

Explanation of Responses:

**/s/ Cheryl C. Carter-
Power of Attorney for Murray H. Wright**



**Signature of Reporting Person

November 1, 2002



Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

** 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.

[Ex-1 Power of Attorney \(incorporated by reference to Exhibit to Reporting Person's Form 4 filed October 23, 2002.\)](#)