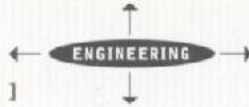


O'Reilly, Talbot & Okun

[A S S O C I A T E S]



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J960-06-01
October 31, 2006

Westfield Community Development Corporation
53 Court Street
Westfield, Massachusetts 01085

Attention: Sarah Szczebak

Re: Environmental Site Assessment
Barnard Rest Home
160 Franklin Street
Westfield, Massachusetts

Dear Ms. Szczebak:

Attached is our Environmental Site Assessment (ESA) report for the above referenced property. This report was prepared pursuant to our October 5, 2006 proposal. Should you have any questions regarding the report, please do not hesitate to call.

Very truly yours,
O'Reilly, Talbot & Okun Associates, Inc.

A handwritten signature in blue ink that reads "Harris".

Joel A. Harris
Project Manager

A handwritten signature in blue ink that reads "Michael J. Talbot".

Michael J. Talbot, LSP
Principal

J960-06-01
October 31, 2006

Prepared For:

Westfield Community Development Corporation
53 Court Street
Westfield, Massachusetts 01085

Attention: Sarah Szczebak

Environmental Site Assessment

Barnard Rest Home
160 Franklin Street
Westfield, Massachusetts

Prepared By:

O'Reilly, Talbot & Okun Associates, Inc.
293 Bridge Street, Suite 500
Springfield, Massachusetts 01103

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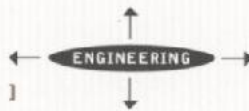
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1.0 INTRODUCTION

This report presents the results of an Environmental Site Assessment (ESA) conducted for the Barnard Rest Home at 160 Franklin Street in Westfield, Massachusetts. Our objective was to render an opinion as to the potential presence of oil and/or hazardous materials (OHMs) in the soil and groundwater at the Site. We also rendered an initial opinion as to as to the presence and amount of asbestos containing materials (ACMs) at the Site. To meet this objective, the following tasks were undertaken:

- a site reconnaissance;
- preliminary asbestos screen;
- a review of site history;
- a review of regulatory agency files;
- conversations with local officials; and
- preparation of this report.

This report was conducted pursuant to our proposal dated October 5, 2006 and is subject to the Limitations in Appendix A. Our scope of services did not include a review of compliance with environmental regulations other than Massachusetts General Law chapter 21E.

2.0 BACKGROUND

This section presents information on Site topography, drainage, surrounding land use and history. A Site Locis is presented as Figure 1. A Site Plan is provided as Figure 2.

Information presented in this review was collected during the Site reconnaissance; from a review of historic maps and city directories available at the Connecticut Valley Historical Museum in Springfield, Massachusetts; from discussions with the Site owner representative, Mr. Dick Braff; from information available at the City of Westfield Assessors Office and Fire Department; and from discussions with officials at the City of Westfield Health Department.

2.1 SITE DESCRIPTION

The subject Site consists of an approximately two-acre property occupied by a nursing home located at 160 Franklin Street in Westfield, Massachusetts. The Site building consists of 2-1/2 story residential house constructed in 1900 with a footprint of approximately 2,400 square feet. A one-story addition was added to the south side of the original structure in 1970 with a footprint of approximately 14,000 square feet. The subject building is currently occupied by the Barnard Rest Home nursing home. For discussion purposes, the building is referred as having 3 portions, "the original building", the "private wing", and the "long wing".



The original 2-1/2 story portion of the Site building is constructed of wood framing, brick foundation and an asphalt shingle roof. The interior is finished with plaster-on-lathe walls and ceilings, and wood floors. The original building is heated by a steam boiler supplied with No. 2 fuel oil from two aboveground storage tanks (ASTs) located in the basement. The one-story addition is constructed of concrete block walls, slab-on-grade foundation, and has a tar and gravel asphalt roof. The addition includes the private wing (central connector) and the long wing (southern portion). The private wing is heated with a natural gas-fired water heater and the long wing is heated by a No. 2 fuel oil water heater supplied by a 1,000 gallon underground storage tank (UST). The interior of the addition is finished with sheetrock walls and ceilings and wood floors. The Site is serviced with municipal water and sewer provided by the City of Westfield.

