

BONALYN J. HARTLEY
Vice President of Administration

Employment History:

2001 – Present Vice President of Administration
Pennichuck Corporation, Pennichuck Water Works, Inc.
The Southwood Corporation, Pennichuck Water Service Corporation

1991 - 2001 Vice President - Controller
Pennichuck Corporation, Pennichuck Water Works, Inc.
The Southwood Corporation, Pennichuck Water Service Corporation

1985 -1991 Corporate Controller
Pennichuck Corporation, Pennichuck Water Works, Inc.
The Southwood Corporation

1983 -1985 Manager of Systems and Administration
Pennichuck Water Works, Inc.

1981 - 1983 Office Manager
Pennichuck Water Works, Inc.

Professional and Community Associations:

1995- Present Chairman and Trustee
Southern New Hampshire Medical Center, Nashua, NH

1991 - Present Director
National Association of Water Companies - New England Chapter

1997 - 2005 Chairman
Community Hospice House Endowment, Nashua, NH

1988 - 1997 Chairman and Director
Home Health and Hospice Care, Nashua, NH

1995 - 2000 Chairman and Director
Alumni Association Board of Directors, Rivier College, Nashua, NH

1995 - 1996 Vice Chairman
Organizational Diversity Committee
New England Water Works Association

1991 - 1997 Chairman
Customer Service Committee
New England Water Works Association

1986 - 1991 Director
Nashua Chamber of Commerce

1986 Appointed Member of U.S. Constitution Bicentennial Committee
City of Nashua

Experience:

Ms. Hartley has been with Pennichuck Corporation and its subsidiaries since 1979. She has worked in various capacities, including Vice President - Corporate Controller, Office Manager, and Manager of Systems and Administration. As Vice President of Administration, she is responsible for managing and directing administrative services, including MIS and data processing, customer service, and human resource functions. Ms. Hartley is also responsible for maintaining regulatory affairs by preparing testimony and exhibits for rate cases and tariff revisions before the New Hampshire Public Utilities Commission.

She directs all Data Processing and MIS efforts including, application development, system requirements and user training. She also oversees personnel policies and benefits for the Company as well as employee relations, staffing and performance evaluation. Ms. Hartley also serves on the management committee for union labor negotiations.

She has developed and implemented organizational structures to establish systems and financial controls for the Company as it has grown and expanded. She directs a customer service group with over 35,000 customers including the City of Nashua and numerous communities throughout New Hampshire. Ms. Hartley also supports the Company's business development of acquisitions and contract operations.

Education: Rivier College, Bachelor of Science, *cum laude* (business major, accounting minor)

Cases Before The New Hampshire Public Utilities Commission
In Which Bonalyn J. Hartley Has Testified

1. Re: Pennichuck Water Works, Inc. (DE 87-132): Pennichuck Water Works rate case.
2. Re: Pennichuck Water Works, Inc. (DR 89-120): Pennichuck Water Works rate case.
3. Re: Pennichuck Water Works, Inc. (DR 91-220): Pennichuck Water Works case petition to serve limited area of Towns of Epping and Derry and rates for systems in same.
4. Re: Pennichuck Water Works, Inc. (DR 92-220): Pennichuck Water Works rate case.
5. Re: Pennichuck Water Works, Inc. (DR 97-058): Pennichuck Water Works rate case.
6. Re: Pennichuck Water Works, Inc. (DW 01-081): Pennichuck Water Works rate case.
7. Re: Pittsfield Aqueduct Company, Inc. (DW 03-207): Pittsfield Aqueduct Company rate case.
8. Re: Pennichuck Water Works, Inc. (DW 04-056): Pennichuck Water Works rate case.
9. Re: Pennichuck East Utility, Inc. (DW 05-072): Pennichuck East Utility rate case.
10. Re: Pennichuck Water Works, Inc., Pennichuck East Utility, Inc., Pittsfield Aqueduct Company, Inc. (DW 05-179): Request for waiver of chart of accounts requirement.



WE WORK FOR PENNICHUCK – AND FOR THE CITIZENS

Safe, reliable water is not something we take lightly.

USWA



LOCAL 8938

As members of the United Steelworkers of America Local 8938, we have more than 510 years of experience in the water service industry. What that translates to is a level of experience, local knowledge, water quality expertise and high quality customer service that assures no water worries for Pennichuck customers – just safe, clean water.

Our 44 members, many of whom are Nashua taxpayers, do not understand why Nashua city officials have already spent more than \$1.2 million on consultants in an attempted eminent domain takeover of a company that has been serving the city well for over 150 years – a company for which we're proud to say we work.

Not only are we licensed technicians, but also volunteers, coaches and neighbors in many of the areas we serve. We believe in our work, in our communities and in Pennichuck Corporation.

We look forward to continuing to provide our customers with the high quality service they deserve. It's important.



Dear Customer:

We are pleased to welcome you as a customer to Pennichuck Water. Enclosed you will find an information booklet to tell you about Pennichuck Water and its services. It is provided as part of our service to you.

An 'Application Form' is also enclosed which should be completed, signed and returned to us so that we may initiate service on your account. There will be a one-time \$20.00 New Service/Transfer Service charge for each account established.

Also enclosed is an offer for Pennichuck customers to purchase common stock of Pennichuck Corporation (the "Company"), the parent of Pennichuck Water.

If you have any questions about your service, please call us at (603) 882-5191.

Best regards,
Customer Service



25 MANCHESTER STREET, PO BOX 1947

MERRIMACK, NH 03054-1947

(603) 882-5191

(800) 553-5191

FAX (603) 913-2362

WWW.PENNICHUCK.COM

CS-204



PENNICHUCK

25 Manchester Street • PO Box 1947 • Merrimack, New Hampshire 03054-1947
http://www.pennichuck.com • email:customer-service@pennichuck.com
Phone:603-882-5191 • 800-553-5191 • Fax:603-913-2362

CUSTOMER APPLICATION

Customer Account Number		System		
Customer's Last Name		First Name		Middle Initial
Spouse / Roommate's Last Name		First Name		Middle Initial
Business Name		Contact Name		
House No. and Street (Service Address)		Bldg. No.	Apt. No.	Floor
City / Town		State	Zip Code	
Mailing Address If Different Than Service Address				
City / Town		State	Zip Code	
Telephone No. (Customer telephone number is required for emergency notification)				
Fax No.		E-mail		
Occupation	Where Employed		Telephone No.	
Address				
<input type="checkbox"/> Single Family Home		Owner's Name (if renting)		
<input type="checkbox"/> Multi Family Home		How Many Units? _____		

The undersigned hereby applies for water service to be supplied at the address herein described and agrees to pay bills upon presentation in accordance with the company's rates, terms and condition on file with the NH Public Utilities Commission.

Customer Signature

Date

Pennichuck Water



Welcome to Pennichuck Water

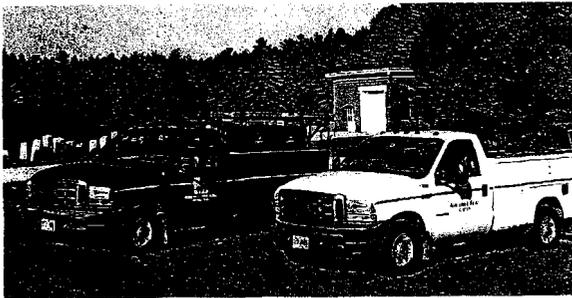
Since 1852, Pennichuck has been supplying water to communities throughout New Hampshire and has since grown to become the state's largest water utility. Today, Pennichuck serves more than 120,000 customers for residential, commercial, industrial use, and fire service protection.

Our largest water system supplies the city of Nashua and portions of Amherst, Merrimack, and Hollis. The primary source of supply is the Pennichuck Watershed, which is supplemented by the Merrimack River during dry summer periods. We also operate a number of separate water systems, supplied by groundwater wells throughout New Hampshire and Massachusetts.

Pennichuck also has wholesale water supply agreements for serving Hudson, Litchfield, Londonderry, Merrimack, and Milford, and operates a number of systems on a contract basis, such as the towns of Salisbury, MA and Hudson, NH. Today, Pennichuck remains focused on providing customers with a safe and reliable supply of drinking water, just as we have for over 150 years.

Security

For safety sake, we make sure that you can quickly and easily identify every Pennichuck employee. They're required to wear a company uniform and photo ID. Pennichuck vehicles are also clearly marked with our company logo. We thank you for your vigilance in protecting your water supply. Please call us immediately with any concerns regarding your water service.



Pennichuck Services

- Operation and Maintenance Contracts
- Laboratory Testing
- Water Treatment
- Engineering Services
- Pipe Installation and Maintenance
- Cross-Connection Testing
- Service Maintenance Program
(*Watertight Protection Plan*)
- Fire Protection
- Customer Confidence Reports

Your Water Service

1 WATER MAIN

Miles of water mains carry water from our reservoirs and wells to the home.

