

Explanation of Responses:

* I expressly disclaim beneficial ownership of these securities and filing this report shall not be construed as an admission of by beneficial ownership thereof for purposes of Section 16 of the Securities Act, or otherwise.

Cheryl C. Carter

January 6, 2003

****Signature of Reporting Person**

Date

**/s/ Cheryl C. Carter, Power of Attorney
for James G. Lane, Jr.**

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations.
See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.