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Explanation of Responses:

1. Restricted deferred stock awarded under the 2000 Compensation Plan for Non-Employee Directors.
2. Includes 65 shares acquired through the reinvestment of dividends and 766 share equivalents held under the 2000 Stock Compensation Plan for Non-Employee Directors, which reflects an increase of 36 share equivalents due to investment fluctuations and the reinvestment of dividends.

SIGNATURE OF REPORTING PERSON

Thomas W. Jones

G. Penn Holsenbeck for Thomas W. Jones