



Edgar Filing: GOLDSTONE STEVEN F - Form 4

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Explanation of Responses:

1. Represents Board of Directors' meeting fee paid on 3/27/03, receipt of which Director elected to defer pursuant to Deferred Compensation Plan, and which shares are allocated to Mr. Goldstone's Stock Account under the Plan.

SIGNATURE OF REPORTING PERSON

Steven F. Goldstone

/s/ Steven F. Goldstone (by M. Cresitello by Power of Attorney)