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Explanation of Responses:

1. Shares under this Restricted Stock Grant reflect post-split shares.
2. Restrictions will be removed upon the earlier to occur of 1) the average closing prices during any 30 consecutive trading days after 11/15/02 reaches \$31.73 (post-split) or 2) November 15, 2007.

SIGNATURE OF REPORTING PERSON

Allan E. Rubenstein, M.D.

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