Exterior portions of the Site consist of a paved parking lot on the south side of the building and grass covered lawns to the north, east and south of the subject building. Vacant woodlands border the Site to the south. The vacant woodlands slope up to the south, toward the abutting residential property.

The Site is abutted to the north by Franklin Street followed by residential houses; to the east by Hubbard Street followed by residential houses to the northeast and a town park and school to the southeast; to the south by residential houses; and, to the west by commercial and residential properties along Franklin Street.

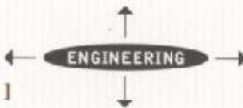
2.2 TOPOGRAPHY AND DRAINAGE

Site elevation is approximately 50 feet above mean sea level (MSL). The topography of the Site is generally level with a gentle slope to the north. Stormwater runoff from the roof and paved portions of the Site enter catch-basins located in Franklin and Hubbard Streets. Stormwater runoff from the southern portion of the Site enters a catch-basin located in the drainage swale which borders the Site to the south. Regional groundwater flow direction is likely towards the north towards the Westfield River located approximately 1,200 feet north of the Site.

2.3 SITE USE HISTORY

Information on historical use of the Site and vicinity was obtained from a review of historic maps and city directories available at the Connecticut Valley Historical Museum (CVHM) in Springfield, Massachusetts; from information available at the City of Westfield Assessors Office; and from discussions with Ms. Patti Hanson, Co-Administrator for the Barnard Rest Home. A summary of information from these sources is provided below.

We reviewed field cards for the Site available at the City of Westfield Assessor's Office on October 16, 2006. According to the assessment information, the Site is currently owned by Barnard Rest Homes, Inc. The original multi-story residential structure on the Site was constructed in 1900 and the single-story addition to the south was constructed in 1970. The subject property is approximately two acres in size and is zoned Residential B.



According to our Site contact, Ms. Hanson, the subject property was purchased by her grandparents in 1962 at which time only the original 2-1/2 story structure occupied the Site which was operated as a mission. She indicated that the addition was added in 1970 and the 1,000-gallon UST was installed at that time. Ms. Hanson stated that the UST was recently tested by a prospective purchaser of the Site and found to be in sound condition (i.e. no apparent leaks). The specific UST testing and results were not available to us for review. Ms. Hanson was unaware of any releases or storage of oil and/or hazardous materials, or environmental concerns at the Site, with the exception of the UST and ASTs described above in Section 2.1.

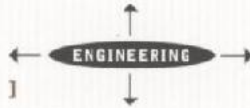
We reviewed historical maps available for the Site and vicinity at the CVHM on October 12, 2006. The Atlas of Hampden County, dated 1870, depicts the Site as residential surrounded by agricultural farms and residential houses. The Site is shown as vacant on the 1894 L.J. Richards and Company map of the Village of Westfield, with residential property shown to the north. The Shurtleff Mission is shown occupying the Site on the Richards Map Company, Town of Westfield Map, dated 1912. The main residential building is shown next to Franklin Street with four outbuildings depicted to the south. The site vicinity is shown as residential on the 1912 map.

We reviewed historical city directories for the Site at the CVHM on October 12, 2006. The directories from 1926 through 1990, in approximately 5-year increments, were reviewed. The 1926 through 1963 city directories list the Shurtleff Mission and a residential apartment at the 160 Franklin Street address. The Barnard Rest Home is listed for the Site in the directories from 1964 through 1990. The site vicinity is listed as residential through the 1960's and residential/commercial from the 1970's through the 1990s.

In summary, the Site has been residential since the late 1800s and a residence home for children and seniors from the early 1900's through the present. Originally, the Site contained only the northern part of the existing structure. A one-story addition was added to the south of the original residential house in 1970. An underground storage tank used to store fuel oil was installed in 1970. The Site vicinity has been residential and commercial since the early 1900s with a park and school located to the southeast of the Site.

2.4 UNDERGROUND STORAGE TANKS

We reviewed available storage tank records at the Westfield Fire Department on October 16, 2006 for the Site and vicinity. According to the records, a 1,000-gallon No. 2 fuel oil underground storage tank (UST) is listed for the Site. The records indicate this UST was installed in 1972. As described above, Ms. Hanson (Site owner representative) stated that the UST was recently tested by a prospective purchaser of the Site and found to be in sound condition. The specific UST testing and results were not available to us for review. No further information was available.