2 SERVICE LINE

These are pipes that go from the water main to the home. The Company owns the portion from the water main to the curb line. The customer is responsible for the remaining portion—from the curb line into the building.

3 CURB VALVE

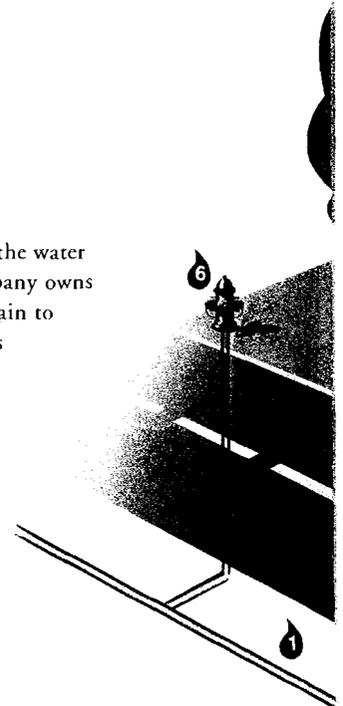
The valve that controls the flow of water to the home.

4 WATER METER

Records how much water is used. Usually is located inside the house. It is Company-owned, but the customer is responsible for any damages.

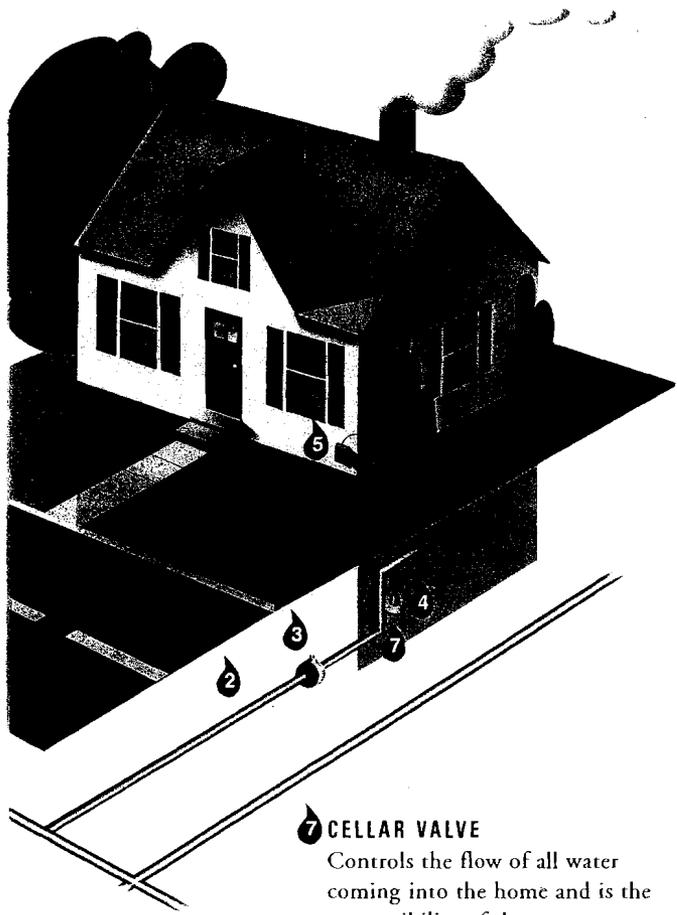
5 REMOTE METER READING RECEPTACLE

Permits us to obtain meter readings without entering the home.



We're here for you 24-hours a day.

In the event of an emergency, you can always reach us by calling 603-882-5191 or toll-free 1-800-553-5191.



6 FIRE HYDRANT

Provides water for fire protection and enables the Company to flush the water mains and maintain water quality.

7 CELLAR VALVE

Controls the flow of all water coming into the home and is the responsibility of the customer.

Frequently Asked Questions

How is my bill calculated?

Your water bill consists of a customer charge (based on your meter size) and a consumption charge (based on the reading obtained off your water meter). The reading is calculated in units and shown on your bill under "consumption". Units are calculated in 100 cubic feet (CCF) or 1,000 gallons and billed either monthly or quarterly, depending on your system.

How do I pay my bill?

Payment methods vary based on your location. Please refer to Payment Options included in this packet.

What happens if my payment is late?

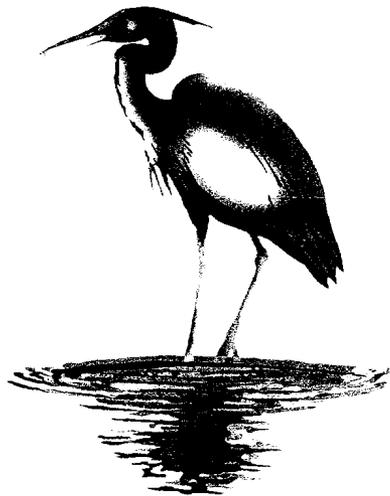
If a payment is not received by the due date, a disconnect notice will be sent to the customer, stating a disconnect date. If payment is not received by the disconnect date, service will be disconnected until the payment is made.

All rates are authorized by, and are on file with, the New Hampshire Public Utilities Commission. By NH Public Utilities Commission order No. 14.411 you are advised that you may bring any complaint, problem, concern, or comment to the attention of the Consumer Assistance Department at the Public Utilities Commission by calling their toll-free number: 1-800-852-3793

History

On June 19, 1852, the New Hampshire legislature granted a group of investors the status of corporation "for the purpose of bringing water into the villages of Nashua and Nashville, by means of subterranean pipes, for the supply of the inhabitants of said villages."

Such were the beginnings of the company that was to become Pennichuck Water. The world was different then. Yet, the challenges for Pennichuck Water are still the same today; managing growth to serve the needs of the population, adopting new technologies in engineering and water treatment, and always ensuring our customers a reliable supply of high quality water.



Water Consumption Chart

Annually, the average household uses 90,000 gallons.

FOR YOUR PERSONAL NEEDS:

Washing hands and face	3 gallons
Brushing teeth	2 gallons
Shaving	8 gallons
Toilet (average per flush)	5 gallons
Shower (per minute)	5 gallons
Bath	40 gallons

FOR YOUR HOUSEHOLD NEEDS:

Drinking water (per person per day)	0.6 gallons
Water for cooking (per person per day)	1 gallon
Washing dishes by hand	20 gallons
Automatic dishwasher (per load)	18 gallons
Washing machine (per load)	40 gallons

FOR YOUR OUTDOOR NEEDS:

Water garden (5 minutes)	30 gallons
Lawn sprinkler (30 minutes)	180 gallons
Wash car	100 gallons



PENNICHUCK

25 Manchester Street, P.O. Box 1947

Merrimack, NH 03054-1947

603-882-5191

800-553-5191

Fax 603-913-2362

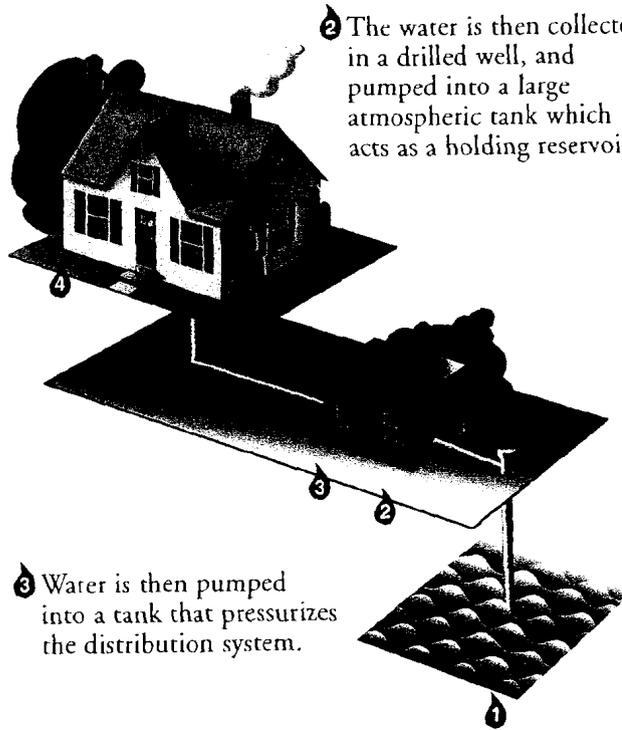
www.pennichuck.com

email: customer-service@pennichuck.com

The Community Well System

1 Below the surface of the ground, water moves through small fissures in the bedrock, a journey that helps to naturally purify it.

2 The water is then collected in a drilled well, and pumped into a large atmospheric tank which acts as a holding reservoir.



