

The Depository Trust Company

IMPORTANT

B#: 5315

DATE: October 06, 2003

TO: All Participants

CATEGORY: Finance

FROM: Finance Department

ATTENTION: Operations Manager, Managing Partner/Officer

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, 2003 . Dividend payments will appear on your monthly billing statement under the caption "PREFERRED STOCK DIV." The amount of the dividend is \$.17 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.