

January 2006

Dear Clients and Friends:

We want to take this opportunity to wish all of you a very Happy, Healthy and Prosperous New Year.

Our firm has continued to grow during 2005 as a result of an expansion of our client base and the continued development of niche practice areas that complement our core tax and accounting services.

In November 2005, Barbara E. Bel, CPA merged her practice into ours. Barbara and her staff bring additional capabilities and experience to our firm in the areas of tax, business development, not for profit and matrimonial litigation support.

Also in November, M. Jacob ("Jake") Renick, CPA, CIRA, CFE joined our Consulting Services Group as Director of Bankruptcy & Restructuring Services. Jake's significant experience in working with many of the parties in bankruptcy matters and in the restructuring of financially troubled entities and forensic accounting permits us to expand our ability to provide these highly specialized services.

EZKR Planning Solutions, LLC has been assisting clients in evaluating, coordinating and implementing individual financial plans and corporate benefit programs. During the past year, we have been pro-active with many clients in controlling, sometimes even lowering, insurance and benefit costs through innovative plan design alternatives.

Once again, Congress has enacted major tax revisions. For detailed information on how one or more of these new provisions affect you, please **visit our website at www.ezkr CPA.com**, or if you prefer please call the office at 914-428-7733.

Sincerely yours,

Eisman, Zucker, Klein & Ruttenberg, LLP