

The Depository Trust Company
IMPORTANT

B#: 3888
DATE: October 04, 2002
TO: All Participants
CATEGORY: Finance
FROM: Finance Department
ATTENTION: Operations Manager, Managing Partner/Officers
SUBJECT: Dividend and DTC Series A Preferred Stock

The quarterly dividend on DTC Series A Preferred Stock will be paid to shareholders of record via settlement on October 9, 2002. Dividend payments will appear on your monthly billing statement under the caption "PREFERRED STOCK DIV." The amount of the dividend is \$.30 per share, as approved by the Board of Directors.

For foreign Participants, required U.S. tax withholding will appear under the caption "PFD DIVIDEND TAX W/H" following the dividend amount on your billing statement.

Any questions can be directed to Joseph Trentacoste, Vice President of Finance, at (212) 855-3509.