



June 4, 1998

Dr. Doyle
President, Medical Staff Association
Hospital for Sick Children
555 University Avenue
Toronto, Ontario
M5G 1X8

Dear Dr. Doyle:

I would like to relay to you my comments after several meetings with Mr. Bob Zinner, who is a Security Planning Consultant familiar to many of the medial staff at the downtown teaching hospitals.

He and I have been working together to address my own financial concerns as a medical professional, and he has demonstrated an amazing ability to clarify the complex issues in financial planning for myself and my family. The need for the help of a competent financial consultant is probably greatest in the medical profession because of the complexity of our financial needs and insurance requirements.

He was able to focus, and positively advise on my financial needs and was able to assess the relevance and shortcomings of my retirement savings plans, RRSP's, other savings and investments, and life and disability insurance policies. He indicated where there were inefficiencies in this planning, and advised me ultimately of a significantly improved and focused financial planning package and security portfolio.

We in the medical profession have the greatest need for this kind of planning expertise, because of our personal and professional insurance and retirement planning concerns, and the absolute minimum amount of time available to us to address and plan for these concerns.

In my opinion we in our profession can only benefit from the assistance and expert consultation that Bob is able to provide.

Sincerely,

A handwritten signature in blue ink that reads "Derek Armstrong". The signature is written in a cursive style with a horizontal line at the end.

Derek C. Armstrong, M.D., FRCPC
Pediatric Neuroradiology

DCA/gl