3.0 REGULATORY INFORMATION

We contacted local officials and reviewed selected state information available from on-line databases. In addition, we contacted officials at the City of Westfield Fire Department and Health Department.

3.1 LOCAL INFORMATION

We contacted the Westfield Health Department regarding records for the Site and Site vicinity on October 16, 2006. The Site and vicinity are serviced by municipal water and sewer service and the Health Department is not aware of private wells within 500 feet of the Site. There were no records indicating environmental violations for the Site or Site vicinity.

According to Westfield Fire Department records, a 1,000-gallon No. 2 fuel oil underground storage tank (UST) was installed at the Site in 1972. No further information was available.

3.2 STATE FILE INFORMATION

We conducted a review of published State and Federal lists and databases for the Site and Site vicinity regarding known locations of OHM releases. Environmental FirstSearch of Norwood, Massachusetts conducted the database search. A copy of the FirstSearch Report is included in Appendix B. A summary of the various available sources is provided in Table 1, along with the minimum search radii used.

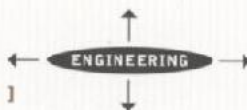
We also conducted an on-line review of information obtained from the Massachusetts Geographic Information System (MassGIS), which is available on-line¹. The Massachusetts Contingency Plan (MCP) has established reporting classifications for potential releases to soil and groundwater. We conducted an on-line review of the MassDEP Priority Resource Map for the Site and Site vicinity on October 11, 2006. The Site is not located within a current or potential drinking water source area. Current drinking water source areas are defined as areas:

- Within a Zone II or Interim Wellhead Protection Area for a public water supply;
- Within the Zone A of a Class A surface water body used as a public water supply; or
- Within 500 feet of a private water supply well.

Potential drinking water source areas are defined as areas:

- 500 feet or more from a public water supply line;

¹ http://maps.massgis.state.ma.us/massgis_viewer/index.htm

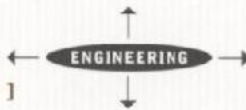


- Within an area designated by a municipality specifically for the protection of groundwater quality; or
- Within a Potentially Productive Aquifer (PPA) that has not been excluded as a Non-Potential Drinking Water Source Area (NPDWSA).

Therefore, based on criteria outlined in the MCP, and information presented in Section 3.1, the Site groundwater reporting classification would be RCGW-2. The Site soil classification would be RCS-1 for release reporting, due to the residential apartments at the Site and Site vicinity. These reporting classes for soil and groundwater should be reviewed and confirmed if future Site data is obtained indicating exceedance of any reporting standards.

Table 1
Government Agency Database Summary

Scope of Work Database	First Search Database	Radius (miles)
CERCLIS	CERCLIS	0.5
CERCLIS-NFRAP	NFRAP	0.25
CORRACTS	RCRA COR	1.0
ERNS	ERNS	0.25
FINDS	FINDS	0.25
FTTS	NCDB (National Compliance Database)	0.25
GW Classification	Not part of First Search- Looked up on Massachusetts GIS maps	Target Property
LUST/LAST	LUST	0.5
MLTS	Nuclear Permits	0.25
NPL	NPL	1.0
PWS	State Wells	0.5
RCRIS	Included with next three RCRA databases	0.5
RCRIS-LQG	RCRA GEN	0.25
RCRIS-SQG	RCRA GEN	0.25
RCRIS-TSDF	RCRA TSD	0.5
SHWS	State Sites	1.0
SPILLS	Spills-1990 HMIRS (DOT Spill Listings)	0.5
SPL	Not Available	1.0
SWF/LF	SWL	0.5
TRIS	TRIS	0.25
TSCA	NCDB (National Compliance Database)	0.25
UST/AST	REG UST/AST	0.25



3.2.1 On-Property Information

According to the FirstSearch report, there were no CERCLIS, NPL, RCRA or State listings for the Site within the search radii listed in Table 1.

3.2.2 Off-Property Information

The FirstSearch report indicated that there were no CERCLIS or NPL locations identified within the search radii referenced in Table 1. One RCRA listing and multiple state listed spill or release locations were identified within the search radii referenced in Table 1. Based on distance and groundwater flow direction, none of the RCRA or State release listings within the Site vicinity are expected to impact the soil and groundwater of the subject property.

