

Mark A. Styer, CPA
 R. David Styer, CPA
 Gordon S. Shearer, CPA
 Claude H. Buehrle, CPA

Gregory S. Ede, CPA
 Celeste A. Midkiff, CPA
 Philip E. Nase, CPA

October 10, 1995

Geraldine and John Knisley, Jr.
 Dublin Dairy Queen, Inc.
 P O Box 928
 Dublin, PA 18917

RE: Revenue and Expense Comparisons - 1995 Compared to
 Average of 1990 thru 1993

Dear Gerry and Jack:

I am writing this letter to place into writing an evaluation I have prepared of your Dairy Queen business located on Route 313 in Dublin, PA. Due to the ongoing reconstruction of Route 313 we have seen a serious erosion in many of the key indicators of your business. The factors I considered in my evaluation are gross sales, gross wages payable to officers and rent and mortgage payments also payable to yourselves as owner/operators.

I have taken figures for 1990, 1991, 1992 and 1993. Upon determining these amounts I then averaged these four years, and using that average compared it with the figures for 1995. The following results are somewhat traumatic.

ANALYSIS OF DECREASES - 1995 COMPARED TO
 AVERAGE OF 1990 THRU 1993

Sales Volume - % Decrease..... - 39%
 Officers' Salaries - % Decrease - 95%
 Mortgage and Rental Payments
 to Ower/Operators - % Decrease. - 100% (no payments in 1995).

The information summarized above should come as no shock to anyone. As in any retail establishment, three primary contributing factors to success are location, location, and location. Unfortunately, during the last couple of years your location has been anything other than good. The protracted reconstruction of Route 313 has definitely had an adverse effect on your business income.

COPY

We can only hope that once Route 313 is finally completed and open, traffic will return to normal flows and your business will regain the vitality experienced prior to the closure of this primary route through Dublin.

If you have any questions regarding any portion of this letter, and specifically the percentages shown, please do not hesitate to contact me. Good luck in your future business endeavors and I hope for a speedy reopening of the highway.

Very truly yours,

STYER ASSOCIATES

Mark A. Styer
Certified Public Accountant

MAS/bk

- 2 -

COPY