



UNIVERSITY OF MARYLAND  
AT BALTIMORE

CENTER FOR VACCINE DEVELOPMENT

October 21, 1998

RE:Mr. Bob Zinner

Dr. Robert Freedom  
Chairman, Medical Staff Association,  
Division of Cardiology,  
Room 1503,  
The Hospital for Sick Children,  
555 University Avenue,  
Toronto, Ontario,  
Canada, M5G 1X8

Dear Dr. Freedom,

My departure from the Hospital for Sick Children in July 1998 posed a number of practical problems relating to personal security matters including life insurance, pensions, investments, legal advice, etc. In this regards I was fortunate in having access to Mr. Bob Zinner who provided excellent guidance and advice on these matters. His ready availability, through the auspices of the Medical Staff Association, saved me many hours of shopping around to get the right type of advice. Furthermore, his familiarity and experience with issues pertaining to hospital medical and scientific staff made his advice to me particularly insightful. He was able to provide options on dealing with different issues and to channel me in the right direction. I have no doubt that he can be an excellent resource to the medical and scientific staff on the whole gamut of personal security issues and wish to take this opportunity to recommend him highly to the Association,

Yours sincerely

Mohamed A. Karmali, M.B., Ch.B., F.R.C.P. (C)

Visiting Professor  
Center for Vaccine Development, University of Maryland School of Medicine

cc: Mr. Bob Zinner,  
10 Prue Avenue,  
Suite # 601,  
North York, Ontario, M6B 1R4,  
Canada

