

Mail Stop 4561

October 18, 2006

Mr. John J. Murphy
Chief Financial Officer
Arrow Financial Corporation
250 Glen Street
Glens Falls, New York 12801

**Re: Arrow Financial Corporation
Form 10-K for Fiscal Year Ended December 31, 2005
File No. 000-12507**

Dear Mr. Murphy:

We have completed our limited review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Paul Cline
Senior Accountant