3 Water is then pumped into a tank that pressurizes the distribution system.

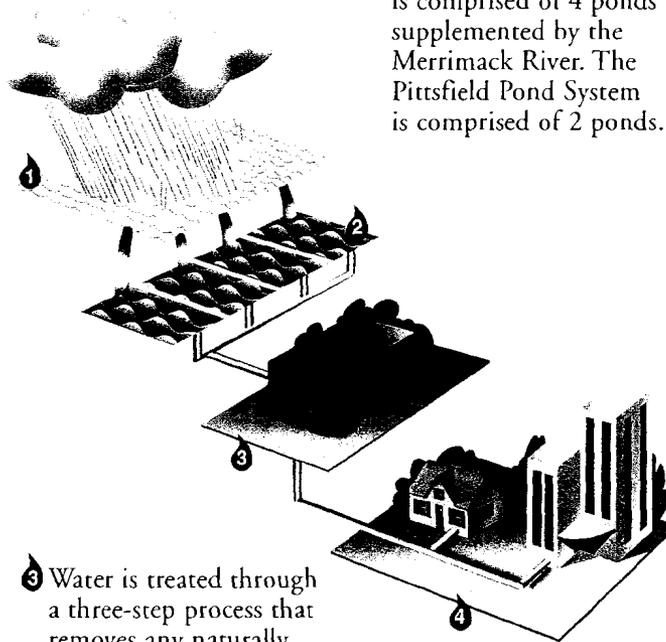
4 The water travels through the mains to your home.

Pennichuck Water

The Pond System

1 The watershed is the source of water that empties into the Pond System.

2 The Nashua Pond System is comprised of 4 ponds supplemented by the Merrimack River. The Pittsfield Pond System is comprised of 2 ponds.



3 Water is treated through a three-step process that removes any naturally occurring impurities or discoloration. Next, it is fed into a "clear well" where it is lightly chlorinated.

4 Once the water has been treated, it is pumped from the plant through a system of distribution mains to homes and businesses.

Pennichuck Water



PENNICHUCK

Your Water Usage

Your water meter records usage in units of 100 cubic feet.
1 unit (100 Cubic Feet) equals 748 gallons

To find out how much water you used in any given period:

Just subtract the reading on
your last bill 5693
From the current meter reading -5521
172 100 Cubic Feet

To convert to gallons:

Multiply your usage 172 100 Cubic Feet
By 748 x 748 Gallons per 100 Cubic Feet
128,656 Gallons used

Payments Options

By Mail

When paying by mail, you may pay by check, money order or traveler's check. Please do not send cash. Send payment and the detached portion of the bill in the return envelope provided.

In Person

- At the Company's business office at 25 Manchester Street, Merrimack, New Hampshire between the hours of 7:30 am to 4:30 pm, Monday through Friday.
- There is also a mail slot to the right side of the front door at our business office at 25 Manchester Street, Merrimack, New Hampshire.
- Hannaford in Hudson, New Hampshire will also accept our water payment.

Direct Pay

Your Water bill payment can be automatically deducted from your bank account. When the bill arrives, simply note the date and amount in your checkbook.

***If you do not pay your bill by the due date, you will receive a Disconnect Notice. Please call us if you are unable to pay your bill by the due date. If we do not hear from you by the date of disconnection, your water service will be disconnected.

To reconnect service you must pay your bill and a service charge.

CS-203

Notice to Customers

RATES APPROVED BY THE NHPUC

The New Hampshire Public Utilities Commission (NHPUC) approved a 13.99% permanent rate increase for service rendered effective June 1, 2004 for general metered customers. The following schedule shows the rates for each category of service:

QUARTERLY GENERAL METERED RATE

Meter Size	Quarterly Rate
5/8"	\$ 33.72
3/4"	\$ 48.53
1"	\$ 78.17
1 1/2"	\$ 152.35
2"	\$ 249.43
3"	\$ 457.38
4"	\$ 754.32
6"	\$ 1,496.80
8"	\$ 2,387.98
10"	\$ 3,427.39

In addition to this standard customer charge, the quarterly volumetric charge is:

\$1.76 per 100 Cubic Feet
100 Cubic Feet = 748 gallons

QUARTERLY PRIVATE FIRE PROTECTION

The charge shall be determined by the size of the pipe entering the property as follows:

Size	Charge
4" or smaller connection	\$ 71.25
6" connection	\$ 119.55
8" connection	\$ 176.01

Customers may direct any questions concerning rates or service to Pennichuck at its company's Customer Service Department, PO Box 1947, Merrimack, NH 03054-1947, or by calling 603-882-5191 or 1-800-553-5191 or via email at customer-service@pennichuck.com. Customers may also contact the NHPUC at their offices at 21 S. Fruit Street, Concord, NH 03301, or by phone at 1-800-852-3793.



25 MANCHESTER STREET, PO BOX 1947
MERRIMACK, NH 03054-1947
WWW.PENNICHUCK.COM

PWW

Notice to Customers

RATES APPROVED BY THE NHPUC

The New Hampshire Public Utilities Commission (NHPUC) approved a 13.99% permanent rate increase for service rendered effective June 1, 2004 for general metered customers. The following schedule shows the rates for each category of service:

MONTHLY GENERAL METERED RATE

Meter Size	Monthly Rate
5/8"	\$ 11.24
3/4"	\$ 16.18
1"	\$ 26.06
1 1/2"	\$ 50.78
2"	\$ 83.14
3"	\$ 152.46
4"	\$ 251.44
6"	\$ 498.93
8"	\$ 795.99
10"	\$ 1,142.46

In addition to this standard customer charge, the monthly volumetric charge is:

\$1.76 per 100 Cubic Feet
100 Cubic Feet = 748 gallons

MONTHLY PRIVATE FIRE PROTECTION

The charge shall be determined by the size of the pipe entering the property as follows:

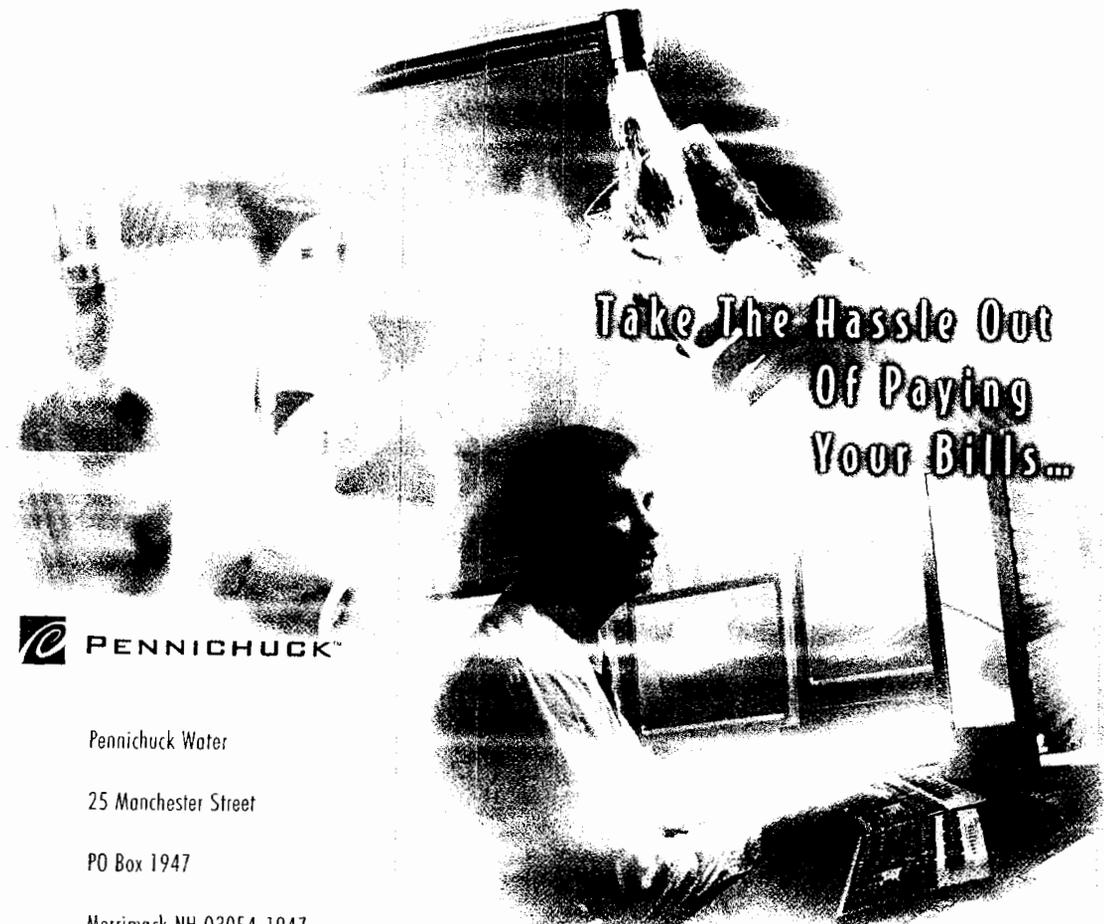
Size	Charge
4" or smaller connection	\$ 23.75
6" connection	\$ 39.85
8" connection	\$ 58.67

Customers may direct any questions concerning rates or service to Pennichuck at its company's Customer Service Department, PO Box 1947, Merrimack, NH 03054-1947, or by calling 603-882-5191 or 1-800-553-5191 or via email at customer-service@pennichuck.com. Customers may also contact the NHPUC at their offices at 21 S. Fruit Street, Concord, NH 03301, or by phone at 1-800-852-3793.



