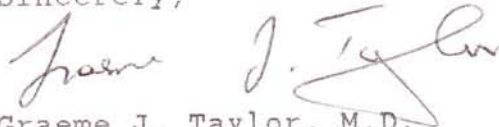
Mr. Zinner and I had several meetings; he initially made a thorough review of my insurance needs and financial planning for retirement, and then made some extremely useful recommendations on the basis of a very complete understanding of my financial situation. I found the review process extremely helpful in comparing the advantages and disadvantages of various life insurance and disability insurance plans, and there was never any pressure to buy products that I did not want or need.

In addition to advising me on insurance matters, Mr. Zinner provided a detailed analysis that demonstrated where my current RRSP strategy would bring me at age 60 and 65, and offered some invaluable advice on estate planning and planning for the future financial needs of my children.

I found Bob Zinner to be highly professional, readily available, and very considerate of my time and my own personal interests and needs. He is clearly very experienced in working with medical professionals and is particularly sensitive to the anxieties and concerns of physicians affected by hospital closures, mergers and downsizing, and reductions in income due to university, hospital and OHIP cutbacks.

I am sure that other members of our Medical Staff Association will benefit from Mr. Zinner's services, and I have no hesitation in recommending him to them.

Sincerely,


Graeme J. Taylor, M.D.

cc. Robert Zinner