4.0 SITE RECONNAISSANCE

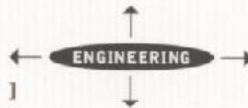
Mr. Joel A. Harris of O'Reilly, Talbot & Okun Associates, Inc. (OTO) conducted a Site reconnaissance on October 17, 2006. Relevant observations are provided below.

We observed the two No. 2 fuel-oil aboveground storage tanks (ASTs) located in the basement of the original residential building on a concrete floor. The two ASTs were piped together and the fuel line runs beneath the concrete floor slab to the steam boiler. We observed some rusting and pitting near the fuel line to one tank and the second tank appeared to have been repaired on the bottom with fiberglass. The AST with the fiberglass repair is located over a sump hole in the concrete floor. We did not observe evidence of leaks or stains on the bottom of the ASTs or on the concrete below the tanks.

We also observed suspect asbestos containing materials (ACM) within the subject building. A detailed description of the suspect asbestos containing material observed in the subject building is provided below in Section 5.0.

The fill and vent pipes for the 1,000-gallon fuel oil underground storage tank (UST) were visible in the grass covered area above the tank at the northeast corner of the addition building, adjacent to the boiler room. The exterior fuel line was also visible exiting from the top of the tank and running on top of the ground to the boiler room. We did not observe evidence of leaks or stains beneath the fuel lines or on the concrete floor beneath the boiler.

We observed a wooded drainage swale which borders the Site to the south. Miscellaneous debris was visible; including brush and fill piles, concrete, tires and household waste. A stormwater catch-basin is located in the drainage swale. No indications of staining or reportable surface releases of oil or hazardous materials were observed at the Site.



5.0 PRELIMINARY ASBESTOS SCREENING

5.1 ASBESTOS SCREENING

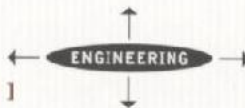
As part of our environmental assessment of the Site, we conducted a preliminary asbestos screen to render an initial opinion as to the presence and amount of asbestos containing material (ACM) within the Site building. This asbestos screen was not intended to fulfill the requirements of an AHERA, NESHAP or OSHA comprehensive survey.

During our Site visit, we observed suspect ACM in the subject building, in the form of pipe insulation, wall and ceiling plaster, 2 foot x 4 foot ceiling panels, resilient floor covering materials, exterior siding and roofing materials. We are presuming that the pipe insulation, floor covering materials, exterior siding and roofing materials are ACM. Mr. Joel Harris, a certified Massachusetts Asbestos Inspector (MA AI#72466), collected two samples of the wall plaster, and one sample of the 2'x4' ceiling panels, and submitted them to EMSL Analytical Inc. of Westmont, NJ. The samples were analyzed for asbestos content using Polarized Light Microscopy (PLM) according to EPA 600 Methodology. A summary of the samples collected, location and analytical results is provided in Table 2. Neither of the suspect building materials sampled during our assessment were found to contain asbestos fibers.

The following materials are presumed asbestos containing materials (PACM):

1. Approximately 400 linear feet of pipe insulation located in the basement of the original house structure.
2. Gasket and refractory materials installed within the steam boiler in the original house and the boilers (one natural gas and one fuel oil) located in the addition
3. Approximately 6,000 square feet of exterior transite shingles installed on the original house structure.
4. Approximately 27,000 square feet of resilient floor covering materials (floor sheeting and tiles) located in the original house and addition.
5. Approximately 20,000 square feet of asphalt tar and gravel and shingle roofing materials.

Portions of the pipe insulation materials in the basement were found to be in poor condition and should be removed or encapsulated. If demolition/renovation activities are planned at the Site that would disturb the PACMs, a comprehensive asbestos survey (according to the EPA NESHAPs regulation) and abatement program should be performed prior to these activities. ACM should be removed and disposed of by a Massachusetts licensed asbestos abatement contractor. Preliminary cost estimates to remove the PACMs observed at the Site are provided below in Section 5.2 and Table 3.