25 MANCHESTER STREET, PO BOX 1947
MERRIMACK, NH 03054-1947
WWW.PENNICHUCK.COM

PWW



Take The Hassle Out
Of Paying
Your Bills...



Pennichuck Water

25 Manchester Street

PO Box 1947

Merrimack NH 03054-1947

800 553 5191

603 882 5191

Fax 603 913 2362

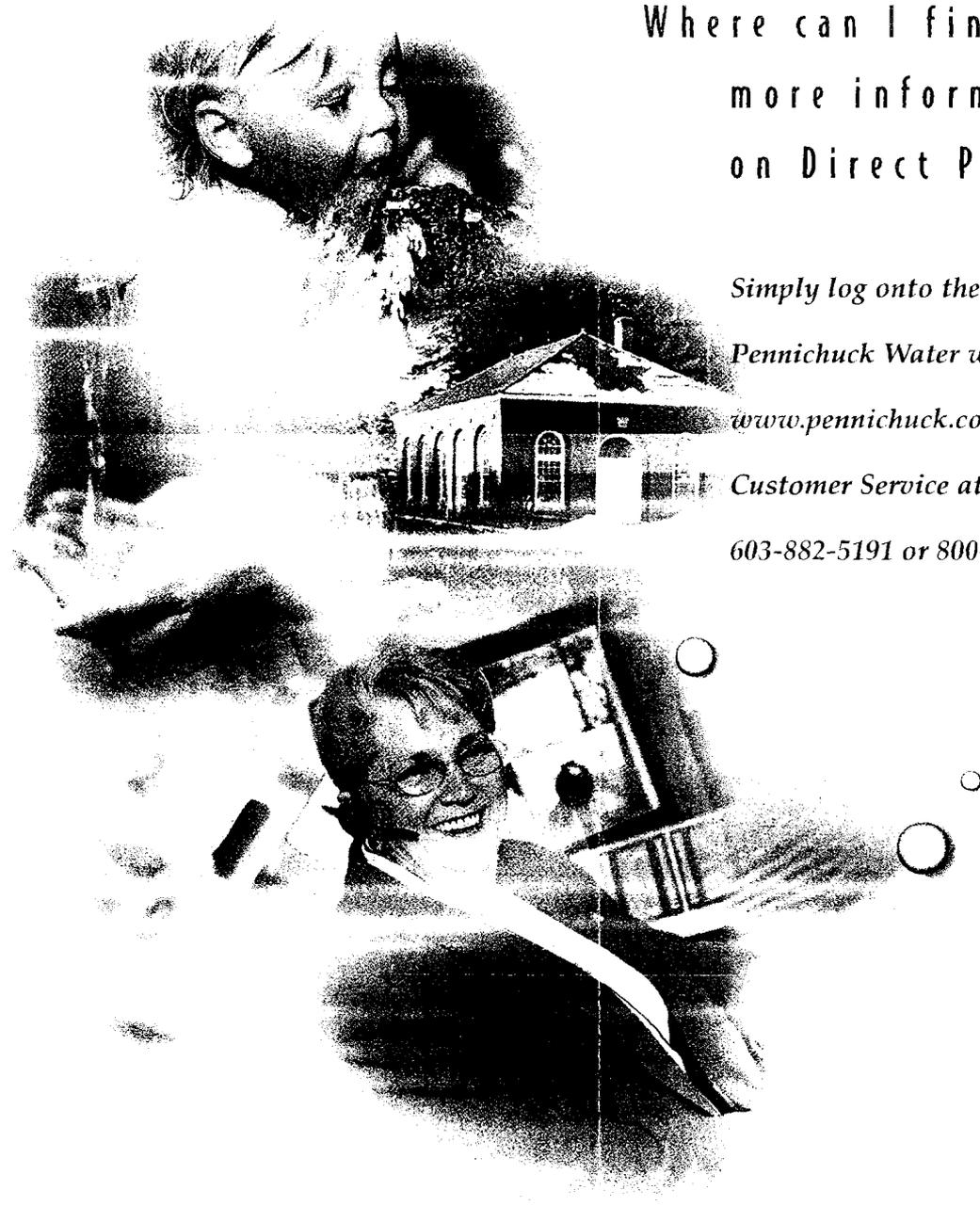
www.pennichuck.com

customer-service@pennichuck.com

Now offering

Direct Payment!





Where can I find
more information
on Direct Payment?

*Simply log onto the
Pennichuck Water website at:
www.pennichuck.com or call*

*Customer Service at:
603-882-5191 or 800-553-5191.*

What is Direct Payment?

Direct Payment is a reliable, confidential, and efficient, electronic payment alternative to paper checks. When you use Direct Payment, you authorize a company to electronically collect a payment from your checking or savings account to pay a bill. So instead of writing a check every month or quarter, your financial institution (bank or credit union) will automatically make the payment for you. The withdrawal will come from your account on the due date as specified on your bill.

Why use Direct Payment?

You will save time preparing your payments, save money on postage and check fees, eliminate the chance of a late payment, and save time balancing your bank statement.

How much will Direct Payment cost me?

Direct Payment is a service provided by Pennichuck at no additional cost to the customer.

Is Direct Payment safe and confidential?

Direct Payment is more confidential than writing checks. When you send a check in the mail, it is estimated that from start to finish, 12 to 16 people will touch our check. With Direct Payment, no one does.

How will I know the amount of the payment?

You will receive your water bill as usual. However, you will not need to send payment. On the bill, you will be notified of the date your payment will be withdrawn from your account. This will typically be 20 days from the bill date.

What if there is a discrepancy between my bank statement and the water bill I received from Pennichuck?

Notify your bank immediately. You have up to 60 days from your bill date to notify your bank in person, by telephone, or in writing of an unauthorized payment or an incorrect payment amount. You may be required to provide a written confirmation within 10 days. If the bank needs more than 10 business days to investigate and resolve a matter, it must credit the amount in question to your account during the investigation. You can also contact Pennichuck's Customer Service Department (603-882-5191). We may be able to resolve the issue for you.

What if the amount of the bill is incorrect?

Contact Customer Service immediately and we will be able to determine if there was an error. Your options are to have us terminate your automatic withdrawal or call your bank to stop payment before it's posted to your account. This will allow you time to research the matter further.

Can I stop a single payment without canceling the service altogether?

Yes. When your bill is issued to you, the amount of the bill is not deducted from your account until your bill due date. To stop a payment, call our Customer Service department (603-882-5191) at least 5 days before the due date, and have them cancel the debit. You will still be set up for Direct Payment for your next billing period.

Authorization Agreement for Direct Payments (ACH Debits)

How do I discontinue my Direct Payment arrangement with Pennichuck Water?

Once you are signed up, you can cancel your Direct Payment arrangement any time by either a written request, telephone call, or an email to Pennichuck. Pennichuck requires 5 days notification prior to your bill due date to terminate your direct payment arrangement.

How do I sign up for Direct Payment?

Just fill out the application attached and mail it back to Pennichuck at:

Pennichuck Water
25 Manchester Street, P.O. Box 1947
Merrimack, NH 03054-1947

Use the sample check below to find your routing # and account # for filling out the application.

Jane Doe 25 Manchester Street Merrimack, NH 03054	012345678	115
	DATE _____	
PAY TO THE ORDER OF _____	\$ _____	
	DOLLARS	
Memo _____		
000012120	001400214	0115

Routing # Account #

Please call Customer Service at 603-882-5191 if you have any questions.

Pennichuck Water

Company Name

Your Pennichuck Water Account #

I (we) hereby authorize Pennichuck Water, hereinafter called the Company, to initiate debit entries to my (our)

_____ Checking/NOW Account _____ Savings Account

indicated below and the financial institute named below, and to debit the same to such account.

Financial Institute Name

Branch

City

State

Zip

Routing #

Account #

This authorization is to remain in full force and effect until at such time I decide to discontinue this payment service and have notified the Company in such a manner as to afford the Company a reasonable opportunity to act on it.

