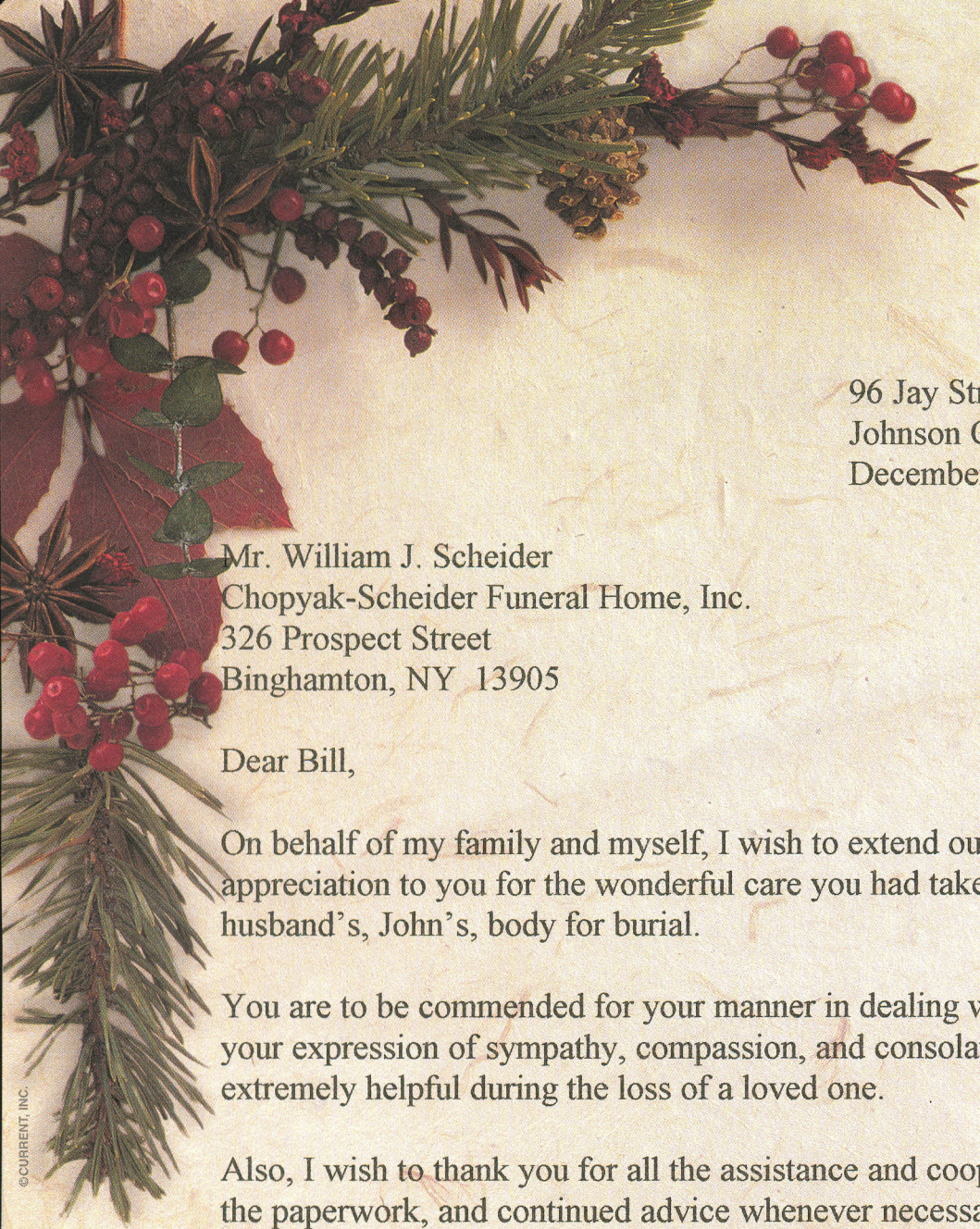




96 Jay Street
Johnson City, NY 13790
December 13, 1998

Mr. William J. Scheider
Chopyak-Scheider Funeral Home, Inc.
326 Prospect Street
Binghamton, NY 13905

Dear Bill,

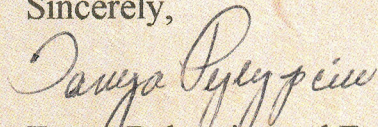
On behalf of my family and myself, I wish to extend our heartfelt thanks and appreciation to you for the wonderful care you had taken in preparing my husband's, John's, body for burial.

You are to be commended for your manner in dealing with our family with your expression of sympathy, compassion, and consolation which was extremely helpful during the loss of a loved one.

Also, I wish to thank you for all the assistance and cooperation in preparing the paperwork, and continued advice whenever necessary.

Your constant care and readiness to help in any way before and after the funeral will always be remembered.

Sincerely,



Tanya Pylypciw and Family