

# CROTON RESERVOIR TAVERN

THE LANDMARK LIVES ON....

September 23, 2004

Christopher J. Becker  
Becker & Associates Planning Services  
173 Earle Avenue  
Lynbrook, NY 11563

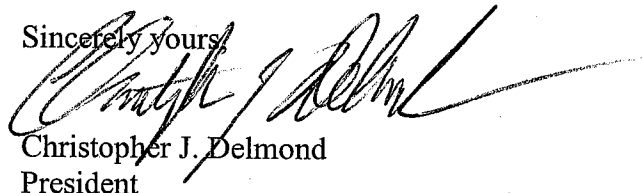
Dear Chris,

We have known each other all our lives and it is great working with a friend. Your breadth of knowledge and sophistication has been as real asset to me. In the past 10 years I have started two new businesses and during that time of chaos and confusion you have made sure my financial matters were in order and that I was properly protected. That was no small task and I thank you for that.

Your straight forward structure and easy to understand style stands out in the world of growing complexity. As a business owner yourself I know you understand the unique challenges other business owner's face.

Croton Reservoir Tavern has been a great success and I am glad you are on my team helping me to succeed. I look forward to many more years of a great business relationship.

Sincerely yours,



Christopher J. Delmond  
President

CJD/s

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