Name(s) (Please Print)

Address

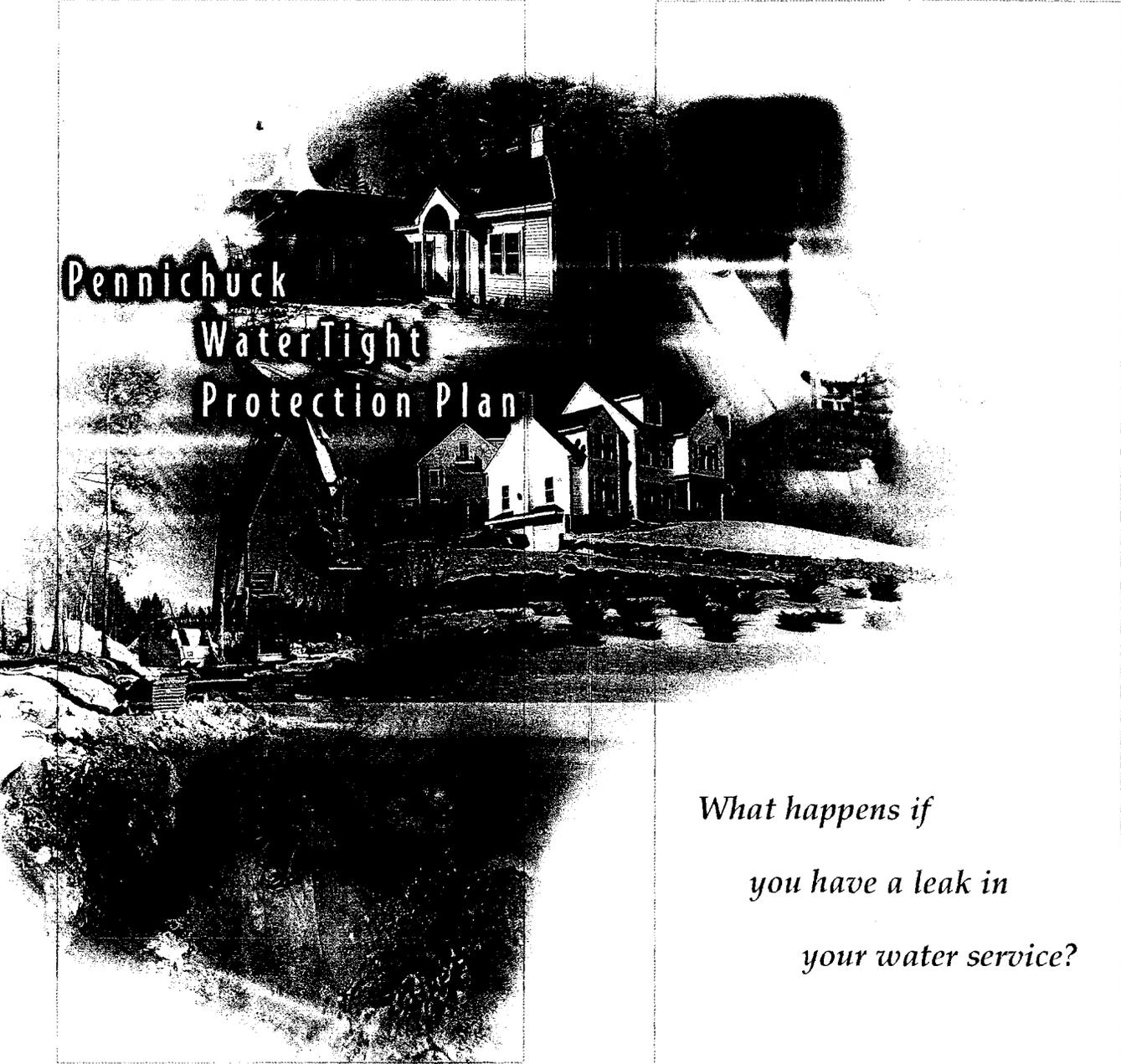
Daytime Telephone #

Signature

Date

Please mail form to: Pennichuck Water
25 Manchester Street, P.O. Box 1947
Merrimack, NH 03054-1947

Please call Customer Service with any questions: **603-882-5191**



**Pennichuck
WaterTight
Protection Plan**

*What happens if
you have a leak in
your water service?*



*You're responsible
for repairs!*



The Pennichuck WaterTight Protection Plan Terms And Conditions

Coverage: Includes all parts, materials and labor required to repair or replace the water service line, customer shut off (cellar) valve, and, for those customers who have outside meter pits, coverage includes the meter pit, meter pit cover and meter pit valves. Pennichuck Water Service Corporation (here after referred to as "Pennichuck," and in its sole discretion, shall make the determination between repairing or replacing any covered part found to be damaged or defective. Any covered parts replaced will become the sole property of Pennichuck. Coverage includes excavation, as required, in the area of repair or replacement, and also includes the cost of water service shut off/turn-on by the applicable servicing utility and repaving of paved areas and restoration (including filling, loaming and seeding) of non-paved areas disturbed by excavation. Such restoration does not include replacement of plantings, shrubs or trees placed in areas requiring restoration, nor is Pennichuck responsible for the cost of replacing such plantings, shrubs or trees.

Exclusions: Does not include any parts not specifically identified as covered. Items such as pressure reducing valves, booster pumps, lawn and/or fire sprinkler systems, etc. are not included in the WaterTight Protection Plan coverage. Does not cover repair of any leaks inside the premises beyond the customer shut off (cellar) valve. Does not cover preexisting damages, new service installations, relocation or alteration of existing water service lines, repairs and/or replacement of parts damaged directly or indirectly as a result of you or any other party working or excavating on your property or in the vicinity of the water service line or its associated parts. Does not cover damages caused by earthquake, hurricane, volcanic eruption, flooding, landslide, natural disaster, civil disobedience, riot or war. Does not cover improperly installed pipes and appurtenances. Does not cover restricted flows (as opposed to cessation of flows), unless such restricted flows (a) are primarily caused by conditions in covered parts, and (b) Pennichuck determines that such restricted flows fall below the minimum pressure and flow standards set by the New Hampshire Public Utilities Commission and the Department of Environmental Services.

Eligibility for Coverage: You must own or have a written legal responsibility and authority to provide maintenance for the water service line (and associated parts) to your residential dwelling. Service line can be no greater than 2 inches in diameter and must conform to the design standards of Pennichuck's Rules and Regulations. Pennichuck reserves the right to deny plan coverage for any reason. Separate WaterTight Protection Plan coverage is required for each additional service connection and/or service line at a premises. Coverage is not transferable.

Enrollment: If you pay by check/money order, your protection plan begins within 10 days after your check/money order and enrollment form have been received by Pennichuck and your check has been cleared by your bank. If you elect to have the charges added to your water bill, your protection plan begins on the date of the first bill following your authorization of the protection plan. Pennichuck reserves the right to make an on-site inspection of your service line and associated parts to ensure they are in proper operating condition before accepting any responsibility under the plan.

Cancellation/Termination: You may cancel this protection plan at any time by notifying Pennichuck in writing at Pennichuck Water, 25 Manchester Street, PO Box 1947, Merrimack, NH 03054-1947, or by calling 1-800-553-5191. PENNICHUCK MAY ALSO TERMINATE THIS PLAN FOR NON-PAYMENT OF THE FEE AND RESERVES THE RIGHT TO TERMINATE THIS PROTECTION PLAN IF PENNICHUCK DETERMINES THAT: 1) The service line or its associated parts do not conform to the standards listed in Pennichuck's Rules and Regulations. 2) There are unsafe working conditions at the site that the property owner or person responsible for service line repair refuses to correct. 3) The property owner or person responsible for service line repair does not allow or permit the servicing or replacement of any parts necessary to maintain the parts covered.

Limitations: Pennichuck will not be held liable for any incidental or consequential damages, including water damage caused by leaks. Pennichuck will also not be held liable for any damages caused to you or your property unless such damage is the direct result of negligence of Pennichuck or its agents. All work in relation to this protection plan must be performed by Pennichuck or our authorized contractor. This protection plan will not pay for any labor or parts, costs for repair, or replacement of any covered items performed by any unauthorized parties or any water damage caused by leaks.

Renewals: For those customers who have paid one year in advance, the protection plan will be automatically renewed on your anniversary date. You may elect to renew by paying for the next year by check, money order, or by having the charges added to your monthly or quarterly water bills, depending on your billing cycle. If you elect to add the charges to your water bill, one-fourth (1/4) of the annual fee for the WaterTight Protection Plan will be added to your next monthly or quarterly water bill, and all subsequent water bills. To cancel your program, please call us at 1-800-553-5191. Information and prices contained in this brochure are accurate as of (January 1, 2004). Pennichuck reserves the right to change the coverage or price of the protection plan without prior notice at the time of renewal.

