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Bob Zinner  
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Dear Bob,

This is just a short note to thank you for the time and care you have always taken in advising me. You consistently demonstrate the ability to make sure that your client always understands the issues being addressed and how to best move forward in a responsible manner.

Your considerate and confidential approach has served me well over the years, and I especially appreciate the extraordinary care that you have taken in my personal well being.

Your team approach, utilizing highly skilled and experienced accountants and lawyers familiar with the special needs of dental and medical practices, ensures that the tax and legal implications of any investment decisions are carefully considered. This has been a tremendous help to me over the years. I am particularly grateful for your introduction to Jeff Finkelstein whose investment advice and service has been outstanding.

Thank you for always taking such a high level of responsibility in managing my personal and business affairs. I know that I am in good hands.

Respectfully,



Dr. Kenneth Montague  
Dental Surgeon