The asphalt shingle roofing, flashing and underlayment materials are presumed ACM and considered Category II: non-friable, asbestos-containing material. The EPA and Massachusetts Department of Environmental Protection (MassDEP) regulations allow these materials, if they are encapsulated in an asphalt base, to be removed using general construction techniques and disposed of as general construction debris. Asphalt materials containing asbestos fibers cannot be sent to a recycling facility or incinerated. Sawing or drilling of the material should not be performed unless wet methods are used or the equipment is equipped with a vacuum system. It is recommended that the materials be cut with a sharp instrument. The goal is to keep the asbestos fibers "encapsulated" in the asphaltic base.

**Table 2
Asbestos Analytical Results**

SAMPLE	DESCRIPTION	LOCATION	RESULTS
WP01	WALL PLASTER	ORIGINAL HOUSE	None Detected
WP02	WALL PLASTER	ORIGINAL HOUSE	None Detected
CP01	2'X4' CEILING PANEL	ADDITION	None Detected
Note: Certain suspect ACM was presumed ACM and not tested.			

5.2 ASBESTOS ABATEMENT COST ESTIMATES

The asbestos abatement cost estimates for the subject building are presented below in Table 3. The unit pricing used to calculate our estimated abatement costs are based on previous personal experience and discussions with area abatement contractors. The Means Construction reference manuals were also used to estimate the abatement unit costs of this project.

These estimates are presented for budgeting purposes only and assumes that all suspect materials observed during the Site visit are found to be ACM. Actual abatement costs may vary based upon contractor bids and the potential presence of ACM in locations which were not accessible during our survey, such as below concrete floor slabs or in hidden wall cavities.

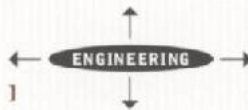


Table 3
Asbestos Budgetary Cost Estimates

MATERIAL	QUANTITY	UNIT PRICING	ESTIMATED ABATEMENT COST
PIPE INSULATION	500 Linear Feet	\$12.00 - \$15.00 lin./ft	\$6,000 - \$7,500
TRANSITE SIDING	6,000 Square Feet	\$2.00 - \$4.00 sq./ft.	\$12,000 - \$24,000
RESILIENT FLOOR COVERING	27,000 Square Feet	\$2.00 - \$4.00 sq./ft.	\$54,000 - \$108,000
GASKET AND REFRACTORY MATERIALS	3 Boilers	\$1,000 each	\$1,000
TOTAL			\$73,000 - \$140,000

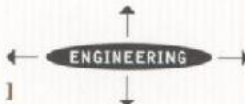
6.0 SUMMARY AND CONCLUSIONS

An Environmental Site Assessment was conducted for the Barnard Rest Home located at 160 Franklin Street in Westfield, Massachusetts. The assessment consisted of: a reconnaissance; a review of Site history; a review of regulatory agency files; conversations with the Site owner representative and local officials; and preparation of this report. A summary of our findings and conclusions is presented below.

Description and Setting

The subject Site consists of an approximately two-acre property occupied by a nursing home located at 160 Franklin Street in Westfield, Massachusetts. The Site building consists of 2-1/2 story residential house constructed in 1900 with a footprint of approximately 2,400 square feet. A one-story addition was added to the south side of the original structure in 1970 with a footprint of approximately 14,000 square feet. The Site is serviced with municipal water and sewer provided by the City of Westfield.

The Site is abutted to the north by Franklin Street followed by residential houses; to the east by Hubbard Street followed by residential houses to the northeast and a town park and school to the southeast; to the south by residential houses; and, to the west by commercial and residential properties along Franklin Street.



Site Use History

In summary, the Site has been residential since the late 1800s and a residence home for children and seniors from the early 1900's through the present. A one-story addition was added to the south of the original residential house in 1970. An underground storage tank used to store No. 2 fuel oil was installed at the time of the 1970 addition. The Site vicinity has been residential and commercial since the early 1900s with a park and school located to the southeast of the Site.

Underground Storage Tanks (USTs)

According to Fire Department records, a 1,000-gallon No. 2 fuel oil underground storage tank (UST) is located on the Site that was installed in 1972. Ms. Hanson (Site owner representative) stated that the UST was recently tested by a prospective purchaser of the Site and found to be in sound condition. The specific UST testing and results were not available to us for review.