The above terms and conditions are available in large print upon request.

Follow these easy steps to sign up for Pennichuck WaterTight Protection Plan ...

Fill In Name & Address Information

Name _____

Daytime Telephone _____

Address of Covered Property _____

City _____ State _____ Zip _____

Planholder's mailing address (if different than covered property)

Street _____

City _____ State _____ Zip _____

Signature _____

IMPORTANT NOTE: Your signature verifies enrollment, and acceptance of the terms of the plan. Please keep the accompanying Pennichuck WaterTight Protection Plan brochure as your description of Plan coverage. Don't forget to insert your check or money order if paying by those options.

Select Payment Option

Full Payment

Enclosed is my check or money order in the amount of \$68.00. Please make payable to Pennichuck Water.

No Payment Now

Please bill me in equal installment payments on my monthly or quarterly water bills. I understand coverage will not begin until the date of my next quarterly bill.

Enroll by mail

Complete this form and mail to Pennichuck Water.

Or, enroll on-line

Visit www.pennichuck.com to enroll.

Or, Call Us Toll-Free
1-800-553-5197



Pennichuck Water
25 Manchester Street
PO Box 1947
Marion, NH 03054-1947
800 553 5197 or 603 882 5191
Fax 603 913 2362
www.pennichuck.com
customer-service@pennichuck.com

For Only \$68 A Year, Pennichuck Is Prepared To Handle A Leak In Your Water Service

What would you rather do?

- Pay \$2,000 or more for repair work
- Call Pennichuck to disconnect your water service
- Hire an excavator to replace or repair your leaking water service
- Hire a plumber to repair your pipe and stop the leak
- Patch your driveway and resod your lawn
- And, call Pennichuck to reconnect your water service

Or, leave it to Pennichuck Water

- Make one call and have Pennichuck Water service everything for you

Save yourself the inconvenience, and potentially thousands of dollars in repairs by enrolling in the Pennichuck WaterTight Protection Plan today!

Did You Know...

That you own the water service from your property line into your home?

It's surprising when you discover that, as the owner of the property, you are responsible for the repair and maintenance of your water service from the street into your home. Until a problem occurs, you may not realize that you're faced with \$2,000 or more in repairs.

Homeowner's Insurance isn't the answer.

Most homeowner's insurance policies do not cover the cost of repairing or replacing water service lines and, even if it did, there's typically a large deductible that must be paid first. Now, there is a simple way to avoid costly repairs in your water service line. Enroll in the *Pennichuck WaterTight Protection Plan*, and gain peace of mind, knowing that if you suddenly have a leak, Pennichuck Water will take care of everything.

Guaranteed Peace Of Mind...

For Only \$68 A Year.

Enroll in the WaterTight Protection Plan and Pennichuck Water will provide complete coverage for the repair and replacement of your leaking water service connection from the property line to your shut off valve in the basement. If you have a leak from your water service, just call us, and we will handle everything—for just \$68 per year. Our authorized service person will be dispatched to your home to take care of the problem.

A Great Value...

The WaterTight Protection Plan can easily pay for itself when you consider that the cost for disconnecting and reconnecting your water service even once may be more than \$68, it's easy to see why the WaterTight Protection Plan is such a great value.

Enroll Today!

Enrolling in the WaterTight Protection Plan is easy. You can pay the \$68 annual fee by check, money order, or add it to your regular water bill. Simply fill out the attached postage paid reply card and return it. Or for even faster service, call our toll-free customer service number at 1-800-553-5191. Enroll today, and you'll never have to worry about expensive water line repairs again.



You're responsible for maintaining the water service line from the property line to the house.



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October 4, 2005

Dear Pennichuck Customer:

I am pleased to offer you an opportunity to purchase common stock of Pennichuck Corporation (the "Company"), the parent of Pennichuck Water Works, Inc., Pennichuck East Utility Inc., Pittsfield Aqueduct Company, Pennichuck Water Services Corporation and The Southwood Corporation, at market prices without the expense of brokerage fees or commissions. This opportunity is being made available to all water customers through the Company's Dividend Reinvestment and Common Stock Purchase Plan (the "Plan"). If you are a landlord or manager of a condominium association, kindly forward a copy of this letter to your tenants or association members who are customers of Pennichuck.

You may become a stockholder by making an initial investment of \$100 up to \$1,000. Thereafter, you will be eligible for participation in the Plan by reinvesting dividends on a quarterly basis on the stock which you own, and by making future optional cash investments (at market price) on a monthly basis. Market price of shares purchased from the Company will be determined by the average of the closing bid prices for the Company's common stock as quoted on the NASDAQ National Market System over a 5-day period preceding each quarterly dividend payment date.

The Company, through its subsidiary Pennichuck Water Works, Inc. has provided continuous water service to the City of Nashua since 1852. Presently, the Company also renders water service to portions of twelve other towns in New Hampshire. The Southwood Corporation, owns, develops and sells real estate, and Pennichuck Water Service Corporation is engaged in providing water system management services.

Further information about the Plan is available in the Plan prospectus. You may use the enclosed card to request a Plan prospectus and an enrollment application. Please read the prospectus thoroughly before making your investment decision. I look forward to hearing from you.

Sincerely,

A handwritten signature in cursive script that reads 'Don Correll'.

Donald L. Correll
President and Chief Executive Officer

The WaterLine

P e n n i c h u c k W a t e r

System Upgrades Help Us Improve Service

In a water system as large and complex as Pennichuck's, it's a constant process to plan, upgrade and maintain our infrastructure, to ensure we provide the best possible service and continue to meet increasingly stringent regulations for water quality. Following is a recap of recent improvement projects.

- Replaced over 24,100 feet of 100+-year-old, cast-iron water main in the downtown area, which eliminates colored water and improves fire protection.
- Boosted the water pressure in over 1,500 homes in different parts of Nashua.
- Removed the old finish and re-coated the interior and exterior of the water storage tank at Kessler Farm to prevent corrosion.
- Upgraded two dams in our pond system to comply with higher safety standards.
- Completed a comprehensive study of new treatment processes and developed an engineering plan to upgrade our main water treatment plant in order to continue to meet the stricter regulations of the Safe Drinking Water Act.
- Worked with businesses to find ways to reduce storm water runoff that affects the quality of the water in the Pennichuck Brook.

Treatment Plant

Upgrading our treatment plant is a major project that will continue through the first half of 2008.

Kessler Tank

A new exterior coating will help preserve the life of the water storage tank at Kessler Farm.

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Donald L. Ware,
Senior Vice President-Operations

Where Does Your Drinking Water Come From?

Our water comes from three main sources: surface water, ground water and purchased water. Many years of a growing population, and increased pollution, create special challenges for maintaining high quality water sources. This is why protecting our watersheds is so important.

"Protecting our watershed is the most critical component to preserving quality of water now and for future generations."

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What is a watershed? Our largest watershed covers 27.5 miles. All the rain that falls into this area ultimately drains into our pond system, which provides 75% of the water supply for our customers in the Greater Nashua area. Additionally, the Pittsfield watershed drains into Berry Pond and provides water to the residents of Pittsfield.

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Ground Water: Ground water is the source for many other communities. This water comes from large underground pools and rivers, which are tapped into through deep wells, and the water is pumped up to the surface. Pennichuck services over 35 well systems throughout New Hampshire.

Purchased Water: In some cases, it's necessary for Pennichuck to buy water from other water utilities. Usually this entails building an interconnection between the two water systems.



Supply Dam

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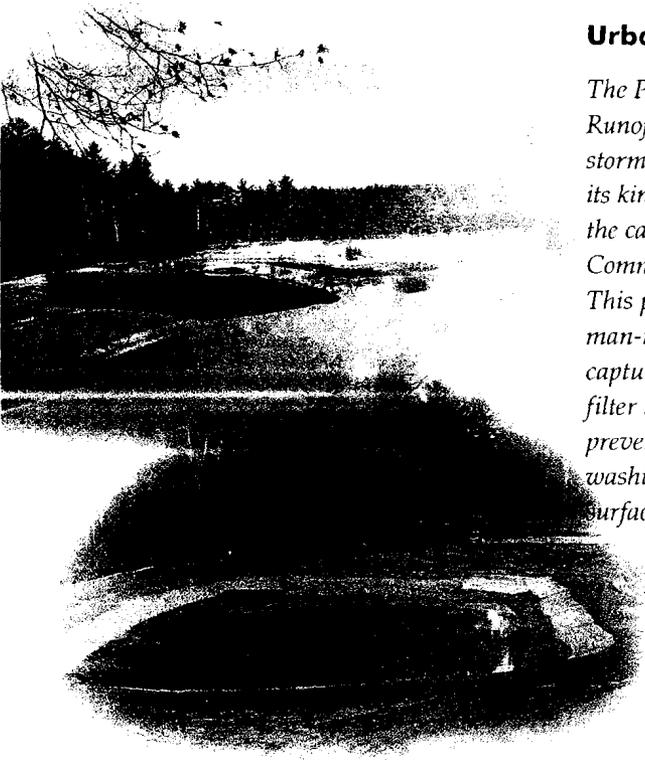
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Managing and protecting our water sources

Buffer Zone

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Urban Runoff Project

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Wellhead Protection Buffer

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Help us protect water quality

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Concerned citizens start grassroots SmartWater campaign.

