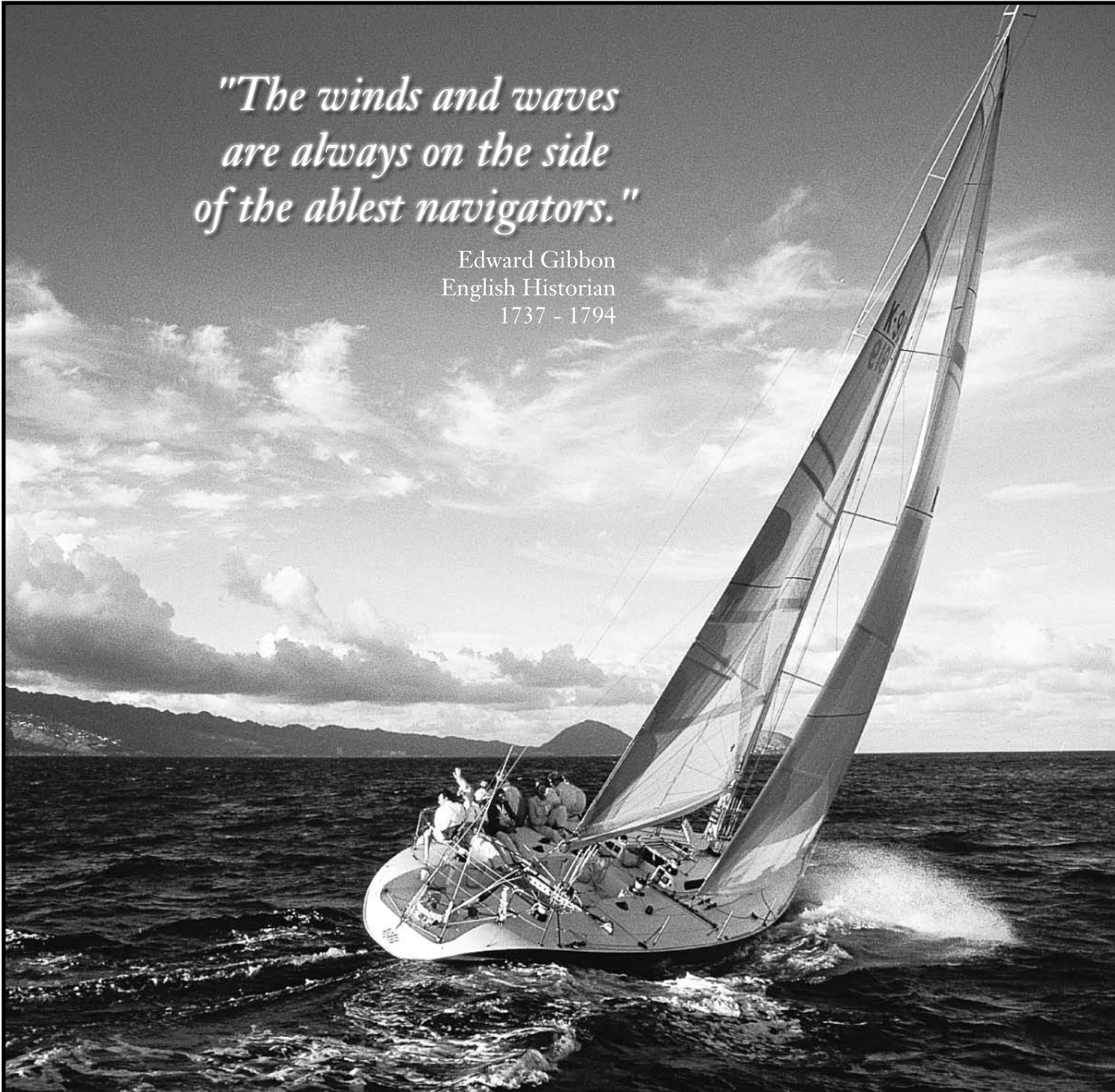


*"The winds and waves
are always on the side
of the ablest navigators."*

Edward Gibbon
English Historian
1737 - 1794



Clarfeld Financial Advisors, Inc.

Financial Planning, Tax & Investment Services

Partners to Secure Your Financial Future

560 White Plains Road
Tarrytown, NY 10591
(914) 846-0100
www.Clarfeld.com