



DIVIDEND NOTICE

NOTICE IS HEREBY GIVEN that a dividend of five cents (\$0.05) per common share has been declared by the Board of Directors for the quarter ended December 31, 2003 to shareholders of record December 31, 2003 and payable January 15, 2004

BY ORDER OF THE BOARD

John D. Amodeo
Vice President and Chief Financial Officer

December 3, 2003