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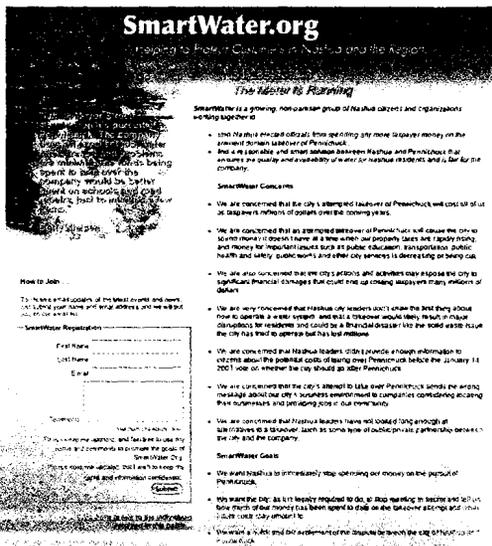
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The WaterLine

Pennichuck Water

An Overview of the Pittsfield Water System

How does a water system work? What happens to the water between the time it originally falls as rain and when it comes out of your faucet? Inside, you'll find the first in a series of articles that will explain everything about the process. But first, here are a few facts and statistics specifically about the Pittsfield water system.

Berry Pond

The watershed for the Pittsfield water system covers 397 acres, or .62 square miles. This water drains into Berry Pond, which is the exclusive source of supply for all our customers in the Pittsfield area.

"Pennichuck's operating staff is focused on providing quality drinking water and responsive customer service."

Donald L. Ware,
Senior Vice President-Operations

Berry Pond Dam

The Berry Pond reservoir holds 100 million gallons of water. The dam was originally built in 1884. Pennichuck rebuilt the dam in 1998, upgrading it to meet current safety standards.

Pittsfield Water Treatment Plant

The Pittsfield water treatment plant has the capacity to process up to half a million gallons of water per day. The average daily consumption is currently 156,000 gallons which leaves plenty of room for future expansion.

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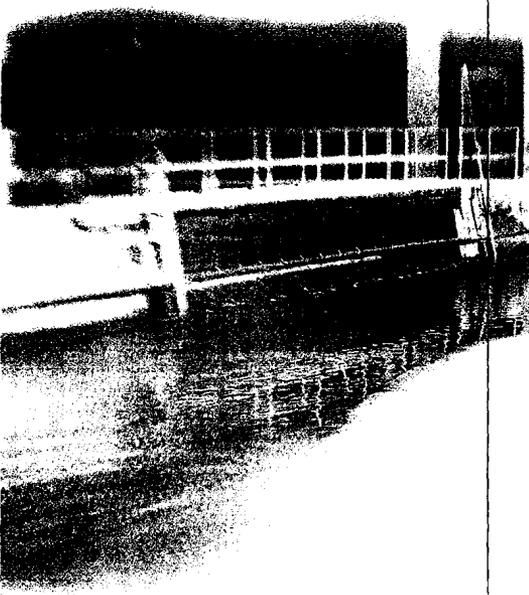
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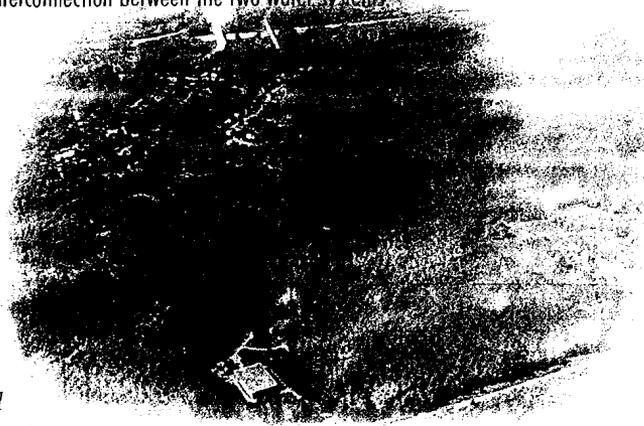
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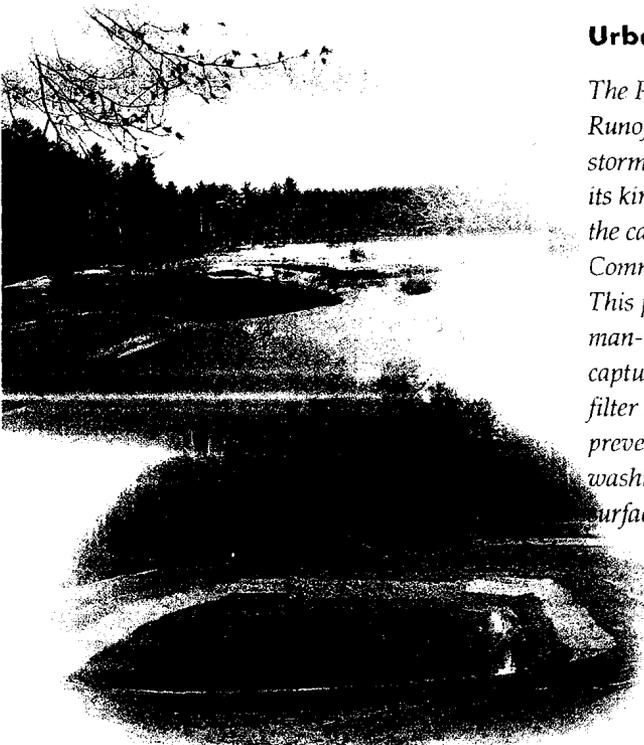
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Managing and protecting our water sources

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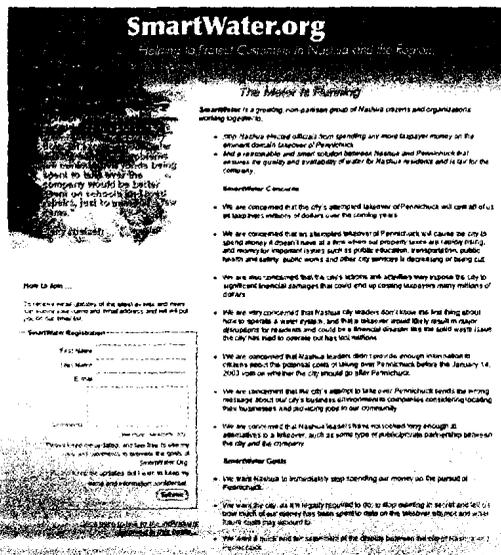
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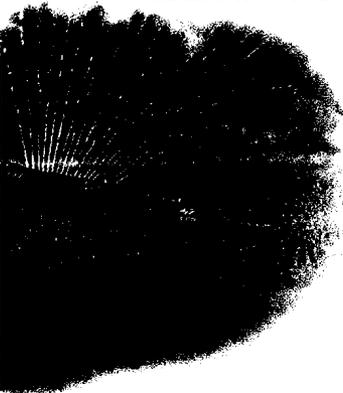
The WaterLine

P e n n i c h u c k W a t e r



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CWS

Get the lawn you want with less water

The key to growing and maintaining a rich green lawn is giving it just the right amount of water. Proper irrigation will help make your lawn stronger and healthier using less water.

Are you drowning your grass?

Over-watering never gives your soil a chance to dry out, which makes grass weaker and more susceptible to fungus, disease and weeds, resulting in shallow roots. Avoid watering every day or after heavy rainfall.

Let your roots grow.

If there's always water near the surface of the soil, grass has no incentive to grow deep roots. Frequent, light applications of water are bad because they cause grass to grow shallow roots, which limits its nutrient and water uptake, and lessens its ability to withstand droughts. It is advisable to water for longer periods every other day to encourage deep root growth.

How much water does your lawn need?

Clay soil holds more moisture, so it needs less irrigation than sandy soils. Lawns in low or shaded areas need less irrigation than those on high, windy areas with a southern exposure. All lawns are different, but in general, a mature, healthy lawn needs approximately 0.7" of water per week during cool, cloudy weather, and up to 1.0" per week during hot, sunny, windy periods.

How long should you water?

