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August 9, 2007

Dear Bob,

You had asked if I could provide my opinion regarding the level of service we have received since we first began working with you 10 years ago. You came highly referred to me by my accountant Gary Marcus, who always spoke highly of both your integrity and wide knowledge of financial planning services, specialized for the medical and dental profession.

The areas that I would like to comment on are as follows:

1) Integrity - I have found that you and the financial advisors that you have recommended to me, namely Jeff and John Finkelstein have been extremely important resources in the planning process on whom I rely for all my financial investing decisions. I have been able to discuss both financial and personal issues that pertain to my practice with no hesitation and I am always confident that the guidance is first class and that all information will remain totally confidential.

2) Financial Planning - The teamwork of working with Gary Marcus as my accountant, Jeff and Jon Finkelstein as my investment advisors and you, as the coordinator of the team of financial and tax advisors as well as insurance advisor, has allowed me to have multiple expertise in working towards and achieving my personal career and financial goals.

The success of my practice is due in large part to the assistance that Medstaff advisors have provided over the last 10 years. I can honestly say that I do not believe that I would be in the strong position that I am today without your assistance.

3) Technical innovation - Medstaff is light years ahead of any financial advisors in the industry today. The combination of expertly designed excel spreadsheets that are able to mirror and predict virtually any financial scenario along with your ability to meet with clients online on a secure web site, combined with the innovation of encrypted mail services assures me that Medstaff provides unparalleled services, not even offered elsewhere.

I look forward to continuing to learn, grow and succeed with you and your team.

Sincerely,



Dr Kenneth Montague