

Edgar Filing: COSTELLO LAWRENCE B - Form 4

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Explanation of Responses:

1. Represents portion of salary from 4-1-03 thru 4-15-03, receipt of which officer elected to defer pursuant to Corporation's Deferred Comp Plan, & which shares are allocated to Mr. Costello's Stock Account under the Plan.

SIGNATURE OF REPORTING PERSON

Lawrence B. Costello

/s/ Lawrence B. Costello (by M. Mahoney by Power of Attorney)