First, you have to know the application rate of your sprinklers. Place a few tin cans across your lawn and irrigate the lawn for a given time period, such as 30 minutes. Measure the depth of water collected in each can and calculate the average to determine your application rate for 30 minutes. Now adjust the time to meet your irrigation needs. For example, if your application rate was 0.25" in 30 minutes and you want to apply 0.5" this week, operate your sprinkler system for 60 minutes.

Avoid problems and conserve water.

Home lawns should be watered infrequently and deeply to avoid the many problems associated with over-watering. Your lawn will be stronger, healthier and have less pest problems, which helps preserve our natural resource.

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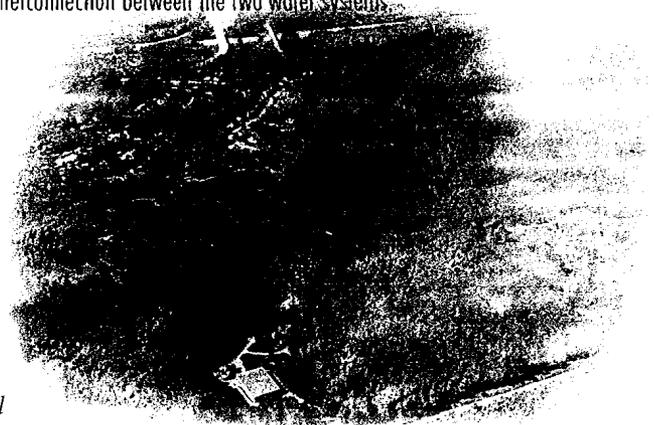
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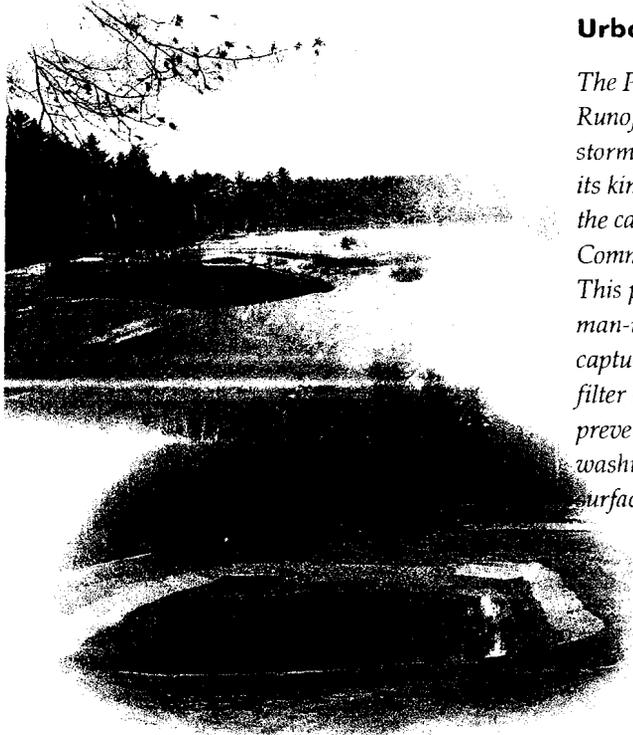
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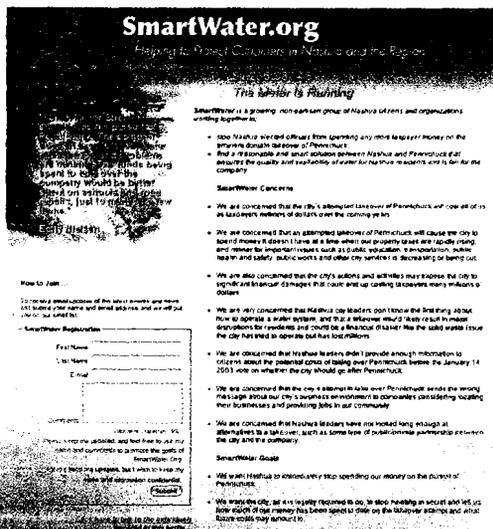
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PENNICHUCK WATER WORKS, INC
 CHARITABLE CONTRIBUTIONS
 JANUARY 1, 2005 - OCTOBER 31, 2005
 2930-410-001

VENDOR	PURPOSE	AMOUNT
United Way of Greater Nashua	Annual Pledge	5,500.00
Daniel Webster College	Annual Fund Donation/Ad for Charity Auction	5,000.00
Home Health & Hospice Care	5th Anniversary Dinner - Sponsorship	5,000.00
Rivier College	Leadership Gift	5,000.00
Boys & Girls Club of Greater Nashua	2005 Partners for Kids Sponsorship	1,500.00
Boys & Girls Club of Greater Nashua	Auction 1000 - Golf Tournament 500	1,500.00
Nashua Care Center	3rd Annual John P Wirbal Memorial Golf Tourn	1,500.00
Girls Inc of New Hampshire	Charitable Contribution	1,000.00
YMCA Of Greater Nashua	Strong Kids Campaign	1,000.00
Rotary Club of Nashua West	Weather Sponsor for Rock'N'Rib Fest	750.00
Community Hospice House	Community Hospice Foundation	600.00
Home Health & Hospice Care	Charity Golf Tournament 2005 - Hole Sponsor	500.00
Junior Achievement of NH	2005 Annual Recognition Luncheon	500.00
St. Joseph's Hospital	19th Annual Golf Tournament Sponsor	500.00
Merrimack Lions Club	Field Day Sponsor	400.00
St Joseph's Community Services	Annual Ballroom Gala - Table to 10	400.00
Charlotte Ave PTO	Teacher Appreciation Luncheon	350.00
Todd Goodwin/Games Consultant-Story Teller	Charlotte Ave - Kick off Summer Reading event	350.00
Charlotte Ave PTO	Back to School Family Cookout	300.00
Rotary Club of Nashua West	13th Annual So NH Explempary Workers Recogn	275.00
Greater Nashua Area NAACP	1st Annual Freedom Fund Dinner - Sponsorship	250.00
Milford DO-IT	Milford Main St Program Downtown	250.00
Nashua North Youth Baseball	1/2 Sign for Sponsorship	250.00
Rotary Club of Nashua West	Spaghetti City Sponsorship	250.00
Senior Activity Center	Star Sponsor Ad - Senior Variety Show	250.00
YMCA Of Greater Nashua	Golf Tournament Sponsor - Flag Sponsor	250.00
Taylor Rental	Dunk Tank for Charlotte Ave School	214.92
Merrimack Police Department	Police Detail for Funeral @ Bowers Pond	209.72
Community Council of Nashua NH	3rd Annual Insert in Nashua Telegraph	200.00
Dana-Farber Marathon Challenge	Sponsorship - D Cristofaro's Daughter	200.00
MDNA	Lock Up Fundraiser - Sponsorship	200.00
Merrimack Lions Club	Events Sponsor	200.00
New England Water Works	Field Day Sponsor	200.00
New Hampshire Flames	Corporate Sponsor - S Greenwoods Daughter	200.00
American Legion Aux #3	Girls State Program Sponsorship	190.00
Nashua Police Patrolman's Association	Annual Fundraiser	175.00
Peaceful Playgrounds/Charlotte Ave School	Program Kit for Charlotte Ave School	166.88
NH Partners in Education	2004-05 Sponsorship	150.00
American Cancer Society	Dawn DeBlois Mother-in-Law Donation	100.00
Franklin Visiting Nurse Association	Donation for Janice Pulomena's Dad	100.00
Home Health & Hospice Care	2005 Teddy Bear FunFest	100.00
Hospice House	Dale Slattery's Mother Donation	100.00
Lil'Iguana Childrens Safety Foundation	Run, Yell, and Tell Campaign	100.00
Make-A-Wish Foundation	P Gilbert Memorial Donation - Daughter	100.00
Milford Rotary Club	Century Club Sponsorship	100.00
Mt. Pleasant Elem School	Destination Imagination Team Sponsorship	100.00
Nashua Police Athletic League	PAL Golf Tournament	100.00
NH Habitat for Humanity	Habitat for Humanity Donation	100.00
Larry Elliott Field Fund - Bishop Guertin	Dinner Sponsorship	95.00
Veterans of Foreign Wars of the US	2005 Convention Book - Business Card Ad	95.00
Stadium - 2 Riverside Drive	Donation of Inspection Fee for Customer	85.00
Nashua Police Relief Association	1/8 Page Ad for 2005 Magazine	75.00
Junior Achievement of NH	Registration Fee for JA Bowl-A-thon	60.00
NHAAO	Silver Sponsorship	50.00
Nashua College Club	Scholarship Sponsorship - Business Ad	25.00
Shrine Circus	Charitable Contribution	25.00
TOTAL		37,241.52