

This chart summarizes key provisions regarding reportable events and filing deadlines under amended Form 8-K, which is effective for events occurring on or after August 23, 2004.

<b>Reportable Event</b>	<b>Item</b>	<b>Filing Deadline</b>
Entry into a Material Definitive Agreement (or a Material Amendment of a Material Definitive Agreement)	Item 1.01	Within four business days
Termination of a Material Definitive Agreement	Item 1.02	Within four business days <sup>1</sup>
Bankruptcy or Receivership	Item 1.03	Within four business days
Completion of Acquisition or Disposition of Assets <sup>2</sup>	Item 2.01	Within four business days
Results of Operations and Financial Condition	Item 2.02	Within four business days <sup>3</sup>
Creation of a Direct Financial Obligation or an Obligation Under an Off-Balance Sheet Arrangement	Item 2.03	Within four business days <sup>4</sup>
Triggering Events That Accelerate or Increase a Direct Financial Obligation or an Obligation Under an Off-Balance Sheet Arrangement	Item 2.04	Within four business days <sup>5</sup>
Costs Associated With Exit or Disposal Activities	Item 2.05	Within four business days <sup>6</sup>
Material Impairments	Item 2.06	Within four business days <sup>7</sup>
Notice of Delisting or Failure to Satisfy a Continued Listing Rule or Standard; Transfer of Listing	Item 3.01	Within four business days <sup>8</sup>
Unregistered Sales of Equity Securities	Item 3.02 <sup>9</sup>	Within four business days <sup>10</sup>
Material Modification to Rights of Security Holders	Item 3.03 <sup>11</sup>	Within four business days

Changes in Registrant's Certifying Accountant	Item 4.01	Within four business days <sup>12</sup>
Nonreliance on Previously Issued Financial Statements or a Related Audit Report or Completed Interim Review	Item 4.02	Within four business days <sup>13</sup>
Changes in Control of the Registrant	Item 5.01	Within four business days
Departure of a Director as a Result of a Disagreement or for Cause	Item 5.02(a)	Within four business days
Any Other Departure of a Director or Any Departure of a Principal Officer	Item 5.02(b)	Within four business days
Appointment of a New Principal Officer	Item 5.02(c)	Within four business days <sup>14</sup>
Election of a New Director Other Than by Shareholder Vote	Item 5.02(d)	Within four business days of election
Amendments to Articles of Incorporation or Bylaws Other Than by Shareholder Vote	Item 5.03(a)	Within four business days of corporate action
Change in Fiscal Year Other Than by Shareholder Vote	Item 5.03(b)	Within four business days of corporate action
Temporary Suspension of Trading Under Company's Employee Benefit Plans	Item 5.04	Within four business days <sup>15</sup>
Amendment to the Company's Code of Ethics, or Waiver of a Provision of the Code of Ethics	Item 5.05	Within four business days <sup>16</sup>
Regulation FD Disclosure	Item 7.01	Comply with Regulation FD timing requirements
Other Events	Item 8.01	No specific requirement
Financial Statements and Exhibits	Item 9.01	Financial statements required by Item 9.01 must be filed with initial

		<p>Form 8-K report (or by amendment not later than 71 calendar days after the date that initial Form 8-K was required to be filed).</p> <p>Exhibits must be filed as required by the relevant Form 8-K item.</p>
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<sup>1</sup> No disclosure required if agreement terminates by expiration on its stated termination date or upon the parties' completion of their obligations under agreement or company believes in good faith that agreement has not been terminated, unless company has received notice of termination pursuant to agreement terms.

<sup>2</sup> Report the acquisition or disposition of a significant amount of assets other than in the ordinary course of business.

<sup>3</sup> Triggered by first public announcement or release disclosing material nonpublic information regarding a completed fiscal year or quarter (other than in Form 10-Q or 10-K).

<sup>4</sup> Triggered by entering into enforceable agreement, whether or not subject to conditions, under which a direct financial obligation will arise or be created. If no such agreement, within four business days after occurrence of closing or settlement of transaction under which a direct financial obligation arises or is created. If company or an affiliate is not a party to a transaction or agreement creating a contingent obligation arising under the off-balance sheet arrangement, 8-K report must be filed on the earlier of (a) the fourth business day after the contingent obligation is created or arises or (b) the day on which an executive officer becomes aware of the contingent obligation.

<sup>5</sup> Triggered by the occurrence of event of default, event of acceleration or similar "triggering" event that accelerates or increases a direct financial obligation or an obligation under an off-balance sheet arrangement with consequences material to the company.

<sup>6</sup> Triggered when company's board of directors, or company's officers who are authorized to take such action if board approval is not required, commits company to an exit or disposal plan, or otherwise disposes of a long-lived asset or terminates employees under a plan of termination, under which company will incur a material write-off or restructuring charge under generally accepted accounting principles ("GAAP").

<sup>7</sup> Triggered when company's board of directors, or company's officers authorized to take such action if board approval is not required, concludes that a material charge for impairment to one or more of its assets, including impairments of securities or goodwill, is required under GAAP (except if concluded in connection with the preparation, review or audit of financial statements included in a timely filed periodic report).

<sup>8</sup> Triggered when: company receives any notice from a national securities exchange or national securities association ("SRO") that (a) company or its securities do not satisfy continued listing requirements or standards of SRO, or (b) SRO has taken action to delist company's securities; when company receives a public reprimand letter or similar communication from SRO indicating that company has violated a rule or standard for continued listing; when company notifies SRO that company is aware of any material noncompliance with a continued listing standard; or when company's board of directors, or

company's officers authorized to act if board approval is not required, has taken definitive action to withdraw, terminate or transfer company's listing.

<sup>9</sup> Disclosure of unregistered sales not required to be reported on Form 8-K will continue to be reported in Form 10-Q and Form 10-K.

<sup>10</sup> Triggered by "sale" if the unregistered equity securities sold, in the aggregate since the company's last report under this Item or its last periodic report, constitute 1% or more of the number of shares outstanding (5% or more for small business issuers). "Sale" occurs when company enters into an enforceable agreement, whether or not subject to conditions, under which equity securities are to be sold. If there is no written agreement, "sale" occurs on date of closing or settlement of the sale.

<sup>11</sup> If disclosure is made on Form 8-K, duplicate disclosure is not required in Form 10-Q.

<sup>12</sup> Resignation or dismissal of accountant or its refusal to stand for re-appointment is a separate reportable event from engagement of new accountant.

<sup>13</sup> Triggered (a) when company's board of directors, or company's officers authorized to take such action if board approval is not required, concludes that any of company's previously issued financial statements no longer should be relied upon because of an error in such financial statements, or (b) when company is advised by, or receives notice from, its independent accountant that company should make disclosure or take action to prevent further reliance on a previously issued report.

<sup>14</sup> Triggered on date of appointment or on the day on which company publicly announces the appointment.

<sup>15</sup> Triggered by company's receipt of notice, or, if such notice is not received, on the same day as company transmits timely notice to an affected director or officer.

<sup>16</sup> No Form 8-K filing required if company provides information on its website within four business days following amendment or waiver and company disclosed in its most recently filed annual report its Internet address and intention to provide disclosure in this manner.