Regulatory File Information

The FirstSearch report indicated that there were no CERCLIS, NPL, RCRA or State release listings for the Site. One RCRA listing and multiple State listed release locations were identified within the search radii. Based on distance and groundwater flow direction with respect to the Site, none of the area listings are expected to impact Site soil and/or groundwater above MADEP standards.

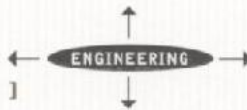
Site Reconnaissance

We observed the two No. 2 fuel-oil aboveground storage tanks (ASTs) located on a concrete floor in the basement of the original Site building. We observed some rusting and pitting near the fuel line to one tank and the second tank appeared to have been repaired on the bottom with fiberglass. The AST with the fiberglass repair is located over a sump hole in the concrete floor. We did not observe evidence of leaks or stains on the bottom of the ASTs or on the concrete below the tanks.

We also observed suspect asbestos containing materials (ACM) within the subject building. A detailed description of the suspect asbestos containing material observed in the subject building is provided in Section 5.0.

The fill port and vent pipe for the 1,000-gallon fuel oil underground storage tank (UST) was visible at the northeast corner of the addition building, adjacent to the boiler room. We did not observe evidence of leaks or stains beneath the fuel lines or on the concrete floor beneath the boiler.

No indications of unusual staining or reportable surface releases of oil or hazardous materials were observed at the Site.



Asbestos Screening Results

During our Site visit, we observed suspect ACM in the subject building, in the form of pipe insulation, wall and ceiling plaster, 2'x4' ceiling panels, resilient floor covering materials, exterior siding and roofing materials. We are presuming that the pipe insulation, floor covering materials, exterior siding and roofing materials are ACM.

Portions of the pipe insulation materials in the basement were found to be in poor condition and should be removed or encapsulated. If demolition/renovation activities are planned at the Site that would disturb the PACMs, a comprehensive asbestos survey (according to the EPA NESHAPs regulation) and abatement program should be performed prior to these activities. ACM should be removed and disposed of by a Massachusetts licensed asbestos abatement contractor. Preliminary cost estimates to remove the PACMs observed at the Site are provided in Table 3.

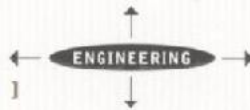
Conclusions and Recommendations

In conclusion and within the limited scope of our assessment, we found no information indicating that a reportable release of oil or hazardous materials presently exists at the Site, pursuant to MGL Chapter 21E. However, a 1,000-gallon fuel oil underground storage tank, installed in 1970, is located on-Site. We recommend that the UST be removed according to applicable state and local regulations. The tank removal should be observed by an environmental professional to determine if the soil beneath the tank has been impacted by a release or spill. Also, the two aboveground tanks in the basement of the original house are in poor condition and have been repaired. We recommend that these tanks be removed and replaced according to applicable State and local regulations. New tanks should be located away from the sump hole and be installed with a secondary containment structure. Fuel lines from the storage tanks to the boiler should be located above the floor slab or installed in lined conduit.

In addition, if demolition/renovation activities are planned that would disturb the presumed asbestos containing materials (PACMs); we recommend a comprehensive asbestos survey (according to the EPA NESHAPs regulation) be performed. ACM should be removed and disposed of by a Massachusetts licensed asbestos abatement contractor. Some of the pipe insulation materials in the basement of the original house are in poor condition and should be removed or encapsulated whether or not renovation/demolition activities are planned.

7.0 LIMITATIONS

Our Environmental Site Assessment was performed in accordance with generally accepted practices of other consultants undertaking similar studies at the same time and in the same geographic area. Our findings and conclusions must not be considered as scientific certainties, but rather as our professional opinion, concerning the potential significance of the limited data obtained during the course of our study. We do not and cannot represent that the Site contains no hazardous material or oil, or that the Site is free from latent



conditions not observed in our assessment. Our report is subject to the additional Limitations contained in Appendix A.

This assessment and report was prepared on behalf of and for the exclusive use of Westfield Community Development Corporation solely for the purpose of rendering an opinion as to the presence of oil or hazardous materials in Site soil and groundwater subject to requirements of M.G.L. Chapter 21E. This report shall not, in whole or in part, be disseminated or conveyed to any other party, or used or relied upon by any other party without the prior written consent of O'Reilly, Talbot & Okun Associates, Inc.