

The Depository Trust Company
IMPORTANT

B#: 2885
DATE: January 08, 2002
TO: All Participants
CATEGORY: Finance
FROM: Finance Department
ATTENTION: Operations Manager, Managing Partner/Officer
SUBJECT: Dividend on DTC Series A Preferred Stock

The quarterly dividend on DTC Series A Preferred Stock will be paid to shareholders of record via settlement on January 10, 2002. Dividend payments will appear on you monthly billing statements under the caption "PREFERRED STOCK DIV." The amount of the dividend is \$.37 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 Gary LaCara, Vice President of Finance, at (212) 855-3430.