

The Depository Trust Company

IMPORTANT

B#: 4204

DATE: January 07, 2003

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 January 10, 2003. Dividend payments will appear on your monthly billing statement under the caption "PREFERRED STOCK DIV." The amount of the dividend is \$.25 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.